



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	93.374	93.328	93.312	4.75	93.374	93.328	93.312	5.125	96.721	96.736	96.668
4.875	94.287	94.281	94.176	4.875	94.287	94.281	94.176	5.25	97.410	97.423	97.352
5	94.920	94.909	94.800	5	94.920	94.909	94.800	5.375	97.929	97.938	97.865
5.125	95.477	95.466	95.357	5.125	95.477	95.466	95.357	5.5	98.421	98.422	98.347
5.25	96.180	96.152	96.114	5.25	96.180	96.152	96.113	5.625	99.061	99.060	99.006
5.375	96.853	96.821	96.795	5.375	96.844	96.815	96.776	5.75	100.054	100.012	99.992
5.5	97.612	97.584	97.545	5.5	97.612	97.584	97.545	5.875	100.581	100.539	100.518
5.625	98.174	98.146	98.107	5.625	98.174	98.146	98.107	6	101.041	100.999	100.979
5.75	98.624	98.576	98.529	5.75	98.624	98.576	98.529	6.125	101.417	101.353	101.333
5.875	99.245	99.197	99.150	5.875	99.245	99.197	99.150	6.25	101.447	101.380	101.353
6	99.774	99.709	99.685	6	99.774	99.709	99.685	6.375	101.898	101.831	101.804
6.125	100.297	100.234	100.212	6.125	100.297	100.234	100.212	6.5	102.298	102.232	102.206
6.25	100.277	100.195	100.157	6.25	100.277	100.195	100.157	6.625	102.667	102.580	102.553
6.375	100.831	100.768	100.721	6.375	100.831	100.768	100.721	6.75	102.208	102.165	102.131
6.5	101.339	101.251	101.221	6.5	101.339	101.251	101.221	6.875	102.617	102.575	102.541
6.625	101.752	101.663	101.636	6.625	101.752	101.663	101.636	7	102.976	102.933	102.899
6.75	101.808	101.741	101.718	6.75	101.808	101.741	101.718	7.125	103.300	103.257	103.224
6.875	102.217	102.153	102.114	6.875	102.217	102.153	102.114	7.25	103.418	103.383	103.341
7	102.633	102.569	102.533	7	102.633	102.569	102.533	7.375	103.826	103.791	103.750
7.125	102.956	102.891	102.858	7.125	102.956	102.891	102.858	7.5	104.130	104.095	104.054
7.25	103.278	103.194	103.188	7.25	103.278	103.194	103.188	7.625	104.468	104.433	104.393
7.375	103.637	103.571	103.543	7.375	103.637	103.571	103.543	7.75	104.714	104.711	104.685
7.5	104.005	103.948	103.906	7.5	104.005	103.948	103.906	7.875	105.069	105.066	105.040
7.625	104.229	104.172	104.147	7.625	104.229	104.172	104.147	8	105.000	105.000	105.000
7.75	104.565	104.491	104.566	7.75	104.565	104.491	104.566				
7.875	104.864	104.864	104.820	7.875	104.864	104.864	104.820				
8	105.005	105.000	105.000	8	105.005	105.000	105.000				
8.125	105.202	105.148	105.144	8.125	105.202	105.148	105.144				
8.25	105.555	105.436	105.429	8.25	105.555	105.436	105.429				

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	97.592	97.592	97.455	4.625	97.912	97.912	97.775	5	94.203	94.242	94.168
4.75	97.914	97.851	97.838	4.75	97.986	97.986	97.886	5.125	94.829	94.840	94.765
4.875	98.370	98.307	98.294	4.875	98.544	98.544	98.444	5.25	96.030	95.878	95.747
5	98.753	98.691	98.678	5	98.924	98.924	98.824	5.375	96.713	96.561	96.430
5.125	99.008	98.927	98.895	5.125	99.201	99.201	99.106	5.5	97.463	97.312	97.181
5.25	99.480	99.380	99.368	5.25	99.440	99.440	99.196	5.625	97.960	97.809	97.679
5.375	99.942	99.877	99.822	5.375	99.943	99.943	99.706	5.75	98.503	98.522	98.492
5.5	100.282	100.182	100.170	5.5	100.290	100.290	100.058	5.875	99.057	99.063	99.032
5.625	100.375	100.301	100.238	5.625	100.473	100.473	100.248	6	99.664	99.571	99.539
5.75	100.794	100.671	100.657	5.75	100.625	100.624	100.547	6.125	100.100	100.043	99.999
5.875	101.238	101.158	101.103	5.875	100.985	100.979	100.908	6.25	100.257	100.254	100.237
6	101.502	101.398	101.366	6	101.211	101.200	101.136	6.375	100.768	100.766	100.746
6.125	101.380	101.341	101.288	6.125	101.424	101.407	101.350	6.5	101.180	101.177	101.157
