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Relock Policy	
Locks expired or cancelled < 60 days:	Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days:	Current Market + 0.25%
Lock Extensions	0.03% per day

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

Mortgage 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	\$1,095
FHA	\$1,095
VA	\$1,095
Streamline VA/RHS/FHA	\$995

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



Brokers First Funding
250 Baker St., Suite 206
Costa Mesa, CA, 92626

Lock Cut-off Time
Lock Desk: 8:00 AM – 6:00 PM PST

Effective Time:
3:19:58 PM

Conventional Fixed													
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	
5.000				5.000				5.000	89.916	89.850	89.850		
5.125				5.125				5.125	90.921	90.861	90.861		
5.250	91.415	91.360	91.360	5.250	91.415	91.360	91.360	5.250	91.751	91.696	91.696		
5.375	92.052	92.002	92.002	5.375	92.052	92.002	92.002	5.375	92.422	92.373	92.373		
5.500	92.648	92.604	92.604	5.500	92.648	92.604	92.604	5.500	93.044	92.999	92.999		
5.625	93.238	93.198	93.198	5.625	93.238	93.198	93.198	5.625	93.669	93.630	93.630		
5.750	94.007	93.973	93.973	5.750	94.007	93.973	93.973	5.750	94.647	94.612	94.612		
5.875	94.605	94.576	94.576	5.875	94.605	94.576	94.576	5.875	95.246	95.217	95.217		
6.000	95.198	95.174	95.174	6.000	95.198	95.174	95.174	6.000	96.991	96.961	96.961		
6.125	95.724	95.706	95.706	6.125	95.724	95.706	95.706	6.125	97.116	97.080	97.072		
6.250	97.031	97.025	97.017	6.250	97.031	97.025	97.017	6.250	97.746	97.710	97.702		
6.375	97.562	97.555	97.548	6.375	97.562	97.555	97.548	6.375	98.587	98.551	98.543		
6.500	98.081	98.074	98.066	6.500	98.081	98.074	98.066	6.500	99.104	99.068	99.060		
6.625	98.527	98.504	98.496	6.625	98.527	98.504	98.496	6.625	99.487	99.442	99.427		
6.750	99.151	99.130	99.106	6.750	99.151	99.130	99.106	6.750	100.051	100.006	99.990		
6.875	99.627	99.606	99.582	6.875	99.627	99.606	99.582	6.875	100.574	100.528	100.513		
7.000	100.143	100.097	100.082	7.000	100.143	100.097	100.082	7.000	101.007	100.962	100.946		
7.125	100.438	100.416	100.393	7.125	100.438	100.416	100.393	7.125	101.318	101.273	101.257		
7.250	100.816	100.779	100.740	7.250	100.816	100.779	100.740	7.250	101.009	101.011	101.026		
7.375	101.249	101.212	101.173	7.375	101.249	101.212	101.173	7.375	101.347	101.434	101.356		
7.500	101.712	101.651	101.620	7.500	101.712	101.651	101.620	7.500	101.731	101.815	101.735		
7.625	101.980	101.943	101.904	7.625	101.980	101.943	101.904	7.625	102.092	102.176	102.097		
7.750	102.057	102.069	101.989	7.750	102.057	102.069	101.989	7.750	102.057	101.973	101.883		
7.875	102.440	102.396	102.313	7.875	102.440	102.396	102.313	7.875	102.486	102.394	102.332		
8.000	102.886	102.795	102.732	8.000	102.886	102.795	102.732	8.000	102.684	102.600	102.506		

