



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	94.019	93.947	93.947	4.75	94.019	93.947	93.947	5.125	97.414	97.426	97.436
4.875	95.056	95.047	94.958	4.875	95.056	95.047	94.958	5.25	98.107	98.116	98.124
5	95.691	95.676	95.583	5	95.691	95.676	95.583	5.375	98.629	98.635	98.640
5.125	96.244	96.229	96.135	5.125	96.244	96.229	96.135	5.5	99.123	99.120	99.123
5.25	96.933	96.906	96.878	5.25	96.835	96.817	96.830	5.625	99.596	99.590	99.585
5.375	97.617	97.590	97.562	5.375	97.412	97.384	97.396	5.75	100.357	100.318	100.265
5.5	98.368	98.341	98.314	5.5	97.976	97.946	97.931	5.875	100.877	100.838	100.787
5.625	98.872	98.845	98.818	5.625	98.565	98.532	98.531	6	101.330	101.291	101.242
5.75	99.108	99.063	99.018	5.75	99.016	98.982	98.979	6.125	101.700	101.638	101.614
5.875	99.714	99.669	99.624	5.875	99.545	99.513	99.508	6.25	101.626	101.561	101.502
6	100.332	100.287	100.242	6	100.077	100.026	100.017	6.375	102.069	102.005	101.948
6.125	100.763	100.718	100.673	6.125	100.571	100.509	100.489	6.5	102.465	102.402	102.346
6.25	100.618	100.573	100.539	6.25	100.611	100.560	100.539	6.625	102.828	102.741	102.711
6.375	101.137	101.087	101.058	6.375	101.137	101.082	101.058	6.75	102.264	102.222	102.157
6.5	101.587	101.540	101.506	6.5	101.587	101.531	101.506	6.875	102.667	102.627	102.564
6.625	101.997	101.927	101.894	6.625	101.997	101.927	101.894	7	103.029	102.989	102.928
6.75	101.985	101.915	101.908	6.75	101.985	101.915	101.908	7.125	103.361	103.321	103.262
6.875	102.366	102.305	102.285	6.875	102.366	102.294	102.285	7.25	103.388	103.355	103.284
7	102.726	102.667	102.643	7	102.726	102.653	102.643	7.375	103.803	103.769	103.701
7.125	103.090	103.009	102.984	7.125	103.090	103.002	102.984	7.5	104.119	104.086	104.019
7.25	103.327	103.241	103.234	7.25	103.327	103.241	103.234	7.625	104.466	104.433	104.369
7.375	103.673	103.584	103.576	7.375	103.673	103.584	103.576	7.75	104.754	104.751	104.697
7.5	103.971	103.915	103.871	7.5	103.971	103.915	103.871	7.875	105.106	105.103	105.051
7.625	104.271	104.161	104.243	7.625	104.271	104.161	104.243	8	105.000	105.000	105.000
7.75	104.695	104.591	104.677	7.75	104.695	104.591	104.677				
7.875	104.918	104.852	104.897	7.875	104.918	104.852	104.897				
8	105.076	105.000	105.053	8	105.076	105.000	105.053				
8.125	105.248	105.192	105.189	8.125	105.248	105.192	105.189				
8.25	105.632	105.510	105.534	8.25	105.632	105.510	105.534				
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	98.001	98.001	97.958	4.625	98.321	98.321	98.278	5	94.942	94.976	94.942
4.75	98.082	98.021	98.002	4.75	98.348	98.348	98.296	5.125	95.539	95.573	95.537
4.875	98.580	98.580	98.535	4.875	98.906	98.906	98.861	5.25	96.688	96.553	96.419
5	98.944	98.944	98.905	5	99.286	99.286	99.247	5.375	97.374	97.240	97.106
5.125	99.311	99.327	99.242	5.125	99.563	99.563	99.531	5.5	98.128	97.994	97.861
5.25	99.620	99.632	99.543	5.25	99.667	99.667	99.566	5.625	98.632	98.498	98.364
5.375	100.066	99.999	99.944	5.375	100.176	100.176	100.039	5.75	99.084	99.048	99.065
5.5	100.411	100.355	100.287	5.5	100.523	100.523	100.392	5.875	99.687	99.587	99.603
5.625	100.543	100.541	100.476	5.625	100.707	100.707	100.583	6	100.301	100.172	100.113
5.75	100.814	100.808	100.740	5.75	100.858	100.857	100.733	6.125	100.749	100.617	100.575
5.875	101.290	101.223	101.168	5.875	101.235	101.230	101.112	6.25	100.621	100.615	100.615
6	101.530	101.463	101.408	6	101.449	101.438	101.327	6.375	101.122	101.116	101.112
6.125	101.482	101.462	101.370	6.125	101.663	101.647	101.542	6.5	101.561	101.507	101.502
6.25	101.715	101.681	101.593	6.25	101.525	101.503	101.405	6.625	101.960	101.845	101.805
6.375	102.217	102.150	102.095	6.375	101.833	101.806	101.715	6.75	101.900	101.804	101.817
6.5	102.445	102.378	102.323	6.5	102.068	102.036	101.952	6.875	102.315	102.194	102.170
6.625	102.466	102.428	102.373	6.625	102.272	102.234	102.179	7	102.663	102.541	102.508
6.75	102.735	102.643	102.588	6.75	102.496	102.453	102.395	7.125	103.011	102.886	102.761
6.875	103.224	103.131	103.076	6.875	102.785	102.692	102.637	7.25	103.018	102.887	102.756
7	103.419	103.327	103.271	7	103.032	102.985	102.924	7.375	103.359	103.226	103.092
7.125	102.795	102.728	102.673	7.125	102.557	102.490	102.435	7.5	103.686	103.550	103.414
7.25	103.287	103.220	103.164	7.25	102.946	102.879	102.824	7.625	103.970	103.832	103.694
7.375	103.757	103.690	103.635	7.375	103.318	103.251	103.196	7.75	103.160	103.106	103.213
								7.875	103.364	103.307	103.412