6.25	101.771	101.704	101.680	6.25	101.422	101.400	101.326	6.625	101.555	101.503	101.474
6.375	102.155	102.088	102.065	6.375	101.728	101.701	101.630	6.75	101.721	101.673	101.670
6.5	102.407	102.339	102.316	6.5	102.050	101.982	101.959	6.875	102.124	102.033	102.029
6.625	102.444	102.387	102.361	6.625	102.210	102.152	102.144	7	102.462	102.345	102.332
6.75	102.785	102.727	102.693	6.75	102.510	102.452	102.418	7.125	102.875	102.726	102.597
6.875	103.193	103.114	103.060	6.875	102.808	102.750	102.716	7.25	103.030	102.881	102.753
7	103.389	103.310	103.255	7	102.946	102.892	102.880	7.375	103.364	103.214	103.083
7.125	102.778	102.713	102.658	7.125	102.540	102.474	102.419	7.5	103.692	103.538	103.405
7.25	103.269	103.204	103.149	7.25	102.926	102.861	102.805	7.625	104.015	103.858	103.722
7.375	103.738	103.673	103.617	7.375	103.294	103.229	103.173	7.75	103.105	103.055	103.177
								7.875	103.297	103.243	103.364

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	97.745	97.682	97.619	5	97.598	97.496	97.403	5	95.053	94.990	94.927
5.125	98.266	98.203	98.140	5.125	98.042	97.934	97.842	5.125	95.715	95.652	95.589
5.25	98.788	98.725	98.662	5.25	98.457	98.346	98.247	5.25	96.381	96.318	96.256
5.375	99.017	98.954	98.891	5.375	98.838	98.715	98.631	5.375	96.681	96.618	96.556
5.5	99.380	99.317	99.254	5.5	99.223	99.096	99.009	5.5	97.153	97.090	97.028
5.625	99.757	99.694	99.631	5.625	99.586	99.455	99.365	5.625	97.619	97.556	97.493
5.75	99.966	99.903	99.840	5.75	99.934	99.798	99.706	5.75	97.901	97.838	97.775
5.875	100.176	100.113	100.050	5.875	100.258	100.118	100.023	5.875	98.181	98.118	98.056
6	100.386	100.323	100.260	6	100.580	100.440	100.337	6	98.459	98.396	98.334
6.125	100.592	100.529	100.466	6.125	100.906	100.763	100.648	6.125	98.736	98.673	98.611
6.25	100.798	100.735	100.672	6.25	101.209	101.062	100.943	6.25	99.013	98.950	98.887
6.375	101.004	100.941	100.878	6.375	101.494	101.340	101.222	6.375	99.286	99.223	99.161
6.5	101.206	101.143	101.080	6.5	101.730	101.572	101.450	6.5	99.746	99.683	99.620
6.625	101.264	101.195	101.132	6.625	101.914	101.753	101.626	6.625	99.820	99.757	99.694
6.75	101.485	101.422	101.359	6.75	101.897	101.730	101.602	6.75	100.081	100.018	99.955
6.875	101.551	101.465	101.402	6.875	101.835	101.664	101.533	6.875	100.163	100.100	100.037
7	101.570	101.507	101.444	7	101.669	101.494	101.360	7	100.254	100.191	100.128
7.125	101.622	101.559	101.496	7.125	101.552	101.489	101.426	7.125	100.347	100.284	100.222
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	97.795	97.732	97.669	5	97.795	97.694	97.601	5	95.103	95.040	94.977
5.125	98.316	98.253	98.190	5.125	98.240	98.132	98.040	5.125	95.765	95.702	95.639
5.25	98.838	98.775	98.712	5.25	98.653	98.543	98.443	5.25	96.431	96.368	96.305
5.375	99.067	99.004	98.941	5.375	99.037	98.914	98.830	5.375	96.731	96.668	96.605
5.5	99.430	99.367	99.304	5.5	99.421	99.294	99.208	5.5	97.203	97.140	97.077
5.625	99.807	99.744	99.681	5.625	99.784	99.652	99.563	5.625	97.669	97.606	97.543
5.75	100.016	99.953	99.890	5.75	100.131	99.995	99.902	5.75	97.951	97.888	97.825
5.875	100.226	100.163	100.100	5.875	100.454	100.314	100.219	5.875	98.231	98.168	98.105
6	100.436	100.373	100.310	6	100.776	100.634	100.533	6	98.509	98.446	98.383
6.125	100.674	100.579	100.516	6.125	101.101	100.958	100.845	6.125	98.786	98.723	98.660
6.25	100.985	100.831	100.728	6.25	101.406	101.259	101.141	6.25	99.063	99.000	98.937
6.375	101.181	101.022	100.928	6.375	101.693	101.539	101.421	6.375	99.336	99.273	99.210
6.5	101.341	101.193	101.130	6.5	101.931	101.774	101.651	6.5	99.796	99.733	99.670