Conventional 15 Yr Fixed													
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	
4.625				4.625				5.125	95.064	95.073	95.144		
4.750				4.750				5.250	95.573	95.582	95.653		
4.875				4.875				5.375	96.057	96.066	96.137		
5.000	95.668	95.682	95.684	5.000	95.675	95.604	95.601	5.500	96.428	96.437	96.508		
5.125	95.838	96.012	96.005	5.125	95.888	96.062	96.055	5.625	96.627	96.603	96.624		
5.250	96.310	96.364	96.353	5.250	96.479	96.648	96.638	5.750	97.135	97.111	97.133		
5.375	96.618	96.752	96.739	5.375	96.831	96.996	96.983	5.875	97.610	97.586	97.607		
5.500	96.840	97.005	96.992	5.500	97.005	97.148	97.135	6.000	97.922	97.898	97.919		
5.625	97.483	97.476	97.480	5.625	97.684	97.744	97.722	6.125	98.348	98.276	98.237		
5.750	97.997	97.972	97.994	5.750	97.998	98.052	98.027	6.250	98.623	96.753	96.713		
5.875	98.479	98.455	98.476	5.875	98.479	98.455	98.476	6.375	97.135	97.066	97.026		
6.000	98.811	98.787	98.808	6.000	98.819	98.832	98.808	6.500	97.213	97.423	97.125		
6.125	99.055	99.003	98.966	6.125	99.231	99.239	99.202	6.625	97.695	97.656	97.607		
6.250	99.543	99.470	99.413	6.250	99.543	99.518	99.477	6.750	97.984	97.945	97.897		
6.375	99.984	99.911	99.854	6.375	99.984	99.911	99.854	6.875	98.613	98.575	98.526		
6.500	100.265	100.191	100.134	6.500	100.265	100.212	100.168	7.000	97.606	97.647	97.449		
6.625	100.255	100.233	100.181	6.625	100.342	100.391	100.339						
6.750	100.722	100.624	100.539	6.750	100.722	100.637	100.581						
6.875	101.141	101.043	100.958	6.875	101.141	101.043	100.958						
7.000	101.397	101.299	101.214	7.000	101.397	101.299	101.229						

Conventional 30 Yr Fixed High Balance													
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	
6.125	96.119	96.061	96.034	6.125	96.623	96.565	96.538	5.125	95.064	95.073	95.144		
6.250	96.833	96.794	96.755	6.250	97.130	97.091	97.052	5.250	95.573	95.582	95.653		
6.375	97.352	97.316	97.308	6.375	97.788	97.744	97.717	5.375	96.057	96.066	96.137		
6.500	97.927	97.890	97.883	6.500	98.270	98.209	98.186	5.500	96.428	96.437	96.508		
6.625	98.235	98.278	98.245	6.625	98.577	98.518	98.495	5.625	96.627	96.603	96.624		
6.750	98.845	98.926	98.887	6.750	98.848	98.803	98.787	5.750	97.135	97.111	97.133		
6.875	99.391	99.374	99.332	6.875	99.372	99.327	99.311	5.875	97.610	97.586	97.607		
7.000	99.908	99.863	99.847	7.000	99.575	99.529	99.514	6.000	97.922	97.898	97.919		
7.125	100.155	100.206	100.161	7.125	100.110	100.065	100.049	6.125	98.348	98.276	98.237		
7.250	100.570	100.642	100.587	7.250	100.302	100.265	100.197	6.250	98.623	96.753	96.713		
7.375	100.911	100.978	100.920	7.375	100.663	100.602	100.571	6.375	97.135	97.066	97.026		
7.500	101.251	101.314	101.253	7.500	101.080	101.019	100.988	6.500	97.213	97.423	97.125		
7.625	101.597	101.659	101.599	7.625	101.340	101.279	101.248	6.625	97.695	97.656	97.607		
7.750	101.694	101.566	101.485	7.750	100.341	100.249	100.187	6.750	97.984	97.945	97.897		
7.875	101.992	101.865	101.784	7.875	100.791	100.699	100.637	6.875	98.613	98.575	98.526		
8.000	102.237	102.110	102.029	8.000	97.753	97.805	97.474	7.000	97.606	97.647	97.449		

Conventional Fixed Adjustments

Cumulative LLPA Cap	
FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000

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	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125	
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250	
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500	
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750	
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875	
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125	
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250	
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500	
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750	

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	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