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	98.134	98.071	98.008	5	98.056	97.874	97.861	5	95.487	95.424	95.361
5.125	98.656	98.593	98.530	5.125	98.495	98.307	98.295	5.125	96.153	96.090	96.027
5.25	99.180	99.117	99.054	5.25	98.917	98.726	98.707	5.25	96.822	96.759	96.697
5.375	99.409	99.346	99.283	5.375	99.273	99.073	99.066	5.375	97.123	97.060	96.997
5.5	99.780	99.717	99.654	5.5	99.658	99.451	99.445	5.5	97.603	97.540	97.478
5.625	100.158	100.095	100.032	5.625	100.021	99.815	99.800	5.625	98.071	98.008	97.946
5.75	100.367	100.304	100.241	5.75	100.369	100.162	100.141	5.75	98.353	98.290	98.227
5.875	100.576	100.513	100.450	5.875	100.704	100.491	100.459	5.875	98.635	98.572	98.509
6	100.787	100.724	100.661	6	101.036	100.819	100.784	6	98.914	98.851	98.789
6.125	100.994	100.931	100.868	6.125	101.363	101.140	101.104	6.125	99.191	99.128	99.066
6.25	101.200	101.137	101.074	6.25	101.656	101.429	101.389	6.25	99.469	99.406	99.343
6.375	101.406	101.343	101.280	6.375	101.930	101.697	101.659	6.375	99.744	99.681	99.618
6.5	101.610	101.547	101.484	6.5	102.187	101.950	101.907	6.5	100.205	100.142	100.080
6.625	101.660	101.597	101.534	6.625	102.373	102.132	102.085	6.625	100.283	100.220	100.157
6.75	101.888	101.825	101.762	6.75	102.335	102.089	102.041	6.75	100.543	100.480	100.417
6.875	101.935	101.871	101.808	6.875	102.288	102.037	101.986	6.875	100.620	100.557	100.494
7	101.974	101.911	101.848	7	102.142	101.887	101.833	7	100.707	100.644	100.582
7.125	102.020	101.957	101.894	7.125	101.997	101.934	101.871	7.125	100.800	100.737	100.674
Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	98.184	98.121	98.058	5	98.252	98.071	98.058	5	95.537	95.474	95.411
5.125	98.706	98.643	98.580	5.125	98.692	98.504	98.492	5.125	96.203	96.140	96.077
5.25	99.230	99.167	99.104	5.25	99.112	98.922	98.903	5.25	96.872	96.809	96.746
5.375	99.459	99.396	99.333	5.375	99.470	99.268	99.264	5.375	97.173	97.110	97.047
5.5	99.830	99.767	99.704	5.5	99.855	99.648	99.641	5.5	97.653	97.590	97.527
5.625	100.208	100.145	100.082	5.625	100.217	100.008	99.997	5.625	98.121	98.058	97.995
5.75	100.417	100.354	100.291	5.75	100.564	100.355	100.336	5.75	98.403	98.340	98.277
5.875	100.626	100.563	100.500	5.875	100.897	100.684	100.652	5.875	98.685	98.622	98.559
6	100.837	100.774	100.711	6	101.230	101.012	100.977	6	98.964	98.901	98.838
6.125	101.057	100.981	100.918	6.125	101.558	101.336	101.299	6.125	99.241	99.178	99.115
6.25	101.381	101.187	101.124	6.25	101.853	101.626	101.586	6.25	99.519	99.456	99.393
6.375	101.571	101.393	101.330	6.375	102.130	101.897	101.859	6.375	99.794	99.731	99.668
6.5	101.726	101.597	101.534	6.5	102.389	102.152	102.109	6.5	100.255	100.192	100.129
6.625	101.869	101.647	101.590	6.625	102.579	102.337	102.291	6.625	100.333	100.270	100.207
6.75	101.989	101.875	101.812	6.75	102.543	102.296	102.249	6.75	100.593	100.530	100.467
6.875	102.159	101.921	101.865	6.875	102.498	102.247	102.197	6.875	100.670	100.607	100.544
7	102.024	101.961	101.898	7	102.355	102.099	102.045	7	100.757	100.694	100.631
7.125	102.070	102.007	101.944	7.125	102.150	101.984	101.921	7.125	100.850	100.787	100.724