6.625	101.484	101.317	101.205	6.625	102.118	101.957	101.830	6.625	99.870	99.807	99.744
6.75	101.629	101.472	101.409	6.75	102.103	101.936	101.809	6.75	100.131	100.068	100.005
6.875	101.774	101.598	101.480	6.875	102.044	101.873	101.742	6.875	100.213	100.150	100.087
7	101.620	101.557	101.494	7	101.880	101.705	101.570	7	100.304	100.241	100.178
7.125	101.672	101.609	101.546	7.125	101.636	101.539	101.476	7.125	100.397	100.334	100.271

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
5.125	95.477	95.466	95.357
5.25	96.149	96.133	96.068
5.375	96.723	96.702	96.636
5.5	97.272	97.243	97.168
5.625	97.877	97.848	97.769
5.75	98.488	98.457	98.407
5.875	99.018	98.989	98.937
6	99.538	99.495	99.442
6.125	100.013	99.966	99.902
6.25	100.242	100.193	100.157
6.375	100.765	100.713	100.673
6.5	101.209	101.146	101.106
6.625	101.612	101.547	101.498
6.75	101.808	101.741	101.718
6.875	102.192	102.123	102.099
7	102.553	102.482	102.457
7.125	102.923	102.839	102.806
7.25	103.278	103.194	103.188
7.375	103.637	103.551	103.543

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

YOUR BFF IN WHOLESALE

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	95.458	95.411	95.397	4.5	95.458	95.411	95.397	5	97.740	97.693	97.657
4.625	96.160	96.114	96.099	4.625	96.160	96.114	96.099	5.125	98.411	98.364	98.328
4.75	96.848	96.802	96.787	4.75	96.848	96.802	96.787	5.25	99.070	99.024	98.988
4.875	97.055	97.009	96.973	4.875	97.055	97.009	96.973	5.375	99.467	99.434	99.402
5	97.740	97.693	97.657	5	97.740	97.693	97.657	5.5	100.146	100.114	100.082
5.125	98.411	98.364	98.328	5.125	98.411	98.364	98.328	5.625	100.653	100.620	100.588
5.25	99.070	99.024	98.988	5.25	99.070	99.024	98.988	5.75	101.183	101.121	101.070
5.375	99.467	99.434	99.402	5.375	99.467	99.434	99.402	5.875	101.335	101.124	100.914
5.5	100.146	100.114	100.082	5.5	100.146	100.114	100.082	6	101.919	101.709	101.499
5.625	100.653	100.620	100.588	5.625	100.653	100.620	100.588	6.125	102.416	102.206	101.996
5.75	101.183	101.121	101.070	5.75	101.183	101.121	101.070	6.25	102.563	102.484	102.430
5.875	101.335	101.124	101.029	5.875	101.335	101.124	100.969	6.375	102.763	102.685	102.667
6	101.919	101.709	101.587	6	101.919	101.709	101.520	6.5	103.302	103.224	103.209
6.125	102.416	102.206	102.060	6.125	102.416	102.206	102.060	6.625	103.810	103.733	103.720
6.25	102.563	102.484	102.430	6.25	102.563	102.484	102.430	6.75	104.058	103.979	103.926
6.375	102.862	102.784	102.766	6.375	102.862	102.784	102.766	6.875	104.045	103.945	103.904
6.5	103.376	103.299	103.283	6.5	103.376	103.299	103.283	7	104.551	104.452	104.413
6.625	103.849	103.771	103.758	6.625	103.849	103.771	103.758	7.125	104.979	104.880	104.843
6.75	104.058	103.979	103.926	6.75	104.058	103.979	103.926	7.25	104.907	104.860	104.824
6.875	104.098	103.999	103.957	6.875	104.098	103.999	103.957	7.375	103.938	103.824	103.816
7	104.560	104.460	104.421	7	104.560	104.460	104.421	7.5	104.437	104.326	104.266
7.125	104.949	104.849	104.812	7.125	104.949	104.849	104.812	7.625	104.921	104.810	104.750
7.25	104.907	104.860	104.824	7.25	104.907	104.860	104.824	7.75	105.294	105.183	105.122
7.375	104.216	104.135	104.075	7.375	103.977	103.856	103.855	7.875	103.151	103.086	102.986
7.5	104.437	104.326	104.266	7.5	104.437	104.326	104.266	8	103.534	103.469	103.369
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	96.952	96.948	96.913	4.25	96.835	96.835	96.835	4.5	92.345	92.299	92.285
4.375	97.420	97.416	97.381	4.375	97.311	97.336	97.274	4.625	93.047	93.001	92.987
