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

BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

Conventional 30 Yr Fixed

Rate	15	30	45
4.75	92.038	92.034	92.018
4.875	93.078	93.067	93.153
5	93.764	93.748	93.843
5.125	94.322	94.306	94.401
5.25	95.207	95.170	95.161
5.375	95.899	95.863	95.851
5.5	96.599	96.563	96.551
5.625	97.202	97.166	97.154
5.75	97.694	97.648	97.631
5.875	98.315	98.270	98.251
6	98.916	98.870	98.851
6.125	99.365	99.320	99.300
6.25	99.764	99.709	99.683
6.375	100.334	100.279	100.253
6.5	100.777	100.723	100.696
6.625	101.231	101.177	101.150
6.75	101.529	101.466	101.432
6.875	102.070	102.007	101.973
7	102.388	102.324	102.291
7.125	102.760	102.668	102.673
7.25	103.350	103.118	102.979
7.375	103.807	103.576	103.432
7.5	104.208	103.976	103.804
7.625	104.603	104.372	104.249
7.75	104.787	104.664	104.645
7.875	105.151	105.119	104.993
8	105.344	105.269	105.256
8.125	105.559	105.488	105.478
8.25	105.972	105.892	105.849

Conventional 25 Yr Fixed

Rate	15	30	45
4.75	91.924	91.924	91.824
4.875	93.078	93.067	93.153
5	93.764	93.748	93.843
5.125	94.322	94.306	94.401
5.25	95.117	95.095	95.161
5.375	95.713	95.689	95.762
5.5	96.302	96.275	96.354
5.625	96.914	96.887	96.967
5.75	97.613	97.581	97.631
5.875	98.155	98.128	98.177
6	98.693	98.661	98.705
6.125	99.300	99.246	99.216
6.25	99.636	99.593	99.628
6.375	100.165	100.127	100.150
6.5	100.665	100.624	100.595
6.625	101.062	101.013	101.062
6.75	101.410	101.355	101.375
6.875	101.892	101.841	101.853
7	102.316	102.264	102.278
7.125	102.760	102.668	102.673
7.25	103.258	103.062	102.979
7.375	103.659	103.464	103.432
7.5	104.029	103.833	103.794
7.625	104.423	104.267	104.249
7.75	104.787	104.664	104.645
7.875	105.151	105.119	104.993
8	105.344	105.269	105.256
8.125	105.559	105.488	105.478
8.25	105.972	105.892	105.849

Conventional 20 Yr Fixed

Rate	15	30	45
5.125	96.325	96.337	96.385
5.25	97.064	97.077	97.123
5.375	97.605	97.616	97.668
5.5	98.118	98.128	98.182
5.625	98.630	98.631	98.664
5.75	99.416	99.343	99.343
5.875	99.970	99.897	99.869
6	100.458	100.404	100.365
6.125	100.853	100.798	100.760
6.25	100.742	100.733	100.749
6.375	101.266	101.238	101.199
6.5	101.784	101.751	101.681
6.625	102.134	102.096	102.033
6.75	101.864	101.754	101.713
6.875	102.314	102.223	102.163
7	102.719	102.639	102.568
7.125	103.069	102.959	102.918
7.25	103.170	103.106	103.043
7.375	103.625	103.498	103.452
7.5	103.982	103.857	103.809
7.625	104.521	104.441	104.396
7.75	104.926	104.781	104.730
7.875	105.300	105.155	105.104
8	105.150	105.150	105.150

Conventional 15 Yr Fixed

Rate	15	30	45
4.625	97.268	97.268	97.268
4.75	97.423	97.406	97.468
4.875	97.924	97.907	97.892
5	98.317	98.300	98.285
5.125	98.699	98.682	98.667
5.25	99.030	98.997	98.982
5.375	99.522	99.488	99.473
5.5	99.896	99.863	99.848
5.625	100.188	100.154	100.159
5.75	100.562	100.506	100.487
5.875	101.025	100.969	100.950
6	101.354	101.298	101.279
6.125	101.614	101.558	101.540
6.25	101.851	101.773	101.745
6.375	102.282	102.205	102.176
6.5	102.552	102.474	102.445
6.625	102.758	102.681	102.652
6.75	102.918	102.817	102.780
6.875	103.357	103.257	103.219
7	103.119	103.075	103.060
7.125	103.294	103.250	103.235
7.25	103.242	103.168	103.124
7.375	103.732	103.658	103.614

Conventional 10 Yr Fixed

Rate	15	30	45
4.625	97.720	97.720	97.720
4.75	97.824	97.805	97.877
4.875	98.301	98.231	98.231
5	98.590	98.531	98.593
5.125	99.045	98.983	99.033
5.25	99.375	99.311	99.368
5.375	99.671	99.604	99.668
5.5	100.004	99.947	99.982
5.625	100.360	100.316	100.351
5.75	100.647	100.600	100.642
5.875	100.900	100.851	100.900
6	101.254	101.209	101.254
6.125	101.507	101.480	101.463
6.25	101.503	101.466	101.443
6.375	101.832	101.802	101.773
6.5	102.056	102.031	101.998
6.625	102.325	102.247	102.218
6.75	102.501	102.455	102.411
6.875	102.821	102.782	102.733
7	103.049	103.049	102.995
7.125	102.877	102.832	102.817
7.25	102.910	102.836	102.792
7.375	103.298	103.224	103.180