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	96.244	96.229	96.135
5.25	96.835	96.817	96.830
5.375	97.412	97.384	97.396
5.5	97.965	97.931	97.931
5.625	98.565	98.532	98.531
5.75	99.016	98.982	98.979
5.875	99.545	99.513	99.508
6	100.077	100.026	100.017
6.125	100.547	100.496	100.479
6.25	100.611	100.560	100.539
6.375	101.137	101.082	101.058
6.5	101.587	101.531	101.506
6.625	101.997	101.927	101.894
6.75	101.985	101.915	101.908
6.875	102.366	102.294	102.285
7	102.726	102.653	102.643
7.125	103.090	103.002	102.984
7.25	103.327	103.241	103.234
7.375	103.673	103.584	103.576

RefiNow Adjustments

Cumulative LLPA Cap

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

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



**BROKERS FIRST FUNDING**

**YOUR BFF IN WHOLESALE**

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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	95.785	95.738	95.724	4.5	95.785	95.738	95.724	5	98.211	98.165	98.127
4.625	96.490	96.443	96.429	4.625	96.490	96.443	96.429	5.125	98.884	98.838	98.800
4.75	97.181	97.135	97.121	4.75	97.181	97.135	97.121	5.25	99.545	99.499	99.461
4.875	97.524	97.478	97.440	4.875	97.524	97.478	97.440	5.375	99.781	99.740	99.700
5	98.211	98.165	98.127	5	98.211	98.165	98.127	5.5	100.462	100.421	100.381
5.125	98.884	98.838	98.800	5.125	98.884	98.838	98.800	5.625	100.984	100.929	100.889
5.25	99.545	99.499	99.461	5.25	99.545	99.499	99.461	5.75	101.549	101.487	101.435
5.375	99.861	99.810	99.727	5.375	99.781	99.740	99.700	5.875	101.412	101.202	100.992
5.5	100.462	100.421	100.381	5.5	100.462	100.421	100.381	6	102.000	101.790	101.609
5.625	100.984	100.929	100.889	5.625	100.984	100.929	100.889	6.125	102.493	102.282	102.114
5.75	101.549	101.487	101.435	5.75	101.549	101.487	101.435	6.25	102.717	102.691	102.603
5.875	101.412	101.277	101.222	5.875	101.412	101.202	101.045	6.375	102.698	102.619	102.601
6	102.000	101.834	101.778	6	102.000	101.790	101.609	6.5	103.234	103.156	103.139
6.125	102.493	102.282	102.125	6.125	102.493	102.282	102.125	6.625	103.738	103.661	103.646
6.25	102.717	102.691	102.603	6.25	102.717	102.691	102.603	6.75	104.022	103.960	103.919
6.375	102.795	102.717	102.698	6.375	102.795	102.717	102.698	6.875	103.848	103.749	103.706
6.5	103.304	103.227	103.210	6.5	103.304	103.227	103.210	7	104.353	104.253	104.213
6.625	103.772	103.694	103.680	6.625	103.772	103.694	103.680	7.125	104.778	104.679	104.641
6.75	104.022	103.960	103.919	6.75	104.022	103.960	103.919	7.25	104.782	104.736	104.698
6.875	103.899	103.799	103.756	6.875	103.899	103.799	103.756	7.375	103.979	103.859	103.857
7	104.361	104.262	104.221	7	104.361	104.262	104.221	7.5	104.359	104.281	104.226
7.125	104.748	104.649	104.611	7.125	104.748	104.649	104.611	7.625	104.845	104.767	104.724
7.25	104.782	104.736	104.698	7.25	104.782	104.736	104.698	7.75	105.219	105.140	105.086
7.375	104.094	103.965	103.906	7.375	104.021	103.901	103.899	7.875	103.276	103.199	103.406