4.5	97.890	97.904	97.851	4.5	97.879	97.904	97.842	4.75	94.685	94.699	94.674
4.625	98.440	98.465	98.404	4.625	98.440	98.465	98.404	4.875	95.390	95.433	95.408
4.75	98.865	98.817	98.790	4.75	98.865	98.817	98.790	5	96.117	96.160	96.136
4.875	99.106	99.074	98.991	4.875	98.874	98.881	98.791	5.125	96.989	97.032	97.007
5	99.578	99.546	99.464	5	99.418	99.424	99.335	5.25	98.032	97.982	97.913
5.125	100.052	100.020	99.938	5.125	99.943	99.950	99.860	5.375	98.991	98.955	98.888
5.25	100.420	100.354	100.299	5.25	100.420	100.354	100.299	5.5	99.529	99.492	99.428
5.375	100.518	100.476	100.421	5.375	100.216	100.205	100.103	5.625	100.046	100.010	99.948
5.5	100.989	100.946	100.891	5.5	100.703	100.692	100.591	5.75	100.302	100.257	100.198
5.625	101.448	101.405	101.350	5.625	101.176	101.149	101.048	5.875	100.757	100.547	100.446
5.75	101.707	101.628	101.572	5.75	101.707	101.628	101.572	6	101.262	101.053	101.005
5.875	101.601	101.550	101.495	5.875	101.167	101.138	101.009	6.125	101.648	101.546	101.497
6	102.084	102.033	101.978	6	101.608	101.579	101.450	6.25	101.750	101.672	101.618
								6.375	101.789	101.749	101.709
								6.5	102.254	102.214	102.174
								6.625	102.554	102.534	102.473
								6.75	102.665	102.586	102.533
								6.875	102.331	102.284	102.341
								7	102.731	102.632	102.684
								7.125	103.128	103.029	103.018
								7.25	102.895	102.848	102.812
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	97.676	97.643	97.611	5	96.117	96.160	96.136	4.5	95.232	95.257	95.195
5.375	98.991	98.955	98.888	5.125	96.989	97.032	97.007	4.625	95.781	95.805	95.744
5.5	99.529	99.492	99.428	5.25	97.583	97.520	97.470	4.75	95.507	95.442	95.366
5.625	100.046	100.010	99.948	5.375	98.950	98.914	98.847	4.875	95.992	95.927	95.851
5.75	100.302	100.257	100.198	5.5	99.454	99.417	99.353	5	96.477	96.412	96.336
5.875	100.757	100.547	100.337	5.625	99.945	99.908	99.846	5.125	96.961	96.896	96.820
6	101.262	101.052	100.841	5.75	100.171	100.135	100.076	5.25	96.977	96.924	96.869
6.125	101.648	101.546	101.497	5.875	100.468	100.411	100.322	5.375	97.461	97.409	97.353
6.25	101.750	101.672	101.618	6	100.942	100.885	100.799	5.5	97.945	97.893	97.837
6.375	101.789	101.749	101.709	6.125	101.540	101.546	101.497	5.625	98.428	98.376	98.321
6.5	102.254	102.214	102.174	6.25	101.800	101.722	101.668	5.75	98.389	98.356	98.324
6.625	102.554	102.534	102.473	6.375	101.673	101.597	101.580	5.875	98.664	98.631	98.599
6.75	102.665	102.586	102.533	6.5	102.115	102.038	102.024	6	99.064	99.013	98.958
6.875	102.331	102.284	102.341	6.625	102.545	102.534	102.472	6.125	99.546	99.496	99.441

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	99.070	99.024	98.988	5.25	99.070	99.024	98.988	5.25	99.070	99.024	98.988
5.375	99.467	99.434	99.402	5.375	99.467	99.434	99.402	5.375	99.467	99.434	99.402
5.5	100.146	100.114	100.082	5.5	100.146	100.114	100.082	5.5	100.146	100.114	100.082
5.625	100.653	100.620	100.588	5.625	100.653	100.620	100.588	5.625	100.653	100.620	100.588
5.75	101.183	101.121	101.070	5.75	101.183	101.121	101.070	5.75	101.183	101.121	101.070
5.875	101.335	101.124	100.969	5.875	101.335	101.124	100.969	5.875	101.335	101.124	100.914
6	101.919	101.709	101.520	6	101.919	101.709	101.520	6	101.919	101.709	101.499
6.125	102.416	102.206	102.060	6.125	102.416	102.206	102.060	6.125	102.416	102.206	101.996
6.25	102.563	102.484	102.430	6.25	102.563	102.484	102.430	6.25	102.563	102.484	102.430
6.375	102.862	102.784	102.766	6.375	102.862	102.784	102.766	6.375	102.763	102.685	102.667