Conventional 30 Yr Fixed HB

Rate	15	30	45
5	92.854	92.908	92.900
5.125	93.481	93.534	93.529
5.25	95.192	95.141	95.117
5.375	95.887	95.837	95.813
5.5	96.592	96.543	96.519
5.625	97.213	97.165	97.142
5.75	97.714	97.668	97.649
5.875	98.333	98.286	98.266
6	98.931	98.883	98.861
6.125	99.378	99.329	99.306
6.25	99.781	99.726	99.698
6.375	100.346	100.288	100.257
6.5	100.764	100.698	100.661
6.625	101.217	101.151	101.114
6.75	101.540	101.459	101.411
6.875	102.051	101.968	101.918
7	102.431	102.350	102.302
7.125	102.795	102.714	102.666
7.25	103.344	103.257	103.202
7.375	103.430	103.349	103.301
7.5	103.714	103.634	103.585
7.625	103.988	103.908	103.859
7.75	103.074	102.947	102.886
7.875	103.345	103.219	103.157

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	94.451	94.420	94.386	5.25	97.136	97.110	97.066
5.375	95.180	95.149	95.114	5.375	97.497	97.471	97.427
5.5	95.919	95.887	95.853	5.5	97.821	97.795	97.751
5.625	96.599	96.567	96.533	5.625	98.104	98.079	98.035
5.75	97.112	97.080	97.046	5.75	98.541	98.478	98.426
5.875	97.725	97.694	97.660	5.875	98.817	98.753	98.702
6	98.267	98.236	98.202	6	99.077	99.013	98.962
6.125	98.802	98.784	98.696	6.125	99.314	99.250	99.199
6.25	99.442	99.419	99.337	6.25	99.654	99.576	99.547
6.375	99.997	99.969	99.893	6.375	100.014	99.937	99.908
6.5	100.494	100.461	100.391	6.5	100.068	99.990	99.962
6.625	100.659	100.620	100.526	6.625	100.275	100.171	100.142
6.75	101.376	101.332	101.244	6.75	100.636	100.536	100.498
6.875	101.892	101.843	101.761	6.875	101.189	101.089	101.051
7	102.296	102.242	102.166	7	100.714	100.714	100.660
7.125	102.599	102.540	102.508	7.125	100.706	100.680	100.636

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

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 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

Conventional 5/6 ARM			
Rate	15	30	45
5	97.746	97.749	97.726
5.125	97.984	98.001	97.966
5.25	98.460	98.432	98.402
5.375	98.777	98.773	98.738
5.5	99.084	99.079	99.039
5.625	99.426	99.363	99.319
5.75	99.687	99.674	99.628
5.875	99.991	99.974	99.924
6	100.209	100.190	100.137
6.125	100.390	100.371	100.312
6.25	100.604	100.582	100.519
6.375	100.802	100.775	100.710
6.5	100.889	100.863	100.792
6.625	101.014	100.981	100.909
6.75	101.034	100.999	100.922
6.875	101.081	101.018	100.955
7	101.133	101.070	101.007
7.125	101.178	101.115	101.052

Conventional 7/6 ARM			
Rate	15	30	45
5	97.060	97.063	97.040
5.125	97.562	97.581	97.545
5.25	98.034	98.050	98.010
5.375	98.423	98.437	98.393
5.5	98.784	98.795	98.748
5.625	99.103	99.110	99.059
5.75	99.399	99.404	99.349
5.875	99.661	99.664	99.605
6	99.914	99.914	99.851
6.125	100.154	100.150	100.084
6.25	100.389	100.383	100.313
6.375	100.623	100.614	100.540
6.5	100.730	100.719	100.641
6.625	100.668	100.638	100.562
6.75	100.832	100.769	100.706
6.875	100.894	100.831	100.768
7	100.950	100.887	100.824
7.125	101.016	100.953	100.890

Conventional 10/6 ARM			
Rate	15	30	45
5	94.879	94.816	94.753
5.125	95.531	95.468	95.406
5.25	96.187	96.124	96.062
5.375	96.484	96.421	96.358
5.5	96.962	96.899	96.837
5.625	97.441	97.378	97.316
5.75	97.729	97.666	97.604
5.875	98.006	97.943	97.881
6	98.284	98.221	98.159
6.125	98.562	98.499	98.436
6.25	98.837	98.774	98.711
6.375	99.110	99.047	98.985
6.5	99.568	99.505	99.443
6.625	99.654	99.591	99.529
6.75	99.922	99.859	99.796
6.875	99.998	99.935	99.873
7	100.070	100.007	99.945
7.125	100.150	100.087	100.025

Conventional 5/6 ARM HB			
Rate	15	30	45
5	97.844	97.847	97.824
5.125	98.085	98.102	98.067
5.25	98.532	98.530	98.499
5.375	98.875	98.871	98.836
5.5	99.182	99.177	99.137
5.625	99.469	99.461	99.418
5.75	99.786	99.773	99.726
5.875	100.090	100.073	100.023
6	100.309	100.291	100.237
6.125	100.492	100.473	100.414
6.25	100.708	100.686	100.623
6.375	100.908	100.881	100.816
6.5	100.998	100.973	100.902
6.625	101.126	101.093	101.020
6.75	101.147	101.113	101.036
6.875	101.123	101.089	101.007
7	101.083	101.020	100.957
7.125	101.128	101.065	101.002

Conventional 7/6 ARM HB			
Rate	15	30	45
5	97.155	97.158	97.135
5.125	97.660	97.679	97.643
5.25	98.131	98.147	98.107
5.375	98.519	98.533	98.489
5.5	98.879	98.890	98.842
5.625	99.196	99.204	99.153
5.75	99.491	99.496	99.441
5.875	99.753	99.755	99.697
6	100.006	100.005	99.942
6.125	100.245	100.241	100.175
6.25	100.481	100.475	100.405
6.375	100.715	100.707	100.632
6.5	100.825	100.813	100.735
6.625	100.764	100.734	100.658
6.75	100.782	100.719	100.656
6.875	100.844	100.781	100.718
7	100.900	100.837	100.774
7.125	100.966	100.903	100.840