7.5	104.359	104.281	104.226	7.5	104.359	104.281	104.226	8	103.652	103.574	103.781
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	97.452	97.447	97.419	4.25	97.054	97.067	97.060	4.5	92.672	92.626	92.612
4.375	97.920	97.915	97.887	4.375	97.626	97.639	97.632	4.625	93.377	93.331	93.317
4.5	98.390	98.385	98.357	4.5	98.193	98.205	98.199	4.75	95.382	95.390	95.295
4.625	98.861	98.856	98.828	4.625	98.752	98.765	98.758	4.875	96.093	96.124	95.998
4.75	99.039	99.006	98.963	4.75	99.039	98.990	98.963	5	96.821	96.852	96.726
4.875	99.510	99.477	99.408	4.875	99.277	99.271	99.190	5.125	97.691	97.722	97.596
5	99.983	99.950	99.881	5	99.816	99.810	99.729	5.25	98.507	98.455	98.372
5.125	100.457	100.424	100.355	5.125	100.334	100.329	100.247	5.375	99.255	99.219	99.152
5.25	100.546	100.479	100.424	5.25	100.546	100.479	100.424	5.5	99.787	99.751	99.687
5.375	100.837	100.800	100.745	5.375	100.452	100.428	100.366	5.625	100.300	100.265	100.202
5.5	101.308	101.271	101.216	5.5	100.930	100.907	100.844	5.75	100.542	100.507	100.447
5.625	101.766	101.729	101.674	5.625	101.378	101.355	101.293	5.875	100.835	100.694	100.639
5.75	101.760	101.694	101.638	5.75	101.760	101.694	101.638	6	101.342	101.251	101.196
5.875	101.721	101.682	101.627	5.875	101.293	101.251	101.161	6.125	101.885	101.879	101.792
6	102.204	102.152	102.097	6	101.729	101.688	101.598	6.25	101.904	101.826	101.771
								6.375	101.706	101.665	101.625
								6.5	102.171	102.130	102.090
								6.625	102.678	102.655	102.633
								6.75	102.629	102.567	102.526
								6.875	102.290	102.278	102.261
								7	102.691	102.597	102.580
								7.125	103.087	102.990	103.025
								7.25	102.770	102.724	102.686
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	97.990	97.976	97.909	5	96.821	96.852	96.726	4.5	95.542	95.554	95.548
5.375	99.255	99.219	99.152	5.125	97.691	97.722	97.596	4.625	96.085	96.097	96.091
5.5	99.787	99.751	99.687	5.25	97.963	97.976	97.900	4.75	95.801	95.750	95.694
5.625	100.300	100.265	100.202	5.375	99.215	99.179	99.112	4.875	96.285	96.234	96.179
5.75	100.542	100.507	100.447	5.5	99.715	99.679	99.614	5	96.770	96.719	96.664
5.875	100.835	100.625	100.441	5.625	100.202	100.175	100.104	5.125	97.254	97.203	97.147
6	101.342	101.174	101.087	5.75	100.507	100.444	100.392	5.25	97.175	97.122	97.067
6.125	101.885	101.879	101.792	5.875	100.576	100.519	100.429	5.375	97.659	97.606	97.551
6.25	101.904	101.826	101.771	6	101.180	101.174	101.087	5.5	98.143	98.089	98.034
6.375	101.706	101.665	101.625	6.125	101.885	101.879	101.792	5.625	98.626	98.573	98.518
6.5	102.171	102.130	102.090	6.25	101.954	101.876	101.821	5.75	98.380	98.355	98.331
6.625	102.678	102.655	102.633	6.375	101.638	101.562	101.543	5.875	98.701	98.649	98.604
6.75	102.629	102.567	102.526	6.5	102.075	101.999	101.983	6	99.184	99.132	99.077
6.875	102.290	102.197	102.205	6.625	102.678	102.655	102.633	6.125	99.667	99.614	99.559

