BFF
BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

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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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

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

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00

Eligible States

AZ, CA, CO, FL, NM. NJ, NV, MD, OR, TX and VA

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Lock Desk: 8:30 AM – 5:00 PM PST

Conventional 30 Yr Fixed			
Rate	15	30	45
4.75	91.563	91.476	91.476
4.875	92.740	92.727	92.700
5	93.410	93.395	93.364
5.125	93.993	93.978	93.947
5.25	94.736	94.716	94.704
5.375	95.338	95.316	95.300
5.5	95.935	95.911	95.892
5.625	96.555	96.531	96.512
5.75	97.256	97.227	97.233
5.875	97.808	97.776	97.784
6	98.352	98.317	98.305
6.125	98.870	98.836	98.814
6.25	99.351	99.312	99.324
6.375	99.880	99.845	99.843
6.5	100.376	100.339	100.294
6.625	100.801	100.757	100.753
6.75	101.194	101.145	101.216
6.875	101.664	101.619	101.694
7	102.119	102.073	102.117
7.125	102.504	102.451	102.505
7.25	102.911	102.853	102.890
7.375	103.350	103.296	103.338
7.5	103.681	103.637	103.666
7.625	104.003	103.949	104.003
7.75	104.407	104.339	104.410
7.875	104.740	104.736	104.747
8	105.067	105.067	105.007
8.125	105.224	105.153	105.224
8.25	105.412	105.339	105.282

Conventional 25 Yr Fixed			
Rate	15	30	45
4.75	91.563	91.476	91.476
4.875	92.740	92.727	92.700
5	93.410	93.395	93.364
5.125	93.993	93.978	93.947
5.25	94.736	94.716	94.704
5.375	95.338	95.316	95.300
5.5	95.935	95.911	95.892
5.625	96.555	96.531	96.512
5.75	97.256	97.227	97.233
5.875	97.808	97.776	97.784
6	98.352	98.317	98.305
6.125	98.870	98.836	98.814
6.25	99.351	99.312	99.324
6.375	99.880	99.845	99.843
6.5	100.376	100.339	100.294
6.625	100.801	100.757	100.753
6.75	101.194	101.145	101.216
6.875	101.664	101.619	101.694
7	102.119	102.073	102.117
7.125	102.504	102.451	102.505
7.25	102.911	102.853	102.890
7.375	103.350	103.296	103.338
7.5	103.681	103.637	103.666
7.625	104.003	103.949	104.003
7.75	104.407	104.339	104.410
7.875	104.740	104.736	104.747
8	105.067	105.067	105.007
8.125	105.224	105.153	105.224
8.25	105.412	105.339	105.282

Conventional 20 Yr Fixed			
Rate	15	30	45
5.125	95.941	95.954	95.935
5.25	96.677	96.690	96.672
5.375	97.225	97.236	97.215
5.5	97.745	97.755	97.738
5.625	98.456	98.459	98.468
5.75	99.136	99.139	99.149
5.875	99.630	99.632	99.638
6	100.099	100.099	100.103
6.125	100.546	100.543	100.542
6.25	100.635	100.629	100.634
6.375	101.088	101.080	101.083
6.5	101.507	101.498	101.499
6.625	101.917	101.907	101.908
6.75	101.419	101.369	101.351
6.875	102.080	102.035	101.986
7	102.525	102.485	102.432
7.125	102.762	102.727	102.668
7.25	102.953	102.923	102.859
7.375	103.313	103.289	103.219
7.5	103.727	103.708	103.633
7.625	103.980	103.966	103.886
7.75	104.387	104.387	104.302
7.875	104.690	104.690	104.600
8	105.150	105.150	105.129

Conventional 15 Yr Fixed			
Rate	15	30	45
4.625	96.897	96.897	96.897
4.75	97.063	97.088	97.117
4.875	97.552	97.552	97.552
5	97.904	97.924	97.912
5.125	98.422	98.440	98.393
5.25	98.756	98.772	98.722
5.375	99.205	99.218	99.115
5.5	99.638	99.648	99.542
5.625	100.024	100.032	99.923
5.75	100.315	100.321	100.208
5.875	100.607	100.611	100.570
6	101.021	101.024	100.912
6.125	101.318	101.316	101.268
6.25	101.555	101.551	101.500
6.375	101.800	101.772	101.754
6.5	102.099	102.093	102.061
6.625	102.241	102.203	102.311
6.75	102.494	102.451	102.470
6.875	102.767	102.721	102.692
7	103.018	102.964	102.932
7.125	103.153	103.107	103.078
7.25	103.125	103.047	102.988
7.375	103.617	103.539	103.480

Conventional 10 Yr Fixed			
Rate	15	30	45
4.625	97.255	97.255	97.255
4.75	97.407	97.432	97.461
4.875	97.879	97.879	97.879
5	98.273	98.294	98.251
5.125	98.734	98.752	98.705
5.25	99.072	99.087	99.037
5.375	99.374	99.387	99.334
5.5	99.772	99.782	99.676
5.625	100.162	100.170	100.060
5.75	100.456	100.462	100.349
5.875	100.721	100.724	100.607
6	101.075	101.078	100.962
6.125	101.243	101.225	101.136
6.25	101.474	101.451	101.399
6.375	101.783	101.755	101.708
6.5	102.064	102.031	101.990
6.625	102.188	102.150	102.115
6.75	102.465	102.421	102.377
6.875	102.782	102.733	102.695
7	102.997	102.943	102.910
7.125	102.724	102.678	102.649
7.25	102.792	102.714	102.655
7.375	103.181	103.102	103.044