Conventional 10/6 ARM HB			
Rate	15	30	45
5	94.829	94.766	94.703
5.125	95.481	95.418	95.355
5.25	96.137	96.074	96.011
5.375	96.434	96.371	96.308
5.5	96.912	96.849	96.786
5.625	97.391	97.328	97.265
5.75	97.679	97.616	97.553
5.875	97.956	97.893	97.830
6	98.234	98.171	98.108
6.125	98.512	98.449	98.386
6.25	98.787	98.724	98.661
6.375	99.060	98.997	98.934
6.5	99.518	99.455	99.392
6.625	99.604	99.541	99.478
6.75	99.872	99.809	99.746
6.875	99.948	99.885	99.822
7	100.020	99.957	99.894
7.125	100.100	100.037	99.974

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

BFF
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	94.728	94.704	94.678
5.375	95.438	95.414	95.388
5.5	96.133	96.110	96.083
5.625	96.786	96.763	96.736
5.75	97.471	97.417	97.378
5.875	98.092	98.037	97.998
6	98.693	98.638	98.600
6.125	99.300	99.246	99.207
6.25	99.565	99.526	99.484
6.375	100.117	100.078	100.036
6.5	100.627	100.588	100.546
6.625	101.097	101.058	101.016

Home Ready 20 Yr Fixed			
Rate	15	30	45
5.75	97.918	97.857	97.826
5.875	98.512	98.450	98.420
6	99.055	98.993	98.963
6.125	99.466	99.405	99.375
6.25	99.784	99.723	99.689
6.375	100.339	100.278	100.244
6.5	100.835	100.773	100.739
6.625	101.184	101.123	101.088
6.75	101.407	101.330	101.280
6.875	101.902	101.825	101.775
7	102.326	102.249	102.200
7.125	102.639	102.562	102.513
7.25	102.833	102.741	102.680
7.375	103.305	103.212	103.151

Home Ready 15 Yr Fixed			
Rate	15	30	45
4.375	95.566	95.522	95.478
4.5	95.964	95.920	95.876
4.625	96.345	96.301	96.257
4.75	96.780	96.750	96.721
4.875	97.225	97.196	97.167
5	97.510	97.481	97.452
5.125	97.759	97.730	97.701
5.25	98.454	98.425	98.395
5.375	98.815	98.786	98.757
5.5	99.251	99.222	99.193
5.625	99.492	99.462	99.433
5.75	99.834	99.804	99.774
5.875	100.205	100.168	100.131
6	100.407	100.370	100.334

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	95.446	95.402	95.359
4.75	95.873	95.829	95.785
4.875	96.118	96.074	96.030
5	96.443	96.399	96.355
5.125	96.837	96.793	96.749
5.25	97.198	97.154	97.110
5.375	97.524	97.480	97.436
5.5	97.805	97.761	97.717
5.625	98.113	98.069	98.025
5.75	98.423	98.380	98.336
5.875	98.725	98.681	98.637
6	99.247	99.203	99.159

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	94.826	94.802	94.782
5.5	95.490	95.458	95.437
5.625	96.153	96.109	96.088
5.75	97.330	97.256	97.229
5.875	97.947	97.873	97.846
6	98.526	98.452	98.424
6.125	99.064	98.990	98.962
6.25	99.366	99.272	99.239
6.375	99.901	99.807	99.773
6.5	100.409	100.316	100.282
6.625	100.987	100.923	100.878
6.75	101.254	101.155	101.103
6.875	101.740	101.685	101.606
7	102.190	102.117	102.038
7.125	102.623	102.532	102.453

Home Possible 20 Yr Fixed			
Rate	15	30	45
5.75	99.416	99.343	99.315
5.875	99.970	99.897	99.869
6	100.460	100.388	100.359
6.125	100.807	100.734	100.706
6.25	100.634	100.542	100.508
6.375	101.111	101.019	100.984
6.5	101.544	101.452	101.417
6.625	101.908	101.816	101.781
6.75	101.864	101.754	101.713
6.875	102.314	102.204	102.163
7	102.719	102.609	102.568
7.125	103.069	102.959	102.918
7.25	103.165	103.038	102.992
7.375	103.625	103.498	103.452
7.5	103.982	103.855	103.809

Home Possible 15 Yr Fixed			
Rate	15	30	45
4.25	95.131	95.087	95.043
4.375	95.566	95.522	95.478
4.5	95.964	95.920	95.876
4.625	96.345	96.301	96.257
4.75	96.780	96.750	96.721
4.875	97.225	97.196	97.167
5	97.510	97.481	97.452
5.125	97.759	97.730	97.701
5.25	98.454	98.425	98.395
5.375	98.815	98.786	98.757
5.5	99.251	99.222	99.193
5.625	99.492	99.462	99.433
5.75	99.834	99.804	99.774
5.875	100.205	100.168	100.131
6	100.407	100.370	100.334

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	95.446	95.402	95.359
4.75	96.933	96.916	96.901
4.875	97.283	97.266	97.251
5	97.652	97.616	97.601
5.125	98.222	98.188	98.173
5.25	98.568	98.535	98.520
5.375	98.905	98.872	98.857
5.5	99.181	99.148	99.133
5.625	99.709	99.653	99.635
5.75	100.045	99.989	99.971
5.875	100.374	100.318	100.300
6	100.685	100.629	100.610