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	99.545	99.499	99.461	5.25	99.545	99.499	99.461	5.25	99.545	99.499	99.461
5.375	99.781	99.740	99.700	5.375	99.781	99.740	99.700	5.375	99.781	99.740	99.700
5.5	100.462	100.421	100.381	5.5	100.462	100.421	100.381	5.5	100.462	100.421	100.381
5.625	100.984	100.929	100.889	5.625	100.984	100.929	100.889	5.625	100.984	100.929	100.889
5.75	101.549	101.487	101.435	5.75	101.549	101.487	101.435	5.75	101.549	101.487	101.435
5.875	101.412	101.202	101.045	5.875	101.412	101.202	101.045	5.875	101.412	101.202	100.992
6	102.000	101.790	101.609	6	102.000	101.790	101.609	6	102.000	101.790	101.609
6.125	102.493	102.282	102.125	6.125	102.493	102.282	102.125	6.125	102.493	102.282	102.114
6.25	102.717	102.691	102.603	6.25	102.717	102.691	102.603	6.25	102.717	102.691	102.603
6.375	102.795	102.717	102.698	6.375	102.795	102.717	102.698	6.375	102.698	102.619	102.601
6.5	103.304	103.227	103.210	6.5	103.304	103.227	103.210	6.5	103.234	103.156	103.139
6.625	103.772	103.694	103.680	6.625	103.772	103.694	103.680	6.625	103.738	103.661	103.646
6.75	104.022	103.960	103.919	6.75	104.022	103.960	103.919	6.75	104.022	103.960	103.919
6.875	103.899	103.799	103.756	6.875	103.899	103.799	103.756	6.875	103.848	103.749	103.706
7	104.361	104.262	104.221	7	104.361	104.262	104.221	7	104.353	104.253	104.213
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	98.193	98.205	98.199	4.25	97.054	97.067	97.060	5.25	97.990	97.976	97.909
4.625	98.752	98.765	98.758	4.375	97.626	97.639	97.632	5.375	99.255	99.219	99.152
4.75	99.039	98.990	98.963	4.5	98.193	98.205	98.199	5.5	99.787	99.751	99.687
4.875	99.277	99.271	99.190	4.625	98.752	98.765	98.758	5.625	100.300	100.265	100.202
5	99.816	99.810	99.729	4.75	99.039	98.990	98.963	5.75	100.542	100.507	100.447
5.125	100.334	100.329	100.247	4.875	99.277	99.271	99.190	5.875	100.835	100.625	100.441
5.25	100.546	100.479	100.424	5	99.816	99.810	99.729	6	101.342	101.174	101.087
5.375	100.452	100.428	100.366	5.125	100.334	100.329	100.247	6.125	101.885	101.879	101.792
5.5	100.930	100.907	100.844	5.25	100.546	100.479	100.424	6.25	101.904	101.826	101.771
5.625	101.378	101.355	101.293	5.375	100.452	100.428	100.366	6.375	101.706	101.665	101.625
5.75	101.760	101.694	101.638	5.5	100.930	100.907	100.844	6.5	102.171	102.130	102.090
5.875	101.293	101.251	101.161	5.625	101.378	101.355	101.293	6.625	102.678	102.655	102.633
6	101.729	101.688	101.598	5.75	101.760	101.694	101.638	6.75	102.629	102.567	102.526
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	97.990	97.976	97.909	5.25	97.963	97.976	97.900	4.5	95.542	95.554	95.548
5.375	99.255	99.219	99.152	5.375	98.662	98.675	98.599	4.625	96.085	96.097	96.091
5.5	99.787	99.751	99.687	5.5	99.412	99.425	99.350	4.75	94.614	94.565	94.538
5.625	100.300	100.265	100.202	5.625	100.162	100.175	100.100	4.875	95.026	95.020	94.939
5.75	100.542	100.507	100.447	5.75	100.507	100.444	100.392	5	95.524	95.518	95.437
5.875	100.835	100.625	100.441	5.875	100.502	100.497	100.409	5.125	95.979	95.974	95.893
6	101.342	101.174	101.087	6	101.180	101.174	101.087	5.25	96.889	96.857	96.824
6.125	101.885	101.879	101.792	6.125	101.885	101.879	101.792	5.375	96.989	96.956	96.924
6.25	101.904	101.826	101.771	6.25	101.954	101.876	101.821	5.5	97.391	97.358	97.326
6.375	101.706	101.665	101.625	6.375	101.378	101.355	101.333	5.625	97.797	97.765	97.733
6.5	102.171	102.130	102.090	6.5	102.017	101.993	101.972	5.75	98.380	98.355	98.331
6.625	102.678	102.655	102.633	6.625	102.678	102.655	102.633	5.875	98.653	98.629	98.604
6.75	102.629	102.567	102.526	6.75	102.679	102.617	102.576	6	98.995	98.970	98.946
6.875	102.290	102.197	102.205	6.875	102.021	101.979	102.055	6.125	99.306	99.282	99.258