6.5	103.376	103.299	103.283	6.5	103.376	103.299	103.283	6.5	103.302	103.224	103.209
6.625	103.849	103.771	103.758	6.625	103.849	103.771	103.758	6.625	103.810	103.733	103.720
6.75	104.058	103.979	103.926	6.75	104.058	103.979	103.926	6.75	104.058	103.979	103.926
6.875	104.098	103.999	103.957	6.875	104.098	103.999	103.957	6.875	104.045	103.945	103.904
7	104.560	104.460	104.421	7	104.560	104.460	104.421	7	104.551	104.452	104.413
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	97.879	97.904	97.842	4.25	96.835	96.835	96.835	5.25	97.676	97.643	97.611
4.625	98.440	98.465	98.404	4.375	97.311	97.336	97.274	5.375	98.991	98.955	98.888
4.75	98.865	98.817	98.790	4.5	97.879	97.904	97.842	5.5	99.529	99.492	99.428
4.875	98.874	98.881	98.791	4.625	98.440	98.465	98.404	5.625	100.046	100.010	99.948
5	99.418	99.424	99.335	4.75	98.865	98.817	98.790	5.75	100.302	100.257	100.198
5.125	99.943	99.950	99.860	4.875	98.874	98.881	98.791	5.875	100.757	100.547	100.337
5.25	100.420	100.354	100.299	5	99.418	99.424	99.335	6	101.262	101.052	100.841
5.375	100.216	100.205	100.103	5.125	99.943	99.950	99.860	6.125	101.648	101.546	101.497
5.5	100.703	100.692	100.591	5.25	100.420	100.354	100.299	6.25	101.750	101.672	101.618
5.625	101.176	101.149	101.048	5.375	100.216	100.205	100.103	6.375	101.789	101.749	101.709
5.75	101.707	101.628	101.572	5.5	100.703	100.692	100.591	6.5	102.254	102.214	102.174
5.875	101.167	101.138	101.009	5.625	101.176	101.149	101.048	6.625	102.554	102.534	102.473
6	101.608	101.579	101.459	5.75	101.707	101.628	101.572	6.75	102.665	102.586	102.533
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	97.676	97.643	97.611	5.25	97.583	97.520	97.470	4.5	95.232	95.257	95.195
5.375	98.991	98.955	98.888	5.375	98.255	98.192	98.142	4.625	95.781	95.805	95.744
5.5	99.529	99.492	99.428	5.5	98.914	98.926	98.889	4.75	94.440	94.392	94.365
5.625	100.046	100.010	99.948	5.625	99.653	99.678	99.640	4.875	94.631	94.638	94.549
5.75	100.302	100.257	100.198	5.75	100.140	100.078	100.027	5	95.142	95.148	95.059
5.875	100.757	100.547	100.337	5.875	100.149	100.156	100.107	5.125	95.614	95.621	95.531
6	101.262	101.052	100.841	6	100.830	100.837	100.787	5.25	96.615	96.575	96.534
6.125	101.648	101.546	101.497	6.125	101.540	101.546	101.497	5.375	96.719	96.678	96.638
6.25	101.750	101.672	101.618	6.25	101.800	101.722	101.668	5.5	97.122	97.081	97.041
6.375	101.789	101.749	101.709	6.375	101.208	101.197	101.135	5.625	97.531	97.491	97.450
6.5	102.254	102.214	102.174	6.5	101.861	101.850	101.788	5.75	98.295	98.263	98.230
6.625	102.554	102.534	102.473	6.625	102.545	102.534	102.472	5.875	98.570	98.537	98.505
6.75	102.665	102.586	102.533	6.75	102.715	102.636	102.583	6	98.914	98.881	98.849
6.875	102.331	102.284	102.341	6.875	101.950	101.920	101.846	6.125	99.229	99.197	99.164

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	98.311	98.264	98.228	5.125	98.311	98.264	98.228	4.75	96.748	96.702	96.687
5.25	98.970	98.924	98.888	5.25	98.970	98.924	98.888	4.875	96.955	96.909	96.873
5.375	99.217	99.155	99.104	5.375	99.217	99.155	99.104	5	97.640	97.593	97.557
5.5	99.876	99.814	99.764	5.5	99.876	99.814	99.764	5.125	98.311	98.264	98.228
5.625	100.521	100.458	100.408	5.625	100.521	100.458	100.408	5.25	98.970	98.924	98.888
5.75	101.083	101.021	100.970	5.75	101.083	101.021	100.970	5.375	99.217	99.155	99.104
5.875	101.063	100.853	100.718	5.875	101.063	100.853	100.718	5.5	99.876	99.814	99.764
6	101.647	101.437	101.342	6	101.647	101.437	101.342	5.625	100.521	100.458	100.408
6.125	102.144	101.934	101.859	6.125	102.144	101.934	101.859	5.75	101.083	101.021	100.970