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

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	94.322	94.306	94.401
5.25	95.117	95.095	95.161
5.375	95.713	95.689	95.762
5.5	96.302	96.275	96.354
5.625	96.914	96.887	96.967
5.75	97.613	97.581	97.631
5.875	98.155	98.128	98.177
6	98.689	98.661	98.705
6.125	99.199	99.161	99.216
6.25	99.636	99.593	99.628
6.375	100.165	100.127	100.150
6.5	100.665	100.624	100.595
6.625	101.062	101.013	101.062
6.75	101.410	101.355	101.375
6.875	101.892	101.841	101.853
7	102.316	102.264	102.278
7.125	102.700	102.640	102.673
7.25	103.040	102.978	102.979
7.375	103.498	103.438	103.432

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

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

FHA 30 Yr Fixed			
Rate	15	30	45
4.75	94.394	94.805	94.719
4.875	94.948	95.205	95.119
5	95.625	95.814	95.728
5.125	96.311	96.274	96.250
5.25	97.323	97.355	97.273
5.375	98.031	97.990	97.982
5.5	98.512	98.489	98.465
5.625	99.052	99.029	99.006
5.75	99.736	99.621	99.506
5.875	100.405	100.202	99.999
6	100.897	100.694	100.491
6.125	101.419	101.216	101.013
6.25	101.497	101.626	101.484
6.375	101.792	101.714	101.636
6.5	102.267	102.189	102.111
6.625	102.791	102.712	102.634
6.75	102.958	102.858	102.850
6.875	103.009	103.001	102.993
7	103.496	103.488	103.480
7.125	103.903	103.895	103.887
7.25	104.286	104.215	104.168
7.375	103.653	103.458	103.312
7.5	104.045	103.858	103.795

FHA 25 Yr Fixed			
Rate	15	30	45
4.75	94.223	94.805	94.719
4.875	94.928	95.205	95.119
5	95.625	95.814	95.728
5.125	96.311	96.274	96.250
5.25	97.256	97.355	97.263
5.375	97.903	97.880	97.857
5.5	98.512	98.489	98.465
5.625	99.052	99.029	99.006
5.75	99.736	99.621	99.506
5.875	100.405	100.202	99.999
6	100.897	100.694	100.491
6.125	101.419	101.216	101.013
6.25	101.497	101.626	101.484
6.375	101.792	101.714	101.636
6.5	102.267	102.189	102.111
6.625	102.791	102.712	102.634
6.75	102.958	102.858	102.850
6.875	103.009	103.001	102.993
7	103.496	103.488	103.480
7.125	103.903	103.895	103.887
7.25	104.286	104.215	104.168
7.375	103.653	103.458	103.279
7.5	104.045	103.849	103.795

FHA 20 Yr Fixed			
Rate	15	30	45
5	95.625	95.814	95.728
5.125	96.311	96.274	96.250
5.25	97.256	97.355	97.263
5.375	97.903	97.880	97.857
5.5	98.512	98.489	98.465
5.625	99.052	99.029	99.006
5.75	99.736	99.621	99.506
5.875	100.405	100.202	99.999
6	100.897	100.694	100.491
6.125	101.419	101.216	101.013
6.25	101.497	101.626	101.484
6.375	101.792	101.714	101.636
6.5	102.267	102.189	102.111
6.625	102.791	102.712	102.634
6.75	102.958	102.858	102.850
6.875	103.009	103.001	102.993
7	103.496	103.488	103.480
7.125	103.903	103.895	103.887
7.25	104.286	104.215	104.168
7.375	103.653	103.458	103.279
7.5	104.045	103.849	103.795
7.625	104.450	104.342	104.295
7.75	104.838	104.730	104.683
7.875	103.139	103.280	103.255
8	103.547	103.688	103.664

FHA 15 Yr Fixed			
Rate	15	30	45
4.25	96.278	96.271	96.264
4.375	96.743	96.736	96.728
4.5	97.208	97.201	97.204
4.625	97.704	97.665	97.771
4.75	97.868	98.321	98.119
4.875	98.375	98.555	98.373
5	98.833	98.878	98.832
5.125	99.292	99.267	99.290
5.25	99.533	100.011	99.802
5.375	100.021	100.134	99.981
5.5	100.479	100.452	100.439
5.625	100.938	100.899	100.898
5.75	100.882	101.098	100.838
5.875	101.350	101.310	101.305
6	101.808	101.769	101.764

FHA 10 Yr Fixed			
Rate	15	30	45
4.25	95.992	95.948	96.058
4.375	96.566	96.522	96.632
4.5	97.137	97.093	97.204
4.625	97.704	97.660	97.771
4.75	97.838	98.321	98.119
4.875	98.166	98.555	98.353
5	98.720	98.878	98.718
5.125	99.260	99.161	99.258
5.25	99.533	100.011	99.802
5.375	99.788	100.134	99.924
5.5	100.294	100.452	100.287
5.625	100.773	100.682	100.765
5.75	100.882	101.098	100.838
5.875	100.867	100.800	100.869
6	101.317	101.250	101.319

FHA 30 Yr Fixed High Balance			
Rate	15	30	45
4.75	93.067	93.032	93.091
4.875	93.803	93.768	93.827
5	94.535	94.500	94.559
5.125	95.341	95.307	95.366
5.25	96.741	96.681	96.653
5.375	97.449	97.389	97.362
5.5	97.917	97.857	97.830
5.625	98.412	98.352	98.367
5.75	98.978	98.858	98.732
5.875	99.827	99.624	99.421
6	100.240	100.037	99.910
6.125	100.652	100.530	100.561
6.25	100.884	100.739	100.574
6.375	101.100	101.022	100.943
6.5	101.615	101.537	101.458
6.625	102.028	101.950	101.872
6.75	101.903	101.794	101.715
6.875	101.818	101.732	101.683
7	102.313	102.210	102.168
7.125	102.718	102.616	102.574
7.25	102.474	102.403	102.356