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	98.784	98.738	98.700	5.125	98.784	98.738	98.700	4.75	97.081	97.035	97.021
5.25	99.445	99.399	99.361	5.25	99.445	99.399	99.361	4.875	97.424	97.378	97.340
5.375	99.681	99.640	99.600	5.375	99.681	99.640	99.600	5	98.111	98.065	98.027
5.5	100.362	100.321	100.281	5.5	100.362	100.321	100.281	5.125	98.784	98.738	98.700
5.625	100.884	100.829	100.789	5.625	100.884	100.829	100.789	5.25	99.445	99.399	99.361
5.75	101.449	101.387	101.335	5.75	101.449	101.387	101.335	5.375	99.681	99.640	99.600
5.875	101.312	101.102	100.892	5.875	101.312	101.102	100.892	5.5	100.362	100.321	100.281
6	101.900	101.690	101.491	6	101.900	101.690	101.491	5.625	100.884	100.829	100.789
6.125	102.393	102.182	102.012	6.125	102.393	102.182	102.012	5.75	101.449	101.387	101.335
6.25	102.617	102.538	102.484	6.25	102.617	102.538	102.484	5.875	101.312	101.102	100.892
6.375	102.298	102.258	102.217	6.375	102.298	102.258	102.217	6	101.900	101.690	101.491
6.5	102.723	102.683	102.642	6.5	102.723	102.683	102.642	6.125	102.393	102.182	102.012
6.625	103.148	103.108	103.068	6.625	103.148	103.108	103.068	6.25	102.617	102.538	102.484
6.75	103.594	103.532	103.491	6.75	103.594	103.532	103.491	6.375	102.298	102.258	102.217
6.875	103.402	103.410	103.418	6.875	103.402	103.410	103.418	6.5	102.723	102.683	102.642
7	103.758	103.766	103.774	7	103.758	103.766	103.774	6.625	103.148	103.108	103.068
7.125	104.094	104.102	104.110	7.125	104.094	104.102	104.110	6.75	103.594	103.532	103.491
7.25	104.341	104.295	104.257	7.25	104.341	104.295	104.257	6.875	103.402	103.410	103.418
7.375	103.834	103.705	103.646	7.375	103.716	103.643	103.570	7	103.758	103.766	103.774
7.5	104.037	103.965	103.892	7.5	104.037	103.965	103.892	7.125	104.094	104.102	104.110
7.625	104.435	104.362	104.289	7.625	104.435	104.362	104.289	7.25	104.341	104.295	104.257
7.75	104.669	104.590	104.536	7.75	104.669	104.590	104.536	7.375	103.716	103.643	103.570
7.875	103.797	103.741	103.662	7.875	103.087	102.870	103.177	7.5	104.037	103.965	103.892
8	103.913	103.857	103.777	8	103.388	103.170	103.478	7.625	104.435	104.362	104.289
8.125	103.979	103.923	103.843	8.125	103.667	103.449	103.757	7.75	104.669	104.590	104.536
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	97.352	97.347	97.319	4.25	96.999	97.012	97.005	4.875	96.037	95.927	95.902
4.375	97.820	97.815	97.787	4.375	97.510	97.523	97.516	5	96.754	96.645	96.619
4.5	98.290	98.285	98.257	4.5	98.003	98.016	98.009	5.125	97.515	97.406	97.380
4.625	98.761	98.756	98.728	4.625	98.474	98.487	98.480	5.25	98.014	97.887	97.911
4.75	98.939	98.906	98.863	4.75	98.939	98.890	98.863	5.375	98.759	98.724	98.656
4.875	99.410	99.377	99.308	4.875	99.086	99.081	98.999	5.5	99.375	99.335	99.295
5	99.883	99.850	99.781	5	99.518	99.513	99.432	5.625	100.029	99.902	99.926
5.125	100.357	100.324	100.255	5.125	99.917	99.911	99.830	5.75	100.357	100.294	100.242
5.25	100.446	100.379	100.324	5.25	100.446	100.379	100.324	5.875	100.735	100.525	100.315
5.375	100.737	100.700	100.645	5.375	100.180	100.157	100.095	6	101.242	101.032	100.882
5.5	101.208	101.171	101.116	5.5	100.589	100.522	100.467	6.125	101.625	101.415	101.391
5.625	101.666	101.629	101.574	5.625	101.127	101.060	101.005	6.25	101.804	101.726	101.671
5.75	101.660	101.594	101.538	5.75	101.660	101.594	101.538	6.375	101.606	101.565	101.525
5.875	101.612	101.582	101.527	5.875	100.989	100.948	100.865	6.5	102.071	102.030	101.990
6	102.055	102.025	101.969	6	101.511	101.444	101.389	6.625	102.386	102.346	102.305
								6.75	102.529	102.467	102.426
								6.875	102.089	102.097	102.105
								7	102.445	102.453	102.462
								7.125	102.782	102.790	102.798
								7.25	102.670	102.624	102.586
								7.375	101.817	101.739	101.684
								7.5	102.322	102.243	102.189
								7.625	102.808	102.729	102.675
								7.75	103.131	103.053	102.998
								7.875	99.636	99.418	99.725
								8	99.936	99.718	100.026
								8.125	100.215	99.997	100.305
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	102.071	102.030	101.990	6.125	101.524	101.379	101.391	4.5	95.301	95.314	95.307
6.625	102.386	102.346	102.305	6.25	101.854	101.776	101.721	4.625	95.712	95.725	95.718
6.75	102.529	102.467	102.426	6.375	101.225	101.062	101.140	4.75	94.514	94.465	94.438
6.875	102.089	102.097	102.105	6.5	101.687	101.526	101.602	4.875	94.779	94.774	94.693
7	102.445	102.453	102.462	6.625	102.183	102.031	102.097	5	95.168	95.144	95.120
7.125	102.782	102.790	102.798	6.75	102.579	102.517	102.476	5.125	95.472	95.435	95.410
7.25	102.670	102.624	102.586	6.875	101.739	101.557	101.733	5.25	96.789	96.757	96.724
7.375	101.817	101.739	101.684	7	102.138	101.956	102.132	5.375	96.889	96.856	96.824
7.5	102.322	102.243	102.189	7.125	102.457	102.323	102.451	5.5	97.291	97.258	97.226
7.625	102.808	102.729	102.675	7.25	102.720	102.674	102.636	5.625	97.697	97.665	97.633
7.75	103.131	103.053	102.998	7.375	101.867	101.789	101.734	5.75	98.280	98.255	98.231
7.875	99.636	99.418	99.725	7.5	102.372	102.293	102.239	5.875	98.553	98.529	98.504
8	99.936	99.718	100.026	7.625	102.858	102.779	102.725	6	98.895	98.870	98.846
8.125	100.215	99.997	100.305	7.75	99.352	99.134	99.442	6.125	99.206	99.182	99.158