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</										

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125	95.807	95.744	95.681	5.125				5.125				
5.250	96.029	95.966	95.903	5.250				5.250				
5.375	96.389	96.326	96.263	5.375	95.514	95.451	95.388	5.375				
5.500	96.750	96.687	96.624	5.500	95.934	95.871	95.808	5.500				
5.625	97.112	97.049	96.986	5.625	96.355	96.292	96.229	5.625	95.713	95.650	95.587	
5.750	97.473	97.410	97.347	5.750	96.776	96.713	96.650	5.750	96.183	96.120	96.058	
5.875	97.836	97.773	97.710	5.875	97.199	97.136	97.073	5.875	96.655	96.592	96.529	
6.000	98.058	97.995	97.932	6.000	97.622	97.559	97.496	6.000	96.947	96.884	96.821	
6.125	98.421	98.358	98.295	6.125	98.045	97.982	97.919	6.125	97.420	97.357	97.294	
6.250	98.623	98.560	98.497	6.250	98.470	98.407	98.344	6.250	97.712	97.649	97.586	
6.375	98.962	98.899	98.836	6.375	98.895	98.832	98.769	6.375	98.185	98.122	98.060	
6.500	99.160	99.097	99.034	6.500	99.156	99.093	99.030	6.500	98.660	98.597	98.534	
6.625	99.498	99.435	99.372	6.625	99.561	99.498	99.435	6.625	99.135	99.072	99.010	
6.750	99.720	99.657	99.594	6.750	99.797	99.734	99.671	6.750	99.427	99.364	99.301	
6.875	100.058	99.995	99.932	6.875	100.199	100.136	100.073	6.875	99.882	99.819	99.757	
7.000	100.257	100.194	100.131	7.000	100.434	100.371	100.308	7.000	100.150	100.087	100.025	
7.125	100.599	100.536	100.473	7.125	100.835	100.772	100.709	7.125	100.602	100.539	100.477	

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125	95.784	95.721	95.658	5.125				5.125				
5.250	96.006	95.943	95.880	5.250				5.250				
5.375	96.366	96.303	96.240	5.375	95.491	95.428	95.365	5.375				
5.500	96.727	96.664	96.601	5.500	95.911	95.848	95.785	5.500				
5.625	97.089	97.026	96.963	5.625	96.332	96.269	96.206	5.625	95.690	95.627	95.564	
5.750	97.451	97.388	97.325	5.750	96.753	96.690	96.627	5.750	96.160	96.097	96.034	
5.875	97.813	97.750	97.687	5.875	97.176	97.113	97.050	5.875	96.632	96.569	96.506	
6.000	98.035	97.972	97.909	6.000	97.599	97.536	97.473	6.000	96.924	96.861	96.798	
6.125	98.398	98.335	98.272	6.125	98.023	97.960	97.897	6.125	97.397	97.334	97.271	
6.250	98.600	98.537	98.474	6.250	98.447	98.384	98.321	6.250	97.689	97.626	97.563	
6.375	98.939	98.876	98.813	6.375	98.872	98.809	98.746	6.375	98.162	98.099	98.036	
6.500	99.137	99.074	99.011	6.500	99.133	99.070	99.007	6.500	98.637	98.574	98.511	
6.625	99.475	99.412	99.349	6.625	99.538	99.475	99.412	6.625	99.112	99.049	98.986	
6.750	99.697	99.634	99.571	6.750	99.775	99.712	99.649	6.750	99.404	99.341	99.278	
6.875	100.035	99.972	99.909	6.875	100.176	100.113	100.050	6.875	99.860	99.797	99.734	
7.000	100.234	100.171	100.108	7.000	100.411	100.348	100.285	7.000	100.127	100.064	100.001	
7.125	100.576	100.513	100.450	7.125	100.812	100.749	100.686	7.125	100.580	100.517	100.454	

Conventional ARM Adjustments

Cumulative LLPA Cap	
FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0.000

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	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

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	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

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	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

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	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

Cash-Out Refinance LTV / FICO Adjusters: All Products				
	≤30	30.01-60	60.01-70	70.01-75
≥ 780	-0.375	-0.375	-0.625	-0.875
760-779	-0.375	-0.375	-0.875	-1.250
740-759	-0.375	-0.375	-1.000	-1.625
720-739	-0.375	-0.500	-1.375	-2.000
700-719	-0.375	-0.500	-1.625	-2.625
680-699	-0.375	-0.625	-2.000	-2.875
660-679	-0.375	-0.875	-2.750	-4.000
640-659	-0.375	-1.375	-3.125	-4.625
620-639	-0.375	-1.375	-3.375	-5.125

Additional Cash-Out Refinance LLPA Adjusters				
	≤30	30.01-60	60.01-70	70.01-75
Attached Condo	0.000	0.000	-0.125	-0.125
Investment Property	-1.125	-1.125	-1.625	-2.125
2nd Home	-1.125	-1.125	-1.625	-2.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375
High Balance	-2.000	-2.000	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875
DTI > 40%	0.000	0.000	0.000	0.000