Conventional 30 Yr Fixed HB			
Rate	15	30	45
5	92.449	92.504	92.432
5.125	93.080	93.135	93.062
5.25	93.901	93.952	93.905
5.375	94.600	94.648	94.598
5.5	95.310	95.356	95.302
5.625	95.973	96.018	95.963
5.75	97.172	97.213	97.178
5.875	97.723	97.766	97.740
6	98.267	98.311	98.283
6.125	98.779	98.815	98.773
6.25	99.276	99.307	99.269
6.375	99.822	99.858	99.826
6.5	100.295	100.329	100.293
6.625	100.721	100.747	100.702
6.75	101.104	101.125	101.146
6.875	101.509	101.534	101.560
7	101.899	101.923	101.947
7.125	102.172	102.172	102.256
7.25	102.615	102.615	102.550
7.375	102.918	102.918	102.855
7.5	103.406	103.406	103.332
7.625	103.602	103.602	103.522
7.75	102.518	102.520	102.540
7.875	102.731	102.737	102.757

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	93.378	93.291	93.238	5.25	97.028	96.970	96.911
5.375	94.291	94.246	94.230	5.375	97.474	97.416	97.358
5.5	95.030	94.943	94.850	5.5	97.745	97.687	97.628
5.625	95.645	95.558	95.491	5.625	97.759	97.685	97.612
5.75	96.386	96.309	96.308	5.75	98.231	98.157	98.083
5.875	97.130	97.059	97.052	5.875	98.667	98.593	98.519
6	97.796	97.730	97.718	6	98.901	98.827	98.753
6.125	98.561	98.500	98.482	6.125	98.924	98.835	98.777
6.25	99.188	99.133	99.110	6.25	99.337	99.247	99.158
6.375	99.740	99.690	99.662	6.375	99.706	99.617	99.570
6.5	100.236	100.190	100.157	6.5	99.911	99.822	99.732
6.625	100.469	100.413	100.375	6.625	99.978	99.940	99.892
6.75	101.179	101.129	101.085	6.75	100.417	100.373	100.329
6.875	101.695	101.649	101.601	6.875	100.733	100.684	100.646
7	102.088	102.048	101.995	7	100.737	100.683	100.651
7.125	102.389	102.389	102.330	7.125	100.474	100.428	100.399

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0

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

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	0	0
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

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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	97.900	97.889	97.807	5	97.254	97.242	97.162	5	94.630	94.567	94.505
5.125	98.139	98.121	98.053	5.125	97.745	97.726	97.658	5.125	95.287	95.224	95.161
5.25	98.582	98.566	98.478	5.25	98.206	98.185	98.114	5.25	95.947	95.884	95.822
5.375	98.912	98.893	98.802	5.375	98.605	98.582	98.507	5.375	96.247	96.184	96.122
5.5	99.223	99.202	99.107	5.5	98.990	98.963	98.885	5.5	96.729	96.666	96.603
5.625	99.525	99.501	99.403	5.625	99.352	99.323	99.242	5.625	97.212	97.149	97.086
5.75	99.820	99.794	99.692	5.75	99.692	99.661	99.576	5.75	97.509	97.446	97.384
5.875	100.105	100.077	99.969	5.875	99.998	99.965	99.876	5.875	97.789	97.726	97.663
6	100.323	100.292	100.182	6	100.288	100.252	100.160	6	98.068	98.005	97.943
6.125	100.504	100.470	100.359	6.125	100.553	100.515	100.419	6.125	98.350	98.287	98.224
6.25	100.745	100.709	100.594	6.25	100.793	100.752	100.653	6.25	98.628	98.565	98.503
6.375	100.968	100.929	100.811	6.375	100.999	100.955	100.853	6.375	98.905	98.842	98.779
6.5	101.067	101.025	100.905	6.5	101.126	101.080	100.974	6.5	99.366	99.303	99.241
6.625	101.154	101.111	100.985	6.625	101.177	101.134	101.008	6.625	99.456	99.393	99.330
6.75	101.162	101.116	100.987	6.75	101.197	101.152	101.023	6.75	99.726	99.663	99.600
6.875	101.150	101.087	101.024	6.875	101.225	101.172	101.056	6.875	99.808	99.745	99.683
7	101.203	101.140	101.077	7	101.247	101.192	101.072	7	99.880	99.817	99.755
7.125	101.254	101.191	101.128	7.125	101.239	101.182	101.058	7.125	99.958	99.895	99.833

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	97.997	97.986	97.904	5	97.348	97.337	97.260	5	94.580	94.517	94.454
5.125	98.240	98.222	98.154	5.125	97.842	97.824	97.756	5.125	95.237	95.174	95.111
5.25	98.679	98.663	98.575	5.25	98.303	98.281	98.210	5.25	95.897	95.834	95.771
5.375	99.009	98.990	98.899	5.375	98.701	98.677	98.602	5.375	96.197	96.134	96.071
5.5	99.320	99.299	99.204	5.5	99.084	99.058	98.980	5.5	96.679	96.616	96.553
5.625	99.622	99.598	99.500	5.625	99.445	99.417	99.335	5.625	97.162	97.099	97.036
5.75	99.918	99.892	99.789	5.75	99.784	99.753	99.668	5.75	97.459	97.396	97.333
5.875	100.203	100.175	100.067	5.875	100.090	100.056	99.968	5.875	97.739	97.676	97.613
6	100.422	100.391	100.281	6	100.378	100.343	100.251	6	98.018	97.955	97.892
6.125	100.605	100.571	100.460	6.125	100.643	100.605	100.509	6.125	98.300	98.237	98.174
6.25	100.848	100.811	100.696	6.25	100.884	100.843	100.744	6.25	98.578	98.515	98.452
6.375	101.073	101.034	100.916	6.375	101.090	101.047	100.944	6.375	98.855	98.792	98.729
6.5	101.175	101.133	101.013	6.5	101.219	101.174	101.068	6.5	99.316	99.253	99.190
6.625	101.265	101.222	101.095	6.625	101.272	101.229	101.102	6.625	99.406	99.343	99.280
6.75	101.275	101.229	101.100	6.75	101.294	101.248	101.119	6.75	99.676	99.613	99.550
6.875	101.250	101.201	101.071	6.875	101.324	101.271	101.155	6.875	99.758	99.695	99.632
7	101.153	101.090	101.027	7	101.348	101.293	101.173	7	99.830	99.767	99.704
7.125	101.204	101.141	101.078	7.125	101.342	101.284	101.161	7.125	99.908	99.845	99.782