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	102.298	102.258	102.217	6.375	102.298	102.258	102.217	6	101.900	101.690	101.491
6.5	102.723	102.683	102.642	6.5	102.723	102.683	102.642	6.125	102.393	102.182	102.012
6.625	103.148	103.108	103.068	6.625	103.148	103.108	103.068	6.25	102.617	102.538	102.484
6.75	103.594	103.532	103.491	6.75	103.594	103.532	103.491	6.375	102.298	102.258	102.217
6.875	103.402	103.410	103.418	6.875	103.402	103.410	103.418	6.5	102.723	102.683	102.642
7	103.758	103.766	103.774	7	103.758	103.766	103.774	6.625	103.148	103.108	103.068
7.125	104.094	104.102	104.110	7.125	104.094	104.102	104.110	6.75	103.594	103.532	103.491
7.25	104.341	104.295	104.257	7.25	104.341	104.295	104.257	6.875	103.402	103.410	103.418
7.375	103.834	103.705	103.646	7.375	103.716	103.643	103.570	7	103.758	103.766	103.774
7.5	104.037	103.965	103.892	7.5	104.037	103.965	103.892	7.125	104.094	104.102	104.110
7.625	104.435	104.362	104.289	7.625	104.435	104.362	104.289	7.25	104.341	104.295	104.257
7.75	104.669	104.590	104.536	7.75	104.669	104.590	104.536	7.375	103.716	103.643	103.570
7.875	103.797	103.741	103.662	7.875	103.137	102.920	103.227	7.5	104.037	103.965	103.892
8	103.913	103.857	103.777	8	103.438	103.220	103.528	7.625	104.435	104.362	104.289
8.125	103.979	103.923	103.843	8.125	103.717	103.499	103.807	7.75	104.669	104.590	104.536
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	98.290	98.285	98.257	4.5	98.003	98.016	98.009	6.625	102.386	102.346	102.305
4.625	98.761	98.756	98.728	4.625	98.474	98.487	98.480	6.75	102.529	102.467	102.426
4.75	98.939	98.906	98.863	4.75	98.939	98.890	98.863	6.875	102.089	102.097	102.105
4.875	99.410	99.377	99.308	4.875	99.086	99.081	98.999	7	102.445	102.453	102.462
5	99.883	99.850	99.781	5	99.518	99.513	99.432	7.125	102.782	102.790	102.798
5.125	100.357	100.324	100.255	5.125	99.917	99.911	99.830	7.25	102.670	102.624	102.586
5.25	100.446	100.379	100.324	5.25	100.446	100.379	100.324	7.375	102.359	102.230	102.171
5.375	100.737	100.700	100.645	5.375	100.180	100.157	100.095	7.5	102.505	102.376	102.317
5.5	101.208	101.171	101.116	5.5	100.589	100.522	100.467	7.625	102.808	102.729	102.675
5.625	101.666	101.629	101.574	5.625	101.127	101.060	101.005	7.75	103.131	103.053	102.998
5.75	101.660	101.594	101.538	5.75	101.660	101.594	101.538	7.875	101.322	101.266	101.187
5.875	101.612	101.582	101.527	5.875	100.989	100.948	100.865	8	101.438	101.382	101.302
6	102.055	102.025	101.969	6	101.511	101.444	101.389	8.125	101.504	101.448	101.368
6.125	102.496	102.465	102.410	6.125	102.009	101.942	101.887				
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	102.071	102.030	101.990	6.125	101.524	101.379	101.391	4.5	95.301	95.314	95.307
6.625	102.386	102.346	102.305	6.25	101.854	101.776	101.721	4.625	95.712	95.725	95.718
6.75	102.529	102.467	102.426	6.375	101.225	101.062	101.140	4.75	94.514	94.465	94.438
6.875	102.089	102.097	102.105	6.5	101.687	101.526	101.602	4.875	94.779	94.774	94.693
7	102.445	102.453	102.462	6.625	102.183	102.031	102.097	5	95.168	95.144	95.120
7.125	102.782	102.790	102.798	6.75	102.579	102.517	102.476	5.125	95.472	95.435	95.410
7.25	102.670	102.624	102.586	6.875	101.739	101.557	101.733	5.25	96.789	96.757	96.724
7.375	101.817	101.739	101.684	7	102.138	101.956	102.132	5.375	96.889	96.856	96.824
7.5	102.322	102.243	102.189	7.125	102.457	102.323	102.451	5.5	97.291	97.258	97.226
7.625	102.808	102.729	102.675	7.25	102.720	102.674	102.636	5.625	97.697	97.665	97.633
7.75	103.131	103.053	102.998	7.375	101.867	101.789	101.734	5.75	98.280	98.255	98.231
7.875	99.636	99.418	99.725	7.5	102.372	102.293	102.239	5.875	98.553	98.529	98.504
8	99.936	99.718	100.026	7.625	102.858	102.779	102.725	6	98.895	98.870	98.846
8.125	100.215	99.997	100.305	7.75	99.352	99.134	99.442	6.125	99.206	99.182	99.158