6.25	102.463	102.384	102.330	6.25	102.463	102.384	102.330	5.875	101.063	100.853	100.718
6.375	102.264	102.215	102.167	6.375	102.264	102.215	102.167	6	101.647	101.437	101.342
6.5	102.689	102.640	102.592	6.5	102.689	102.640	102.592	6.125	102.144	101.934	101.859
6.625	103.147	103.068	103.014	6.625	103.147	103.068	103.014	6.25	102.463	102.384	102.330
6.75	103.630	103.551	103.498	6.75	103.630	103.551	103.498	6.375	102.264	102.215	102.167
6.875	103.417	103.392	103.368	6.875	103.417	103.392	103.368	6.5	102.689	102.640	102.592
7	103.759	103.735	103.711	7	103.759	103.735	103.711	6.625	103.147	103.068	103.014
7.125	104.093	104.069	104.045	7.125	104.093	104.069	104.045	6.75	103.630	103.551	103.498
7.25	104.466	104.419	104.383	7.25	104.466	104.419	104.383	6.875	103.417	103.392	103.368
7.375	103.957	103.876	103.816	7.375	103.790	103.701	103.612	7	103.759	103.735	103.711
7.5	104.108	104.022	103.961	7.5	104.108	104.019	103.930	7.125	104.093	104.069	104.045
7.625	104.503	104.414	104.325	7.625	104.503	104.414	104.325	7.25	104.466	104.419	104.383
7.75	104.744	104.633	104.572	7.75	104.744	104.633	104.572	7.375	103.790	103.701	103.612
7.875	103.981	103.892	103.825	7.875	102.961	102.756	102.756	7.5	104.108	104.019	103.930
8	104.097	104.008	103.940	8	103.268	103.062	103.063	7.625	104.503	104.414	104.325
8.125	104.163	104.074	104.006	8.125	103.552	103.347	103.347	7.75	104.744	104.633	104.572
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	96.852	96.848	96.813	4.25	96.689	96.714	96.653	4.875	95.335	95.238	95.313
4.375	97.320	97.316	97.281	4.375	97.204	97.229	97.168	5	96.052	95.955	96.030
4.5	97.790	97.785	97.751	4.5	97.704	97.729	97.667	5.125	96.814	96.717	96.792
4.625	98.261	98.257	98.222	4.625	98.205	98.208	98.146	5.25	97.502	97.387	97.450
4.75	98.765	98.717	98.690	4.75	98.765	98.717	98.690	5.375	98.496	98.459	98.394
4.875	99.006	98.974	98.891	4.875	98.698	98.705	98.615	5.5	98.953	98.916	98.853
5	99.478	99.446	99.364	5	99.220	99.155	99.099	5.625	99.524	99.409	99.472
5.125	99.952	99.920	99.838	5.125	99.770	99.705	99.650	5.75	100.030	99.928	99.877
5.25	100.320	100.254	100.199	5.25	100.320	100.254	100.199	5.875	100.485	100.275	100.078
5.375	100.418	100.376	100.321	5.375	99.993	99.945	99.859	6	100.990	100.780	100.599
5.5	100.889	100.846	100.791	5.5	100.537	100.458	100.403	6.125	101.377	101.166	101.126
5.625	101.347	101.305	101.250	5.625	101.076	100.997	100.942	6.25	101.650	101.572	101.518
5.75	101.607	101.528	101.472	5.75	101.607	101.528	101.472	6.375	101.571	101.523	101.474
5.875	101.465	101.429	101.374	5.875	100.908	100.843	100.788	6.5	102.036	101.988	101.939
6	101.907	101.872	101.817	6	101.422	101.356	101.301	6.625	102.336	102.288	102.239
								6.75	102.565	102.486	102.433
								6.875	102.104	102.080	102.056
								7	102.447	102.423	102.398
								7.125	102.781	102.757	102.733
								7.25	102.795	102.748	102.712
								7.375	101.898	101.787	101.727
								7.5	102.400	102.289	102.228
								7.625	102.884	102.773	102.713
								7.75	103.206	103.095	103.035
								7.875	99.509	99.304	99.304
								8	99.816	99.610	99.611
								8.125	100.100	99.895	99.895
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	102.036	101.988	101.939	6.125	101.209	101.101	101.126	4.5	95.016	95.041	94.979
6.625	102.336	102.288	102.239	6.25	101.700	101.622	101.568	4.625	95.441	95.466	95.404
6.75	102.565	102.486	102.433	6.375	101.085	100.982	100.971	4.75	94.340	94.292	94.265