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0

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

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

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	0	0
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Miscellaneous LLPA Adjusters

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

BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

Home Ready 30 Yr Fixed			
Rate	15	30	45
5.25	93.904	93.877	93.838
5.375	94.615	94.589	94.550
5.5	95.317	95.290	95.251
5.625	95.974	95.947	95.908
5.75	96.561	96.527	96.480
5.875	97.213	97.179	97.132
6	97.846	97.812	97.765
6.125	98.417	98.383	98.336
6.25	98.893	98.846	98.792
6.375	99.455	99.408	99.353
6.5	99.977	99.930	99.875
6.625	100.458	100.411	100.356

Home Ready 20 Yr Fixed			
Rate	15	30	45
5.75	97.157	97.098	97.066
5.875	97.753	97.694	97.662
6	98.296	98.237	98.205
6.125	98.706	98.646	98.615
6.25	99.161	99.086	99.039
6.375	99.719	99.645	99.598
6.5	100.217	100.143	100.096
6.625	100.564	100.489	100.443
6.75	100.879	100.790	100.727
6.875	101.384	101.295	101.232
7	101.810	101.721	101.658
7.125	102.117	102.028	101.965
7.25	102.294	102.219	102.172
7.375	102.767	102.693	102.646

Home Ready 15 Yr Fixed			
Rate	15	30	45
4.375	95.161	95.143	95.099
4.5	95.558	95.540	95.497
4.625	95.938	95.920	95.876
4.75	96.457	96.431	96.380
4.875	96.899	96.873	96.822
5	97.190	97.164	97.112
5.125	97.442	97.416	97.365
5.25	98.121	98.087	98.028
5.375	98.483	98.449	98.391
5.5	98.923	98.889	98.831
5.625	99.169	99.134	99.076
5.75	99.516	99.482	99.423
5.875	99.876	99.842	99.783
6	100.073	100.031	99.972

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	94.516	94.490	94.446
4.75	95.535	95.493	95.427
4.875	95.777	95.734	95.669
5	96.107	96.065	95.999
5.125	96.504	96.462	96.396
5.25	96.868	96.826	96.760
5.375	97.200	97.158	97.092
5.5	97.485	97.443	97.377
5.625	97.797	97.753	97.687
5.75	98.107	98.057	97.984
5.875	98.417	98.367	98.294
6	98.946	98.896	98.823

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0

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

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

BFF
BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

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

Home Possible 30 Yr Fixed			
Rate	15	30	45
5.375	94.236	94.229	94.212
5.5	94.890	94.881	94.864
5.625	95.496	95.485	95.469
5.75	96.059	96.010	95.975
5.875	96.853	96.799	96.766
6	97.435	97.379	97.346
6.125	97.988	97.930	97.897
6.25	98.546	98.512	98.488
6.375	99.122	99.086	99.060
6.5	99.669	99.632	99.605
6.625	100.247	100.208	100.181
6.75	100.578	100.544	100.485
6.875	101.077	101.039	100.980
7	101.532	101.492	101.432
7.125	101.966	101.923	101.864

Home Possible 20 Yr Fixed			
Rate	15	30	45
5.75	96.797	96.734	96.655
5.875	97.383	97.319	97.241
6	97.970	97.906	97.828
6.125	98.498	98.434	98.356
6.25	98.421	98.344	98.259
6.375	98.719	98.643	98.557
6.5	98.997	98.921	98.835
6.625	99.216	99.140	99.054
6.75	99.403	99.318	99.239
6.875	99.602	99.517	99.439
7	99.843	99.758	99.680
7.125	100.050	99.964	99.886
7.25	100.849	100.789	100.727
7.375	101.472	101.412	101.350
7.5	101.865	101.806	101.743

Home Possible 15 Yr Fixed			
Rate	15	30	45
4.25	94.726	94.708	94.664
4.375	95.161	95.143	95.099
4.5	95.558	95.540	95.497
4.625	95.938	95.920	95.876
4.75	96.457	96.431	96.380
4.875	96.899	96.873	96.822
5	97.190	97.164	97.112
5.125	97.442	97.416	97.365
5.25	98.121	98.087	98.028
5.375	98.483	98.449	98.391
5.5	98.923	98.889	98.831
5.625	99.169	99.134	99.076
5.75	99.516	99.482	99.423
5.875	99.876	99.842	99.783
6	100.073	100.031	99.972

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	94.516	94.490	94.446
4.75	95.535	95.493	95.427
4.875	95.777	95.734	95.669
5	96.107	96.065	95.999
5.125	96.504	96.462	96.396
5.25	96.868	96.826	96.760
5.375	97.200	97.158	97.092
5.5	97.485	97.443	97.377
5.625	97.797	97.753	97.687
5.75	98.107	98.057	97.984
5.875	98.417	98.367	98.294
6	98.946	98.896	98.823

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0

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

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

BFF
BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	93.693	93.678	93.647
5.25	94.436	94.416	94.404
5.375	95.038	95.016	95.000
5.5	95.635	95.611	95.592
5.625	96.255	96.231	96.212
5.75	96.956	96.927	96.933
5.875	97.508	97.476	97.484
6	98.052	98.017	98.005
6.125	98.570	98.536	98.514
6.25	99.051	99.012	99.024
6.375	99.580	99.545	99.543
6.5	100.076	100.039	99.994
6.625	100.501	100.457	100.453
6.75	100.894	100.845	100.916
6.875	101.364	101.319	101.394
7	101.819	101.773	101.817
7.125	102.204	102.151	102.205
7.25	102.611	102.553	102.590
7.375	103.050	102.996	103.038