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	100.590	100.492	100.192	6.75	99.090	98.992	98.692
6.875	101.101	101.003	100.703	6.875	99.601	99.503	99.203
7	101.593	101.495	101.195	7	100.093	99.995	99.695
7.125	102.034	101.936	101.636	7.125	100.534	100.436	100.136
7.25	102.446	102.348	102.048	7.25	100.946	100.848	100.548
7.375	102.398	102.236	101.936	7.375	100.898	100.736	100.436
7.5	102.850	102.688	102.388	7.5	101.350	101.188	100.888
7.625	103.251	103.089	102.789	7.625	101.751	101.589	101.289
7.75	103.643	103.481	103.181	7.75	102.143	101.981	101.681
7.875	102.850	102.640	102.340	7.875	101.350	101.140	100.840
8	103.272	103.062	102.762	8	101.772	101.562	101.262
8.125	103.643	103.433	103.133	8.125	102.143	101.933	101.633
8.25	103.995	103.785	103.485	8.25	102.495	102.285	101.985

  

BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.590	98.492	98.192	6.75	97.090	96.992	96.692
6.875	99.101	99.003	98.703	6.875	97.601	97.503	97.203
7	99.593	99.495	99.195	7	98.093	97.995	97.695
7.125	100.034	99.936	99.636	7.125	98.534	98.436	98.136
7.25	100.446	100.348	100.048	7.25	98.946	98.848	98.548
7.375	100.398	100.236	99.936	7.375	98.898	98.736	98.436
7.5	100.850	100.688	100.388	7.5	99.350	99.188	98.888
7.625	101.251	101.089	100.789	7.625	99.751	99.589	99.289
7.75	101.643	101.481	101.181	7.75	100.143	99.981	99.681
7.875	100.850	100.640	100.340	7.875	99.350	99.140	98.840
8	101.272	101.062	100.762	8	99.772	99.562	99.262
8.125	101.643	101.433	101.133	8.125	100.143	99.933	99.633
8.25	101.995	101.785	101.485	8.25	100.495	100.285	99.985

  

BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.840	99.742	99.442	6.75	97.840	97.742	97.442
6.875	100.351	100.253	99.953	6.875	98.351	98.253	97.953
7	100.843	100.745	100.445	7	98.843	98.745	98.445
7.125	101.284	101.186	100.886	7.125	99.284	99.186	98.886
7.25	101.696	101.598	101.298	7.25	99.696	99.598	99.298
7.375	101.648	101.486	101.186	7.375	99.648	99.486	99.186
7.5	102.100	101.938	101.638	7.5	100.100	99.938	99.638
7.625	102.501	102.339	102.039	7.625	100.501	100.339	100.039
7.75	102.893	102.731	102.431	7.75	100.893	100.731	100.431
7.875	102.100	101.890	101.590	7.875	100.100	99.890	99.590
8	102.522	102.312	102.012	8	100.522	100.312	100.012
8.125	102.893	102.683	102.383	8.125	100.893	100.683	100.383
8.25	103.245	103.035	102.735	8.25	101.245	101.035	100.735

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.