6.875	102.104	102.080	102.056	6.5	101.630	101.552	101.498	4.875	94.404	94.411	94.322
7	102.447	102.423	102.398	6.625	102.132	102.053	101.999	5	94.795	94.780	94.747
7.125	102.781	102.757	102.733	6.75	102.615	102.536	102.483	5.125	95.345	95.280	95.225
7.25	102.795	102.748	102.712	6.875	101.682	101.513	101.538	5.25	96.515	96.475	96.434
7.375	101.898	101.787	101.727	7	102.088	101.934	101.944	5.375	96.619	96.578	96.538
7.5	102.400	102.289	102.228	7.125	102.497	102.451	102.415	5.5	97.022	96.981	96.941
7.625	102.884	102.773	102.713	7.25	102.845	102.798	102.762	5.625	97.431	97.391	97.350
7.75	103.206	103.095	103.035	7.375	101.948	101.837	101.777	5.75	98.195	98.163	98.130
7.875	99.509	99.304	99.304	7.5	102.450	102.339	102.278	5.875	98.470	98.437	98.405
8	99.816	99.610	99.611	7.625	102.934	102.823	102.763	6	98.814	98.781	98.749
8.125	100.100	99.895	99.895	7.75	99.218	99.012	99.013	6.125	99.129	99.097	99.064

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	102.264	102.215	102.167	6.375	102.264	102.215	102.167	6	101.647	101.437	101.342
6.5	102.689	102.640	102.592	6.5	102.689	102.640	102.592	6.125	102.144	101.934	101.859
6.625	103.147	103.068	103.014	6.625	103.147	103.068	103.014	6.25	102.463	102.384	102.330
6.75	103.630	103.551	103.498	6.75	103.630	103.551	103.498	6.375	102.264	102.215	102.167
6.875	103.417	103.392	103.368	6.875	103.417	103.392	103.368	6.5	102.689	102.640	102.592
7	103.759	103.735	103.711	7	103.759	103.735	103.711	6.625	103.147	103.068	103.014
7.125	104.093	104.069	104.045	7.125	104.093	104.069	104.045	6.75	103.630	103.551	103.498
7.25	104.466	104.419	104.383	7.25	104.466	104.419	104.383	6.875	103.417	103.392	103.368
7.375	103.957	103.876	103.816	7.375	103.790	103.701	103.612	7	103.759	103.735	103.711
7.5	104.108	104.022	103.961	7.5	104.108	104.019	103.930	7.125	104.093	104.069	104.045
7.625	104.503	104.414	104.325	7.625	104.503	104.414	104.325	7.25	104.466	104.419	104.383
7.75	104.744	104.633	104.572	7.75	104.744	104.633	104.572	7.375	103.790	103.701	103.612
7.875	103.981	103.892	103.825	7.875	103.011	102.806	102.806	7.5	104.108	104.019	103.930
8	104.097	104.008	103.940	8	103.318	103.112	103.113	7.625	104.503	104.414	104.325
8.125	104.163	104.074	104.006	8.125	103.602	103.397	103.397	7.75	104.744	104.633	104.572
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	97.790	97.785	97.751	4.5	97.704	97.729	97.667	6.625	102.336	102.288	102.239
4.625	98.261	98.257	98.222	4.625	98.205	98.208	98.146	6.75	102.565	102.486	102.433
4.75	98.765	98.717	98.690	4.75	98.765	98.717	98.690	6.875	102.104	102.080	102.056
4.875	99.006	98.974	98.891	4.875	98.698	98.705	98.615	7	102.447	102.423	102.398
5	99.478	99.446	99.364	5	99.220	99.155	99.099	7.125	102.781	102.757	102.733
5.125	99.952	99.920	99.838	5.125	99.770	99.705	99.650	7.25	102.795	102.748	102.712
5.25	100.320	100.254	100.199	5.25	100.320	100.254	100.199	7.375	102.482	102.401	102.341
5.375	100.418	100.376	100.321	5.375	99.993	99.945	99.859	7.5	102.627	102.547	102.486
5.5	100.889	100.846	100.791	5.5	100.537	100.458	100.403	7.625	102.884	102.773	102.713
5.625	101.347	101.305	101.250	5.625	101.076	100.997	100.942	7.75	103.206	103.095	103.035
5.75	101.607	101.528	101.472	5.75	101.607	101.528	101.472	7.875	101.506	101.417	101.350
5.875	101.465	101.429	101.374	5.875	100.908	100.843	100.788	8	101.622	101.533	101.465
6	101.907	101.872	101.817	6	101.422	101.356	101.301	8.125	101.688	101.599	101.531
6.125	102.348	102.313	102.257	6.125	101.926	101.861	101.806				
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	102.036	101.988	101.939	6.125	101.209	101.101	101.126	4.5	95.016	95.041	94.979