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0

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

BFF

BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

FHA 30 Yr Fixed

Rate	15	30	45
4.75	93.868	94.570	94.491
4.875	94.415	94.970	94.891
5	95.114	95.454	95.375
5.125	95.803	95.976	95.897
5.25	96.786	97.193	97.105
5.375	97.373	97.574	97.486
5.5	98.053	98.174	98.086
5.625	98.578	98.718	98.630
5.75	99.202	99.632	99.527
5.875	99.766	99.963	99.858
6	100.296	100.594	100.490
6.125	100.815	101.107	101.002
6.25	101.372	102.007	101.861
6.375	101.413	101.794	101.648
6.5	102.001	102.488	102.342
6.625	102.576	102.875	102.729
6.75	103.082	103.591	103.487
6.875	102.715	102.953	102.849
7	103.181	103.453	103.349
7.125	103.719	103.935	103.830
7.25	104.189	104.126	104.083
7.375	103.240	103.160	103.101
7.5	103.760	103.680	103.621

FHA 25 Yr Fixed

Rate	15	30	45
4.75	93.868	94.570	94.491
4.875	94.415	94.970	94.891
5	95.114	95.454	95.375
5.125	95.803	95.976	95.897
5.25	96.786	97.193	97.105
5.375	97.373	97.574	97.486
5.5	98.053	98.174	98.086
5.625	98.578	98.718	98.630
5.75	99.202	99.632	99.527
5.875	99.766	99.963	99.858
6	100.296	100.594	100.490
6.125	100.815	101.107	101.002
6.25	101.372	102.007	101.861
6.375	101.413	101.794	101.648
6.5	102.001	102.488	102.342
6.625	102.576	102.875	102.729
6.75	103.082	103.591	103.487
6.875	102.715	102.953	102.849
7	103.181	103.453	103.349
7.125	103.719	103.935	103.830
7.25	104.189	104.126	104.083
7.375	103.240	103.160	103.101
7.5	103.760	103.680	103.621

FHA 20 Yr Fixed

Rate	15	30	45
5	95.114	95.454	95.375
5.125	95.803	95.976	95.897
5.25	96.786	97.193	97.105
5.375	97.373	97.574	97.486
5.5	98.053	98.174	98.086
5.625	98.578	98.718	98.630
5.75	99.202	99.632	99.527
5.875	99.766	99.963	99.858
6	100.296	100.594	100.490
6.125	100.815	101.107	101.002
6.25	101.372	102.007	101.861
6.375	101.413	101.794	101.648
6.5	102.001	102.488	102.342
6.625	102.576	102.875	102.729
6.75	103.082	103.591	103.487
6.875	102.715	102.953	102.849
7	103.181	103.453	103.349
7.125	103.719	103.935	103.830
7.25	104.189	104.126	104.083
7.375	103.240	103.160	103.101
7.5	103.760	103.680	103.621
7.625	104.262	104.182	104.123
7.75	104.652	104.572	104.513
7.875	102.583	102.489	102.609
8	102.997	102.903	103.023

FHA 15 Yr Fixed

Rate	15	30	45
4.25	95.831	95.826	95.862
4.375	96.298	96.298	96.384
4.5	96.865	96.871	96.957
4.625	97.434	97.439	97.525
4.75	97.931	98.407	98.195
4.875	98.094	98.516	98.304
5	98.596	98.871	98.659
5.125	99.140	99.127	99.134
5.25	99.325	99.793	99.573
5.375	99.695	99.728	99.634
5.5	100.167	100.203	100.084
5.625	100.652	100.619	100.563
5.75	100.822	101.241	100.973
5.875	101.035	101.254	100.986
6	101.446	101.391	101.355

FHA 10 Yr Fixed

Rate	15	30	45
4.25	95.718	95.724	95.810
4.375	96.293	96.298	96.384
4.5	96.865	96.871	96.957
4.625	97.434	97.439	97.525
4.75	97.931	98.407	98.195
4.875	98.040	98.516	98.304
5	98.596	98.871	98.659
5.125	99.140	99.127	99.134
5.25	99.325	99.793	99.573
5.375	99.655	99.728	99.565
5.5	100.167	100.203	100.077
5.625	100.652	100.619	100.563
5.75	100.822	101.241	100.973
5.875	100.834	101.254	100.986
6	101.275	101.254	101.228

FHA 30 Yr Fixed High Balance

Rate	15	30	45
4.75	92.682	92.705	92.643
4.875	93.419	93.442	93.380
5	94.152	94.175	94.113
5.125	95.030	95.053	94.991
5.25	96.779	96.714	96.587
5.375	97.492	97.426	97.300
5.5	97.962	97.897	97.770
5.625	98.461	98.395	98.268
5.75	98.795	99.066	98.930
5.875	99.266	99.147	99.012
6	99.775	99.828	99.693
6.125	100.421	100.405	100.352
6.25	101.150	101.379	101.201
6.375	101.211	101.440	101.262
6.5	101.562	101.791	101.614
6.625	101.914	102.142	101.965
6.75	101.745	102.016	101.880
6.875	101.699	101.641	101.505
7	102.195	102.097	101.951
7.125	102.581	102.483	102.397
7.25	102.278	102.214	102.171

FHA 25 Yr Fixed High Balance

Rate	15	30	45
5.25	96.096	96.383	96.264
5.375	96.492	96.515	96.602
5.5	97.253	97.256	97.362
5.625	98.016	98.019	98.125
5.75	98.795	99.066	98.930
5.875	99.189	99.147	99.012
6	99.697	99.828	99.693
6.125	100.421	100.405	100.352
6.25	101.150	101.379	101.201
6.375	101.211	101.440	101.262
6.5	101.562	101.791	101.614
6.625	101.914	102.142	101.965
6.75	101.745	102.016	101.880
6.875	101.402	101.641	101.505