FHA 25 Yr Fixed High Balance			
Rate	15	30	45
5.25	96.196	96.343	96.219
5.375	96.942	96.919	96.918
5.5	97.660	97.631	97.676
5.625	98.351	98.322	98.367
5.75	98.978	98.858	98.713
5.875	99.827	99.624	99.421
6	100.240	100.037	99.910
6.125	100.652	100.530	100.561
6.25	100.884	100.739	100.574
6.375	101.100	101.022	100.943
6.5	101.615	101.537	101.458
6.625	102.028	101.950	101.872
6.75	101.903	101.794	101.715
6.875	101.757	101.732	101.683

FHA 20 Yr Fixed High Balance			
Rate	15	30	45
5	94.535	94.500	94.559
5.125	95.341	95.307	95.366
5.25	96.196	96.343	96.219
5.375	96.902	96.873	96.918
5.5	97.660	97.631	97.676
5.625	98.351	98.322	98.367
5.75	98.595	98.858	98.713
5.875	99.271	99.182	99.214
6	99.901	99.879	99.910
6.125	100.552	100.530	100.561
6.25	100.749	100.739	100.624
6.375	100.710	100.925	100.752
6.5	101.180	101.151	101.124
6.625	101.805	101.732	101.749

FHA 15 Yr Fixed High Balance			
Rate	15	30	45
4.5	94.497	94.328	94.339
4.625	95.057	94.888	94.899
4.75	94.848	94.823	94.847
4.875	95.355	95.330	95.353
5	95.813	95.789	95.812
5.125	96.272	96.247	96.270
5.25	96.494	96.455	96.454
5.375	97.001	96.961	96.961
5.5	97.459	97.420	97.419
5.625	97.918	97.879	97.878
5.75	97.823	97.784	97.779
5.875	98.330	98.290	98.285
6	98.788	98.749	98.744
6.125	99.237	99.197	99.192

FHA 30 Yr Fixed Streamline			
Rate	15	30	45
5.25	97.256	97.355	97.263
5.375	97.903	97.880	97.857
5.5	98.512	98.489	98.465
5.625	99.052	99.029	99.006
5.75	99.736	99.621	99.506
5.875	100.405	100.202	99.999
6	100.897	100.694	100.491
6.125	101.419	101.216	101.013
6.25	101.497	101.626	101.484
6.375	101.792	101.714	101.636
6.5	102.267	102.189	102.111
6.625	102.791	102.712	102.634
6.75	102.958	102.858	102.850
6.875	103.009	103.001	102.993
7	103.496	103.488	103.480

FHA 25 Yr Fixed Streamline			
Rate	15	30	45
5.25	97.256	97.355	97.263
5.375	97.903	97.880	97.857
5.5	98.512	98.489	98.465
5.625	99.052	99.029	99.006
5.75	99.736	99.621	99.506
5.875	100.405	100.202	99.999
6	100.897	100.694	100.491
6.125	101.419	101.216	101.013
6.25	101.497	101.626	101.484
6.375	101.792	101.714	101.636
6.5	102.267	102.189	102.111
6.625	102.791	102.712	102.634
6.75	102.958	102.858	102.850
6.875	103.009	103.001	102.993
7	103.496	103.488	103.480

FHA 20 Yr Fixed Streamline			
Rate	15	30	45
5.25	97.256	97.355	97.263
5.375	97.903	97.880	97.857
5.5	98.512	98.489	98.465
5.625	99.052	99.029	99.006
5.75	99.736	99.621	99.506
5.875	100.405	100.202	99.999
6	100.897	100.694	100.491
6.125	101.419	101.216	101.013
6.25	101.497	101.626	101.484
6.375	101.792	101.714	101.636
6.5	102.267	102.189	102.111
6.625	102.791	102.712	102.634
6.75	102.958	102.858	102.850
6.875	103.009	103.001	102.993
7	103.496	103.488	103.480

FHA 15 Yr Fixed Streamline			
Rate	15	30	45
4.5	97.137	97.093	97.204
4.625	97.704	97.660	97.771
4.75	97.838	98.321	98.119
4.875	98.166	98.555	98.353
5	98.720	98.878	98.718
5.125	99.260	99.161	99.258
5.25	99.533	100.011	99.802
5.375	99.788	100.134	99.924
5.5	100.294	100.452	100.287
5.625	100.773	100.682	100.765
5.75	100.882	101.098	100.838
5.875	100.867	100.800	100.869
6	101.317	101.250	101.319

FHA 10 Yr Fixed Streamline			
Rate	15	30	45
4.25	95.992	95.948	96.058
4.375	96.566	96.522	96.632
4.5	97.137	97.093	97.204
4.625	97.704	97.660	97.771
4.75	97.838	97.793	97.778
4.875	98.166	98.067	98.164
5	98.720	98.621	98.718
5.125	99.260	99.161	99.258
5.25	99.411	99.367	99.352
5.375	99.788	99.697	99.780
5.5	100.294	100.204	100.287
5.625	100.773	100.682	100.765
5.75	100.882	100.822	100.793

FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45
5.25	96.196	96.343	96.219
5.375	96.942	96.919	96.918
5.5	97.660	97.631	97.676
5.625	98.351	98.322	98.367
5.75	98.978	98.858	98.713
5.875	99.827	99.624	99.421
6	100.240	100.037	99.910
6.125	100.652	100.530	100.561
6.25	100.884	100.739	100.574
6.375	101.100	101.022	100.943
6.5	101.615	101.537	101.458
6.625	102.028	101.950	101.872
6.75	101.903	101.794	101.715

FHA 25 Yr Fixed HB Streamline			
Rate	15	30	45
5.25	96.196	96.343	96.219
5.375	96.942	96.919	96.918
5.5	97.660	97.631	97.676
5.625	98.351	98.322	98.367
5.75	98.978	98.858	98.713
5.875	99.827	99.624	99.421
6	100.240	100.037	99.910
6.125	100.652	100.530	100.561
6.25	100.884	100.739	100.574
6.375	101.100	101.022	100.943
6.5	101.615	101.537	101.458
6.625	102.028	101.950	101.872
6.75	101.903	101.794	101.715
6.875	101.757	101.732	101.683