6.625	102.336	102.288	102.239	6.25	101.700	101.622	101.568	4.625	95.441	95.466	95.404
6.75	102.565	102.486	102.433	6.375	101.085	100.982	100.971	4.75	94.340	94.292	94.265
6.875	102.104	102.080	102.056	6.5	101.630	101.552	101.498	4.875	94.404	94.411	94.322
7	102.447	102.423	102.398	6.625	102.132	102.053	101.999	5	94.795	94.780	94.747
7.125	102.781	102.757	102.733	6.75	102.615	102.536	102.483	5.125	95.345	95.280	95.225
7.25	102.795	102.748	102.712	6.875	101.682	101.513	101.538	5.25	96.515	96.475	96.434
7.375	101.898	101.787	101.727	7	102.088	101.934	101.944	5.375	96.619	96.578	96.538
7.5	102.400	102.289	102.228	7.125	102.497	102.451	102.415	5.5	97.022	96.981	96.941
7.625	102.884	102.773	102.713	7.25	102.845	102.798	102.762	5.625	97.431	97.391	97.350
7.75	103.206	103.095	103.035	7.375	101.948	101.837	101.777	5.75	98.195	98.163	98.130
7.875	99.509	99.304	99.304	7.5	102.450	102.339	102.278	5.875	98.470	98.437	98.405
8	99.816	99.610	99.611	7.625	102.934	102.823	102.763	6	98.814	98.781	98.749
8.125	100.100	99.895	99.895	7.75	99.218	99.012	99.013	6.125	99.129	99.097	99.064

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	100.586	100.412	100.112	6.75	99.086	98.912	98.612
6.875	101.087	100.913	100.613	6.875	99.587	99.413	99.113
7	101.569	101.395	101.095	7	100.069	99.895	99.595
7.125	102.000	101.826	101.526	7.125	100.500	100.326	100.026
7.25	102.412	102.238	101.938	7.25	100.912	100.738	100.438
7.375	101.591	101.223	100.923	7.375	100.091	99.723	99.423
7.5	102.033	101.665	101.365	7.5	100.533	100.165	99.865
7.625	102.434	102.066	101.766	7.625	100.934	100.566	100.266
7.75	102.806	102.438	102.138	7.75	101.306	100.938	100.638
7.875	102.046	101.626	101.326	7.875	100.546	100.126	99.826
8	102.458	102.038	101.738	8	100.958	100.538	100.238
8.125	102.809	102.389	102.089	8.125	101.309	100.889	100.589
8.25	103.161	102.741	102.441	8.25	101.661	101.241	100.941

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.586	98.412	98.112	6.75	97.086	96.912	96.612
6.875	99.087	98.913	98.613	6.875	97.587	97.413	97.113
7	99.569	99.395	99.095	7	98.069	97.895	97.595
7.125	100.000	99.826	99.526	7.125	98.500	98.326	98.026
7.25	100.412	100.238	99.938	7.25	98.912	98.738	98.438
7.375	99.591	99.223	98.923	7.375	98.091	97.723	97.423
7.5	100.033	99.665	99.365	7.5	98.533	98.165	97.865
7.625	100.434	100.066	99.766	7.625	98.934	98.566	98.266
7.75	100.806	100.438	100.138	7.75	99.306	98.938	98.638
7.875	100.046	99.626	99.326	7.875	98.546	98.126	97.826
8	100.458	100.038	99.738	8	98.958	98.538	98.238
8.125	100.809	100.389	100.089	8.125	99.309	98.889	98.589
8.25	101.161	100.741	100.441	8.25	99.661	99.241	98.941

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.836	99.662	99.362	6.75	97.836	97.662	97.362
6.875	100.337	100.163	99.863	6.875	98.337	98.163	97.863
7	100.819	100.645	100.345	7	98.819	98.645	98.345
7.125	101.250	101.076	100.776	7.125	99.250	99.076	98.776
7.25	101.662	101.488	101.188	7.25	99.662	99.488	99.188
7.375	100.841	100.473	100.173	7.375	98.841	98.473	98.173
7.5	101.283	100.915	100.615	7.5	99.283	98.915	98.615
7.625	101.684	101.316	101.016	7.625	99.684	99.316	99.016
7.75	102.056	101.688	101.388	7.75	100.056	99.688	99.388
7.875	101.296	100.876	100.576	7.875	99.296	98.876	98.576
8	101.708	101.288	100.988	8	99.708	99.288	98.988
8.125	102.059	101.639	101.339	8.125	100.059	99.639	99.339
8.25	102.411	101.991	101.691	8.25	100.411	99.991	99.691

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.