FHA 20 Yr Fixed High Balance

Rate	15	30	45
5	94.152	94.175	94.113
5.125	95.030	95.053	94.991
5.25	96.096	96.383	96.264
5.375	96.492	96.515	96.602
5.5	97.253	97.256	97.362
5.625	98.016	98.019	98.125
5.75	98.795	99.066	98.930
5.875	98.998	99.147	99.012
6	99.697	99.828	99.693
6.125	100.421	100.405	100.352
6.25	101.150	101.379	101.201
6.375	101.211	101.440	101.262
6.5	101.562	101.791	101.614
6.625	101.914	102.142	101.965

FHA 15 Yr Fixed High Balance

Rate	15	30	45
4.5	94.227	94.232	94.218
4.625	94.790	94.795	94.781
4.75	94.752	94.722	94.670
4.875	95.259	95.228	95.176
5	95.717	95.687	95.635
5.125	96.176	96.146	96.094
5.25	96.418	96.351	96.241
5.375	96.924	96.858	96.747
5.5	97.383	97.316	97.206
5.625	97.842	97.775	97.665
5.75	97.773	97.686	97.583
5.875	98.279	98.192	98.089
6	98.738	98.651	98.547
6.125	99.187	99.099	98.996

FHA 30 Yr Fixed Streamline			
Rate	15	30	45
5.25	96.786	97.193	97.105
5.375	97.373	97.574	97.486
5.5	98.053	98.174	98.086
5.625	98.578	98.718	98.630
5.75	99.202	99.632	99.527
5.875	99.766	99.963	99.858
6	100.296	100.594	100.490
6.125	100.815	101.107	101.002
6.25	101.372	102.007	101.861
6.375	101.413	101.794	101.648
6.5	102.001	102.488	102.342
6.625	102.576	102.875	102.729
6.75	103.082	103.591	103.487
6.875	102.715	102.953	102.849
7	103.181	103.453	103.349

FHA 25 Yr Fixed Streamline			
Rate	15	30	45
5.25	96.786	97.193	97.105
5.375	97.373	97.574	97.486
5.5	98.053	98.174	98.086
5.625	98.578	98.718	98.630
5.75	99.202	99.632	99.527
5.875	99.766	99.963	99.858
6	100.296	100.594	100.490
6.125	100.815	101.107	101.002
6.25	101.372	102.007	101.861
6.375	101.413	101.794	101.648
6.5	102.001	102.488	102.342
6.625	102.576	102.875	102.729
6.75	103.082	103.591	103.487
6.875	102.715	102.953	102.849
7	103.181	103.453	103.349

FHA 20 Yr Fixed Streamline			
Rate	15	30	45
5.25	96.786	97.193	97.105
5.375	97.373	97.574	97.486
5.5	98.053	98.174	98.086
5.625	98.578	98.718	98.630
5.75	99.202	99.632	99.527
5.875	99.766	99.963	99.858
6	100.296	100.594	100.490
6.125	100.815	101.107	101.002
6.25	101.372	102.007	101.861
6.375	101.413	101.794	101.648
6.5	102.001	102.488	102.342
6.625	102.576	102.875	102.729
6.75	103.082	103.591	103.487
6.875	102.715	102.953	102.849
7	103.181	103.453	103.349

FHA 15 Yr Fixed Streamline			
Rate	15	30	45
4.5	96.865	96.871	96.957
4.625	97.434	97.439	97.525
4.75	97.931	98.407	98.195
4.875	98.040	98.516	98.304
5	98.596	98.871	98.659
5.125	99.140	99.127	99.134
5.25	99.325	99.793	99.573
5.375	99.655	99.728	99.565
5.5	100.167	100.203	100.077
5.625	100.652	100.619	100.563
5.75	100.822	101.241	100.973
5.875	100.834	101.254	100.986
6	101.275	101.254	101.228

FHA 10 Yr Fixed Streamline			
Rate	15	30	45
4.25	95.718	95.724	95.810
4.375	96.293	96.298	96.384
4.5	96.865	96.871	96.957
4.625	97.434	97.439	97.525
4.75	97.474	97.460	97.468
4.875	98.039	98.026	98.033
5	98.596	98.582	98.590
5.125	99.140	99.127	99.134
5.25	99.123	99.087	99.047
5.375	99.655	99.621	99.565
5.5	100.167	100.133	100.077
5.625	100.652	100.619	100.563
5.75	100.580	100.517	100.488

FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45
5.25	96.096	96.383	96.264
5.375	96.492	96.515	96.602
5.5	97.253	97.256	97.362
5.625	98.016	98.019	98.125
5.75	98.795	99.066	98.930
5.875	99.189	99.147	99.012
6	99.697	99.828	99.693
6.125	100.421	100.405	100.352
6.25	101.150	101.379	101.201
6.375	101.211	101.440	101.262
6.5	101.562	101.791	101.614
6.625	101.914	102.142	101.965
6.75	101.745	102.016	101.880

FHA 25 Yr Fixed HB Streamline			
Rate	15	30	45
5.25	96.096	96.383	96.264
5.375	96.492	96.515	96.602
5.5	97.253	97.256	97.362
5.625	98.016	98.019	98.125
5.75	98.795	99.066	98.930
5.875	99.189	99.147	99.012
6	99.697	99.828	99.693
6.125	100.421	100.405	100.352
6.25	101.150	101.379	101.201
6.375	101.211	101.440	101.262
6.5	101.562	101.791	101.614
6.625	101.914	102.142	101.965
6.75	101.745	102.016	101.880
6.875	101.402	101.641	101.505