FHA 20 Yr Fixed HB Streamline			
Rate	15	30	45
5.25	96.196	96.343	96.219
5.375	96.902	96.873	96.918
5.5	97.660	97.631	97.676
5.625	98.351	98.322	98.367
5.75	98.595	98.858	98.713
5.875	99.205	99.182	99.214
6	99.901	99.879	99.910
6.125	100.552	100.530	100.561
6.25	100.749	100.739	100.624
6.375	100.696	100.925	100.752
6.5	101.180	101.151	101.124
6.625	101.805	101.732	101.749
6.75	101.953	101.844	101.765
6.875	101.411	101.371	101.375

FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45
4.5	94.497	94.328	94.339
4.625	95.057	94.888	94.899
4.75	93.413	93.368	93.353
4.875	93.937	93.638	93.635
5	94.469	94.171	94.168
5.125	94.973	94.674	94.671
5.25	95.897	95.866	95.835
5.375	95.994	95.962	95.931
5.5	96.405	96.374	96.343
5.625	96.829	96.798	96.767
5.75	97.784	97.753	97.722
5.875	98.047	98.016	97.985
6	98.408	98.377	98.346
6.125	98.731	98.700	98.669

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	

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	96.336	96.290	96.275	5.125	96.336	96.290	96.275	4.75	94.248	94.736	94.650
5.25	97.281	97.399	97.306	5.25	97.281	97.399	97.306	4.875	94.953	95.205	95.119
5.375	97.928	97.905	97.882	5.375	97.928	97.905	97.882	5	95.650	95.604	95.589
5.5	98.537	98.514	98.490	5.5	98.537	98.514	98.490	5.125	96.336	96.290	96.275
5.625	99.077	99.054	99.031	5.625	99.077	99.054	99.031	5.25	97.281	97.399	97.306
5.75	99.761	99.558	99.394	5.75	99.761	99.558	99.394	5.375	97.928	97.905	97.882
5.875	100.430	100.227	100.024	5.875	100.430	100.227	100.024	5.5	98.537	98.514	98.490
6	100.922	100.719	100.516	6	100.922	100.719	100.516	5.625	99.077	99.054	99.031
6.125	101.444	101.241	101.038	6.125	101.444	101.241	101.038	5.75	99.761	99.558	99.394
6.25	101.522	101.339	101.197	6.25	101.522	101.339	101.197	5.875	100.430	100.227	100.024
6.375	101.817	101.739	101.661	6.375	101.817	101.739	101.661	6	100.922	100.719	100.516
6.5	102.292	102.214	102.136	6.5	102.292	102.214	102.136	6.125	101.444	101.241	101.038
6.625	102.816	102.737	102.659	6.625	102.816	102.737	102.659	6.25	101.522	101.339	101.197
6.75	102.891	102.883	102.875	6.75	102.891	102.883	102.875	6.375	101.817	101.739	101.661
6.875	103.034	103.026	103.018	6.875	103.034	103.026	103.018	6.5	102.292	102.214	102.136
7	103.521	103.513	103.505	7	103.521	103.513	103.505	6.625	102.816	102.737	102.659
7.125	103.928	103.920	103.912	7.125	103.928	103.920	103.912	6.75	102.891	102.883	102.875
7.25	103.995	103.884	103.837	7.25	103.995	103.884	103.837	6.875	103.034	103.026	103.018
7.375	103.678	103.483	103.288	7.375	103.678	103.483	103.288	7	103.521	103.513	103.505
7.5	104.070	103.874	103.679	7.5	104.070	103.874	103.679	7.125	103.928	103.920	103.912
7.625	104.432	104.237	104.042	7.625	104.432	104.237	104.042	7.25	103.995	103.884	103.837
7.75	104.360	104.252	104.205	7.75	104.360	104.252	104.205	7.375	103.678	103.483	103.288
7.875	104.075	103.964	103.878	7.875	102.944	103.045	103.061	7.5	104.070	103.874	103.679
8	104.258	104.148	104.062	8	103.270	103.371	103.386	7.625	104.432	104.237	104.042
8.125	104.492	104.381	104.295	8.125	103.570	103.671	103.687	7.75	104.360	104.252	104.205

VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.303	96.296	96.289	4.25	96.077	96.033	96.144	4.875	93.776	93.701	93.800
4.375	96.768	96.761	96.753	4.375	96.602	96.558	96.669	5	94.497	94.422	94.522
4.5	97.233	97.226	97.218	4.5	97.114	97.070	97.181	5.125	95.194	95.119	95.218
4.625	97.698	97.690	97.683	4.625	97.610	97.566	97.677	5.25	96.330	96.618	96.525
4.75	97.892	98.377	98.175	4.75	97.863	97.818	97.803	5.375	96.967	96.944	96.938
4.875	98.320	98.580	98.378	4.875	98.141	98.042	98.139	5.5	97.602	97.533	97.618
5	98.787	98.773	98.758	5	98.603	98.504	98.601	5.625	98.254	98.185	98.270
5.125	99.256	99.241	99.227	5.125	99.036	98.937	99.034	5.75	99.003	98.977	98.863
5.25	99.453	99.911	99.702	5.25	99.436	99.392	99.377	5.875	99.852	99.649	99.446
5.375	99.922	100.065	99.878	5.375	99.677	99.586	99.669	6	100.265	100.062	99.859
5.5	100.392	100.370	100.348	5.5	100.065	99.974	100.057	6.125	100.677	100.474	100.288
5.625	100.863	100.841	100.819	5.625	100.418	100.327	100.410	6.25	100.909	100.706	100.599
5.75	100.907	100.847	100.818	5.75	100.907	100.847	100.818	6.375	101.125	101.047	100.968
5.875	101.224	101.195	101.166	5.875	100.693	100.626	100.695	6.5	101.640	101.562	101.483
6	101.687	101.658	101.628	6	101.037	100.978	101.033	6.625	102.053	101.975	101.897
								6.75	101.928	101.819	101.740
								6.875	101.721	101.714	101.706
								7	102.208	102.200	102.193
								7.125	102.615	102.607	102.599
								7.25	102.499	102.428	102.381
								7.375	100.999	100.891	100.844
								7.5	101.516	101.408	101.361
								7.625	102.015	101.908	101.861
								7.75	102.354	102.246	102.199
								7.875	99.492	99.443	99.459
								8	99.818	99.769	99.785
								8.125	100.118	100.069	100.085

VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	101.640	101.562	101.483	6.125	100.279	100.217	100.288	4.5	94.453	94.283	94.294
6.625	102.053	101.975	101.897	6.25	100.774	100.696	100.649	4.625	94.905	94.736	94.747
6.75	101.928	101.819	101.740	6.375	100.469	100.637	100.496	4.75	93.438	93.393	93.378
6.875	101.721	101.714	101.706	6.5	101.020	100.926	100.964	4.875	93.871	93.579	93.569
7	102.208	102.200	102.193	6.625	101.543	101.430	101.487	5	94.269	94.026	94.010
7.125	102.615	102.607	102.599	6.75	101.978	101.869	101.790	5.125	94.621	94.414	94.399
7.25	102.499	102.428	102.381	6.875	101.229	101.149	101.193	5.25	95.922	95.891	95.860
7.375	100.999	100.891	100.844	7	101.668	101.588	101.632	5.375	96.019	95.987	95.956
7.5	101.516	101.408	101.361	7.125	102.082	102.011	101.965	5.5	96.430	96.399	96.368
7.625	102.015	101.908	101.861	7.25	102.549	102.478	102.431	5.625	96.854	96.823	96.792
7.75	102.354	102.246	102.199	7.375	101.049	100.941	100.894	5.75	97.809	97.778	97.747
7.875	99.492	99.443	99.459	7.5	101.566	101.458	101.411	5.875	98.072	98.041	98.010
8	99.818	99.769	99.785	7.625	102.065	101.958	101.911	6	98.433	98.402	98.371
8.125	100.118	100.069	100.085	7.75	99.179	99.130	99.146	6.125	98.756	98.725	98.694

VA 30 Yr Fixed IRRRL			
Rate	15	30	45
6.375	101.817	101.739	101.661
6.5	102.292	102.214	102.136
6.625	102.816	102.737	102.659
6.75	102.891	102.883	102.875
6.875	103.034	103.026	103.018
7	103.521	103.513	103.505
7.125	103.928	103.920	103.912
7.25	103.995	103.884	103.837
7.375	103.678	103.483	103.288
7.5	104.070	103.874	103.679
7.625	104.432	104.237	104.042
7.75	104.360	104.252	104.205
7.875	104.075	103.964	103.878
8	104.258	104.148	104.062
8.125	104.492	104.381	104.295

VA 25 Yr Fixed IRRRL			
Rate	15	30	45
6.375	101.817	101.739	101.661
6.5	102.292	102.214	102.136
6.625	102.816	102.737	102.659
6.75	102.891	102.883	102.875
6.875	103.034	103.026	103.018
7	103.521	103.513	103.505
7.125	103.928	103.920	103.912
7.25	103.995	103.884	103.837
7.375	103.678	103.483	103.288
7.5	104.070	103.874	103.679
7.625	104.432	104.237	104.042
7.75	104.360	104.252	104.205
7.875	102.994	103.095	103.111
8	103.320	103.421	103.436
8.125	103.620	103.721	103.737

VA 20 Yr Fixed IRRRL			
Rate	15	30	45
6	100.922	100.719	100.516
6.125	101.444	101.241	101.038
6.25	101.522	101.339	101.197
6.375	101.817	101.739	101.661
6.5	102.292	102.214	102.136
6.625	102.816	102.737	102.659
6.75	102.891	102.883	102.875
6.875	103.034	103.026	103.018
7	103.521	103.513	103.505
7.125	103.928	103.920	103.912
7.25	103.995	103.884	103.837
7.375	103.678	103.483	103.288
7.5	104.070	103.874	103.679
7.625	104.432	104.237	104.042
7.75	104.360	104.252	104.205

VA 15 Yr Fixed IRRRL			
Rate	15	30	45
4.5	97.233	97.226	97.218
4.625	97.698	97.690	97.683
4.75	97.892	98.377	98.175
4.875	98.320	98.580	98.378
5	98.787	98.773	98.758
5.125	99.256	99.241	99.227
5.25	99.453	99.911	99.702
5.375	99.922	100.065	99.878
5.5	100.392	100.370	100.348
5.625	100.863	100.841	100.819
5.75	100.907	100.847	100.818
5.875	101.224	101.195	101.166
6	101.687	101.658	101.628
6.125	102.140	102.111	102.082

VA 10 Yr Fixed IRRRL			
Rate	15	30	45
4.5	97.114	97.070	97.181
4.625	97.610	97.566	97.677
4.75	97.863	97.818	97.803
4.875	98.141	98.042	98.139
5	98.603	98.504	98.601
5.125	99.036	98.937	99.034
5.25	99.436	99.392	99.377
5.375	99.677	99.586	99.669
5.5	100.065	99.974	100.057
5.625	100.418	100.327	100.410
5.75	100.907	100.847	100.818
5.875	100.693	100.626	100.695
6	101.037	100.978	101.033
6.125	101.569	101.509	101.480

VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45
6.625	102.053	101.975	101.897
6.75	101.928	101.819	101.740
6.875	101.721	101.714	101.706
7	102.208	102.200	102.193
7.125	102.615	102.607	102.599
7.25	102.499	102.428	102.381
7.375	102.138	102.033	101.955
7.5	102.369	102.265	102.187
7.625	102.493	102.388	102.310
7.75	102.354	102.246	102.199
7.875	101.600	101.489	101.403
8	101.783	101.673	101.587
8.125	102.017	101.906	101.820

VA 25 Yr Fixed HB IRRRL			
Rate	15	30	45
6.5	101.640	101.562	101.483
6.625	102.053	101.975	101.897
6.75	101.928	101.819	101.740
6.875	101.721	101.714	101.706
7	102.208	102.200	102.193
7.125	102.615	102.607	102.599
7.25	102.499	102.428	102.381
7.375	100.999	100.891	100.844
7.5	101.516	101.408	101.361
7.625	102.015	101.908	101.861
7.75	102.354	102.246	102.199
7.875	99.492	99.443	99.459
8	99.818	99.769	99.785
8.125	100.118	100.069	100.085

VA 20 Yr Fixed HB IRRRL			
Rate	15	30	45
6.125	100.279	100.217	100.288
6.25	100.774	100.696	100.649
6.375	100.469	100.637	100.496
6.5	101.020	100.926	100.964
6.625	101.543	101.430	101.487
6.75	101.978	101.869	101.790
6.875	101.229	101.149	101.193
7	101.668	101.588	101.632
7.125	102.082	102.011	101.965
7.25	102.549	102.478	102.431
7.375	101.049	100.941	100.894
7.5	101.566	101.458	101.411
7.625	102.065	101.958	101.911
7.75	99.179	99.130	99.146

VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45
4.5	94.453	94.283	94.294
4.625	94.905	94.736	94.747
4.75	93.438	93.393	93.378
4.875	93.871	93.579	93.569
5	94.269	94.026	94.010
5.125	94.621	94.414	94.399
5.25	95.922	95.891	95.860
5.375	96.019	95.987	95.956
5.5	96.430	96.399	96.368
5.625	96.854	96.823	96.792
5.75	97.809	97.778	97.747
5.875	98.072	98.041	98.010
6	98.433	98.402	98.371
6.125	98.756	98.725	98.694

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	

BROKERS FIRST FUNDING

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	99.267	99.066	98.766	6.75	97.767	97.566	97.266
6.875	99.593	99.410	99.110	6.875	98.093	97.910	97.610
7	100.095	99.912	99.612	7	98.595	98.412	98.112
7.125	100.549	100.366	100.066	7.125	99.049	98.866	98.566
7.25	100.983	100.800	100.500	7.25	99.483	99.300	99.000
7.375	101.009	100.755	100.455	7.375	99.509	99.255	98.955
7.5	101.481	101.227	100.927	7.5	99.981	99.727	99.427
7.625	101.895	101.641	101.341	7.625	100.395	100.141	99.841
7.75	102.289	102.035	101.735	7.75	100.789	100.535	100.235
7.875	101.705	101.380	101.080	7.875	100.205	99.880	99.580
8	102.137	101.812	101.512	8	100.637	100.312	100.012
8.125	102.521	102.196	101.896	8.125	101.021	100.696	100.396
8.25	102.885	102.560	102.260	8.25	101.385	101.060	100.760
BFF_3.5%_DPA_HB_Repayable1				BFF_3.5%_DPA_HB_Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.267	97.066	96.766	6.75	95.767	95.566	95.266
6.875	97.593	97.410	97.110	6.875	96.093	95.910	95.610
7	98.095	97.912	97.612	7	96.595	96.412	96.112
7.125	98.549	98.366	98.066	7.125	97.049	96.866	96.566
7.25	98.983	98.800	98.500	7.25	97.483	97.300	97.000
7.375	99.009	98.755	98.455	7.375	97.509	97.255	96.955
7.5	99.481	99.227	98.927	7.5	97.981	97.727	97.427
7.625	99.895	99.641	99.341	7.625	98.395	98.141	97.841
7.75	100.289	100.035	99.735	7.75	98.789	98.535	98.235
7.875	99.705	99.380	99.080	7.875	98.205	97.880	97.580
8	100.137	99.812	99.512	8	98.637	98.312	98.012
8.125	100.521	100.196	99.896	8.125	99.021	98.696	98.396
8.25	100.885	100.560	100.260	8.25	99.385	99.060	98.760
BFF_5%_DPA_Repayable1				BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.517	98.316	98.016	6.75	96.517	96.316	96.016
6.875	98.843	98.660	98.360	6.875	96.843	96.660	96.360
7	99.345	99.162	98.862	7	97.345	97.162	96.862
7.125	99.799	99.616	99.316	7.125	97.799	97.616	97.316
7.25	100.233	100.050	99.750	7.25	98.233	98.050	97.750
7.375	100.259	100.005	99.705	7.375	98.259	98.005	97.705
7.5	100.731	100.477	100.177	7.5	98.731	98.477	98.177
7.625	101.145	100.891	100.591	7.625	99.145	98.891	98.591
7.75	101.539	101.285	100.985	7.75	99.539	99.285	98.985
7.875	100.955	100.630	100.330	7.875	98.955	98.630	98.330
8	101.387	101.062	100.762	8	99.387	99.062	98.762
8.125	101.771	101.446	101.146	8.125	99.771	99.446	99.146
8.25	102.135	101.810	101.510	8.25	100.135	99.810	99.510

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.