FHA 20 Yr Fixed HB Streamline			
Rate	15	30	45
5.25	96.096	96.383	96.264
5.375	96.492	96.515	96.602
5.5	97.253	97.256	97.362
5.625	98.016	98.019	98.125
5.75	98.795	99.066	98.930
5.875	98.998	99.147	99.012
6	99.697	99.828	99.693
6.125	100.421	100.405	100.352
6.25	101.150	101.379	101.201
6.375	101.211	101.440	101.262
6.5	101.562	101.791	101.614
6.625	101.914	102.142	101.965
6.75	101.759	102.016	101.880
6.875	101.375	101.641	101.505

FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45
4.5	94.227	94.232	94.218
4.625	94.790	94.795	94.781
4.75	93.259	93.245	93.152
4.875	93.815	93.801	93.708
5	94.353	94.339	94.246
5.125	94.866	94.852	94.759
5.25	95.767	95.742	95.717
5.375	95.870	95.845	95.820
5.5	96.291	96.266	96.241
5.625	96.723	96.698	96.673
5.75	97.713	97.621	97.529
5.875	97.986	97.894	97.802
6	98.356	98.264	98.172
6.125	98.694	98.602	98.510

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

Rate	15	30	45
5.125	95.828	95.781	95.754
5.25	96.811	97.143	97.055
5.375	97.398	97.586	97.499
5.5	98.078	98.099	98.062
5.625	98.603	98.595	98.586
5.75	99.227	99.425	99.321
5.875	99.791	99.788	99.683
6	100.321	100.332	100.227
6.125	100.840	100.869	100.765
6.25	101.197	101.688	101.542
6.375	101.337	101.475	101.329
6.5	101.892	102.107	101.961
6.625	102.418	102.557	102.411
6.75	102.804	102.691	102.622
6.875	102.740	102.698	102.656
7	103.201	103.159	103.117
7.125	103.614	103.572	103.530
7.25	103.858	103.795	103.752
7.375	103.289	103.197	103.135
7.5	103.592	103.525	103.458
7.625	103.985	103.918	103.851
7.75	104.196	104.116	104.057
7.875	103.816	103.766	103.693
8	103.997	103.946	103.874
8.125	104.227	104.177	104.104

VA 25 Yr Fixed

Rate	15	30	45
5.125	95.828	95.781	95.754
5.25	96.811	97.143	97.055
5.375	97.398	97.586	97.499
5.5	98.078	98.099	98.062
5.625	98.603	98.595	98.586
5.75	99.227	99.425	99.321
5.875	99.791	99.788	99.683
6	100.321	100.332	100.227
6.125	100.840	100.869	100.765
6.25	101.197	101.688	101.542
6.375	101.337	101.475	101.329
6.5	101.892	102.107	101.961
6.625	102.418	102.557	102.411
6.75	102.804	102.691	102.622
6.875	102.740	102.698	102.656
7	103.201	103.159	103.117
7.125	103.614	103.572	103.530
7.25	103.858	103.795	103.752
7.375	103.216	103.149	103.082
7.5	103.592	103.525	103.458
7.625	103.985	103.918	103.851
7.75	104.196	104.116	104.057
7.875	102.388	102.254	102.414
8	102.718	102.584	102.744
8.125	103.022	102.888	103.048

VA 20 Yr Fixed

Rate	15	30	45
4.75	93.643	94.376	94.297
4.875	94.440	94.720	94.641
5	95.139	95.337	95.257
5.125	95.828	95.781	95.754
5.25	96.811	97.143	97.055
5.375	97.398	97.586	97.499
5.5	98.078	98.099	98.062
5.625	98.603	98.595	98.586
5.75	99.227	99.425	99.321
5.875	99.791	99.788	99.683
6	100.321	100.332	100.227
6.125	100.840	100.869	100.765
6.25	101.197	101.688	101.542
6.375	101.337	101.475	101.329
6.5	101.892	102.107	101.961
6.625	102.418	102.557	102.411
6.75	102.804	102.691	102.622
6.875	102.740	102.698	102.656
7	103.201	103.159	103.117
7.125	103.614	103.572	103.530
7.25	103.858	103.795	103.752
7.375	103.216	103.149	103.082
7.5	103.592	103.525	103.458
7.625	103.985	103.918	103.851
7.75	104.196	104.116	104.057

VA 15 Yr Fixed

Rate	15	30	45
4.25	95.856	95.851	95.898
4.375	96.335	96.340	96.426
4.5	96.851	96.857	96.943
4.625	97.352	97.358	97.444
4.75	97.800	98.276	98.064
4.875	98.119	98.510	98.298
5	98.591	98.833	98.622
5.125	99.060	99.043	99.021
5.25	99.288	99.755	99.536
5.375	99.720	99.721	99.659
5.5	100.170	100.165	100.109
5.625	100.607	100.575	100.546
5.75	100.628	100.954	100.686
5.875	101.060	101.004	100.968
6	101.471	101.416	101.380

VA 10 Yr Fixed

Rate	15	30	45
4.25	95.807	95.813	95.898
4.375	96.335	96.340	96.426
4.5	96.851	96.857	96.943
4.625	97.352	97.358	97.444
4.75	97.531	97.518	97.525
4.875	98.024	98.010	98.017
5	98.493	98.479	98.486
5.125	98.933	98.919	98.926
5.25	99.148	99.101	99.072
5.375	99.553	99.519	99.463
5.5	99.948	99.915	99.859
5.625	100.308	100.275	100.218
5.75	100.605	100.542	100.513
5.875	100.649	100.596	100.602
6	100.990	100.937	100.943

VA 30 Yr Fixed High Balance

Rate	15	30	45
4.875	93.393	93.376	93.354
5	94.115	94.098	94.076
5.125	94.884	94.866	94.844
5.25	96.277	96.565	96.477
5.375	96.514	96.758	96.671
5.5	97.195	97.221	97.305
5.625	97.919	97.882	98.029
5.75	98.820	99.091	98.987
5.875	99.214	99.203	99.099
6	99.664	99.697	99.593
6.125	100.154	100.285	100.180
6.25	100.862	101.091	100.945
6.375	100.924	101.152	101.006
6.5	101.239	101.441	101.295
6.625	101.655	101.855	101.709
6.75	101.734	101.621	101.552
6.875	101.427	101.386	101.344
7	101.888	101.846	101.804
7.125	102.301	102.259	102.217
7.25	102.303	102.239	102.196
7.375	100.922	100.841	100.782
7.5	101.442	101.362	101.302
7.625	101.944	101.864	101.804
7.75	102.284	102.203	102.144
7.875	98.936	98.802	98.962
8	99.266	99.132	99.293
8.125	99.570	99.436	99.596

VA 25 Yr Fixed High Balance

Rate	15	30	45
6.5	101.239	101.441	101.295
6.625	101.655	101.855	101.709
6.75	101.734	101.621	101.552
6.875	101.427	101.386	101.344
7	101.888	101.846	101.804
7.125	102.301	102.259	102.217
7.25	102.303	102.239	102.196
7.375	100.922	100.841	100.782
7.5	101.442	101.362	101.302
7.625	101.944	101.864	101.804
7.75	102.284	102.203	102.144
7.875	98.936	98.802	98.962
8	99.266	99.132	99.293
8.125	99.570	99.436	99.596

VA 20 Yr Fixed High Balance

Rate	15	30	45
6.125	100.154	100.285	100.180
6.25	100.862	101.091	100.945
6.375	100.924	101.152	101.006
6.5	101.212	101.441	101.295
6.625	101.626	101.855	101.709
6.75	101.784	101.671	101.602
6.875	101.213	101.118	101.129
7	101.665	101.570	101.581
7.125	102.006	101.911	101.922
7.25	102.353	102.289	102.246
7.375	100.972	100.891	100.832
7.5	101.492	101.412	101.352
7.625	101.994	101.914	101.854
7.75	98.617	98.483	98.643

VA 15 Yr Fixed High Balance

Rate	15	30	45
4.5	94.198	94.204	94.190
4.625	94.660	94.665	94.651
4.75	93.315	93.301	93.208
4.875	93.762	93.749	93.656
5	94.170	94.157	94.064
5.125	94.534	94.520	94.427
5.25	95.792	95.767	95.742
5.375	95.895	95.870	95.845
5.5	96.316	96.291	96.266
5.625	96.748	96.723	96.698
5.75	97.738	97.646	97.554
5.875	98.011	97.919	97.827
6	98.381	98.289	98.197
6.125	98.719	98.627	98.535

VA 30 Yr Fixed IRRRL			
Rate	15	30	45
6.375	101.337	101.475	101.329
6.5	101.892	102.107	101.961
6.625	102.418	102.557	102.411
6.75	102.804	102.691	102.622
6.875	102.740	102.698	102.656
7	103.201	103.159	103.117
7.125	103.614	103.572	103.530
7.25	103.858	103.795	103.752
7.375	103.289	103.197	103.135
7.5	103.592	103.525	103.458
7.625	103.985	103.918	103.851
7.75	104.196	104.116	104.057
7.875	103.816	103.766	103.693
8	103.997	103.946	103.874
8.125	104.227	104.177	104.104

VA 25 Yr Fixed IRRRL			
Rate	15	30	45
6.375	101.337	101.475	101.329
6.5	101.892	102.107	101.961
6.625	102.418	102.557	102.411
6.75	102.804	102.691	102.622
6.875	102.740	102.698	102.656
7	103.201	103.159	103.117
7.125	103.614	103.572	103.530
7.25	103.858	103.795	103.752
7.375	103.216	103.149	103.082
7.5	103.592	103.525	103.458
7.625	103.985	103.918	103.851
7.75	104.196	104.116	104.057
7.875	102.438	102.304	102.464
8	102.768	102.634	102.794
8.125	103.072	102.938	103.098

VA 20 Yr Fixed IRRRL			
Rate	15	30	45
6	100.321	100.332	100.227
6.125	100.840	100.869	100.765
6.25	101.197	101.688	101.542
6.375	101.337	101.475	101.329
6.5	101.892	102.107	101.961
6.625	102.418	102.557	102.411
6.75	102.804	102.691	102.622
6.875	102.740	102.698	102.656
7	103.201	103.159	103.117
7.125	103.614	103.572	103.530
7.25	103.858	103.795	103.752
7.375	103.216	103.149	103.082
7.5	103.592	103.525	103.458
7.625	103.985	103.918	103.851
7.75	104.196	104.116	104.057

VA 15 Yr Fixed IRRRL			
Rate	15	30	45
4.5	96.851	96.857	96.943
4.625	97.352	97.358	97.444
4.75	97.800	98.276	98.064
4.875	98.119	98.510	98.298
5	98.591	98.833	98.622
5.125	99.060	99.043	99.021
5.25	99.288	99.755	99.536
5.375	99.720	99.721	99.659
5.5	100.170	100.165	100.109
5.625	100.607	100.575	100.546
5.75	100.628	100.954	100.686
5.875	101.060	101.004	100.968
6	101.471	101.416	101.380
6.125	101.861	101.805	101.769

VA 10 Yr Fixed IRRRL			
Rate	15	30	45
4.5	96.851	96.857	96.943
4.625	97.352	97.358	97.444
4.75	97.531	97.518	97.525
4.875	98.024	98.010	98.017
5	98.493	98.479	98.486
5.125	98.933	98.919	98.926
5.25	99.148	99.101	99.072
5.375	99.553	99.519	99.463
5.5	99.948	99.915	99.859
5.625	100.308	100.275	100.218
5.75	100.605	100.542	100.513
5.875	100.649	100.596	100.602
6	100.990	100.937	100.943
6.125	101.327	101.263	101.269

VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45
6.625	101.655	101.855	101.709
6.75	101.734	101.621	101.552
6.875	101.427	101.386	101.344
7	101.888	101.846	101.804
7.125	102.301	102.259	102.217
7.25	102.303	102.239	102.196
7.375	102.002	101.910	101.848
7.5	102.226	102.134	102.072
7.625	102.355	102.263	102.201
7.75	102.284	102.203	102.144
7.875	101.341	101.291	101.218
8	101.522	101.471	101.399
8.125	101.752	101.702	101.629

VA 25 Yr Fixed HB IRRRL			
Rate	15	30	45
6.5	101.239	101.441	101.295
6.625	101.655	101.855	101.709
6.75	101.734	101.621	101.552
6.875	101.427	101.386	101.344
7	101.888	101.846	101.804
7.125	102.301	102.259	102.217
7.25	102.303	102.239	102.196
7.375	100.922	100.841	100.782
7.5	101.442	101.362	101.302
7.625	101.944	101.864	101.804
7.75	102.284	102.203	102.144
7.875	98.936	98.802	98.962
8	99.266	99.132	99.293
8.125	99.570	99.436	99.596

VA 20 Yr Fixed HB IRRRL			
Rate	15	30	45
6.125	100.154	100.285	100.180
6.25	100.862	101.091	100.945
6.375	100.924	101.152	101.006
6.5	101.212	101.441	101.295
6.625	101.626	101.855	101.709
6.75	101.784	101.671	101.602
6.875	101.213	101.118	101.129
7	101.665	101.570	101.581
7.125	102.006	101.911	101.922
7.25	102.353	102.289	102.246
7.375	100.972	100.891	100.832
7.5	101.492	101.412	101.352
7.625	101.994	101.914	101.854
7.75	98.617	98.483	98.643

VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45
4.5	94.198	94.204	94.190
4.625	94.660	94.665	94.651
4.75	93.315	93.301	93.208
4.875	93.762	93.749	93.656
5	94.170	94.157	94.064
5.125	94.534	94.520	94.427
5.25	95.792	95.767	95.742
5.375	95.895	95.870	95.845
5.5	96.316	96.291	96.266
5.625	96.748	96.723	96.698
5.75	97.738	97.646	97.554
5.875	98.011	97.919	97.827
6	98.381	98.289	98.197
6.125	98.719	98.627	98.535

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

BFF_3.5%_DPA_Repayable1			
Rate	15	30	45
6.75	99.138	98.922	98.622
6.875	99.661	99.445	99.145
7	100.163	99.947	99.647
7.125	100.617	100.401	100.101
7.25	101.051	100.835	100.535
7.375	101.067	100.798	100.498
7.5	101.539	101.270	100.970
7.625	101.953	101.684	101.384
7.75	102.347	102.078	101.778
7.875	102.063	101.744	101.444
8	102.495	102.176	101.876
8.125	102.879	102.560	102.260
8.25	103.243	102.924	102.624

BFF_3.5%_DPA_Forgivable2			
Rate	15	30	45
6.75	97.638	97.422	97.122
6.875	98.161	97.945	97.645
7	98.663	98.447	98.147
7.125	99.117	98.901	98.601
7.25	99.551	99.335	99.035
7.375	99.567	99.298	98.998
7.5	100.039	99.770	99.470
7.625	100.453	100.184	99.884
7.75	100.847	100.578	100.278
7.875	100.563	100.244	99.944
8	100.995	100.676	100.376
8.125	101.379	101.060	100.760
8.25	101.743	101.424	101.124

BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45
6.75	97.138	96.922	96.622
6.875	97.661	97.445	97.145
7	98.163	97.947	97.647
7.125	98.617	98.401	98.101
7.25	99.051	98.835	98.535
7.375	99.067	98.798	98.498
7.5	99.539	99.270	98.970
7.625	99.953	99.684	99.384
7.75	100.347	100.078	99.778
7.875	100.063	99.744	99.444
8	100.495	100.176	99.876
8.125	100.879	100.560	100.260
8.25	101.243	100.924	100.624

BFF_3.5%_DPA_HB_Forgivable2			
Rate	15	30	45
6.75	95.638	95.422	95.122
6.875	96.161	95.945	95.645
7	96.663	96.447	96.147
7.125	97.117	96.901	96.601
7.25	97.551	97.335	97.035
7.375	97.567	97.298	96.998
7.5	98.039	97.770	97.470
7.625	98.453	98.184	97.884
7.75	98.847	98.578	98.278
7.875	98.563	98.244	97.944
8	98.995	98.676	98.376
8.125	99.379	99.060	98.760
8.25	99.743	99.424	99.124

BFF_5%_DPA_Repayable1			
Rate	15	30	45
6.75	98.388	98.172	97.872
6.875	98.911	98.695	98.395
7	99.413	99.197	98.897
7.125	99.867	99.651	99.351
7.25	100.301	100.085	99.785
7.375	100.317	100.048	99.748
7.5	100.789	100.520	100.220
7.625	101.203	100.934	100.634
7.75	101.597	101.328	101.028
7.875	101.313	100.994	100.694
8	101.745	101.426	101.126
8.125	102.129	101.810	101.510
8.25	102.493	102.174	101.874

BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45
6.75	96.388	96.172	95.872
6.875	96.911	96.695	96.395
7	97.413	97.197	96.897
7.125	97.867	97.651	97.351
7.25	98.301	98.085	97.785
7.375	98.317	98.048	97.748
7.5	98.789	98.520	98.220
7.625	99.203	98.934	98.634
7.75	99.597	99.328	99.028
7.875	99.313	98.994	98.694
8	99.745	99.426	99.126
8.125	100.129	99.810	99.510
8.25	100.493	100.174	99.874

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.