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	93.933	93.902	93.842	6.000	94.718	94.669	94.621	4.375				
6.125	94.476	94.427	94.379	6.125	95.436	95.387	95.340	4.500				
6.250	97.031	97.025	96.767	6.250	96.781	96.775	96.767	4.625				
6.375	97.562	97.555	97.548	6.375	97.312	97.305	97.298	4.750				
6.500	98.081	98.074	98.066	6.500	97.831	97.824	97.816	4.875				
6.625	98.510	98.504	98.246	6.625	98.260	98.254	98.246	5.000	95.633	95.373	95.359	
6.750	99.209	99.164	99.148	6.750	99.209	99.164	99.148	5.125	95.522	95.513	95.498	
6.875	99.787	99.742	99.726	6.875	99.787	99.742	99.726	5.250	95.954	95.941	95.927	
7.000	100.336	100.290	100.274	7.000	100.336	100.290	100.274	5.375	96.395	96.383	96.369	
7.125	100.697	100.652	100.636	7.125	100.697	100.652	100.636	5.500	96.524	96.500	96.471	
7.250	100.910	100.849	100.818	7.250	100.910	100.849	100.818	5.625	96.882	96.857	96.829	
7.375	101.421	101.360	101.329	7.375	101.421	101.360	101.329	5.750	97.096	97.071	97.043	
7.500	101.912	101.851	101.820	7.500	101.912	101.851	101.820	5.875	97.429	97.399	97.368	
7.625	102.241	102.180	102.149	7.625	102.241	102.180	102.149	6.000	97.551	97.521	97.491	

Home Ready 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.375												
4.500												
4.625												
4.750	94.060	94.035	94.007									
4.875	94.196	94.172	94.143									
5.000	94.756	94.731	94.703									
5.125	95.100	95.073	95.044									
5.250	95.441	95.413	95.385									
5.375	95.767	95.737	95.709									
5.500	96.014	95.975	95.932									
5.625	96.449	96.409	96.367									
5.750	96.767	96.727	96.685									
5.875	97.071	97.032	96.989									
6.000	97.606	97.566	97.524									

Home Ready Adjustments

Cumulative LLPA Caps	
Home Ready	0.000

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	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

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	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

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	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875				5.875				4.250				
6.000	93.933	93.902	93.842	6.000	94.718	94.669	94.621	4.375				
6.125	94.476	94.427	94.379	6.125	95.436	95.387	95.340	4.500				
6.250	97.031	97.025	96.767	6.250	96.781	96.775	96.767	4.625				
6.375	97.562	97.555	97.548	6.375	97.312	97.305	97.298	4.750				
6.500	98.081	98.074	98.066	6.500	97.831	97.824	97.816	4.875				
6.625	98.510	98.504	98.246	6.625	98.260	98.254	98.246	5.000	95.633	95.373	95.359	
6.750	99.151	98.880	98.856	6.750	98.901	98.880	98.856	5.125	95.522	95.513	95.498	
6.875	99.627	99.606	99.332	6.875	99.377	99.356	99.332	5.250	95.954	95.941	95.927	
7.000	100.090	99.819	99.795	7.000	99.840	99.819	99.795	5.375	96.395	96.383	96.369	
7.125	100.438	100.166	100.143	7.125	100.188	100.166	100.143	5.500	96.524	96.500	96.471	
7.250	100.816	100.779	100.490	7.250	100.566	100.529	100.490	5.625	96.882	96.857	96.829	
7.375	101.249	101.212	100.923	7.375	100.999	100.962	100.923	5.750	97.096	97.071	97.043	
7.500	101.670	101.383	101.344	7.500	101.420	101.383	101.344	5.875	97.429	97.399	97.368	
7.625	101.980	101.693	101.654	7.625	101.730	101.693	101.654	6.000	97.551	97.521	97.491	

Home Possible 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125												
4.250												
4.375												
4.500												
4.625												
4.750	94.060	94.035	94.007									
4.875	94.196	94.172	94.143									
5.000	94.756	94.731	94.703									
5.125	95.100	95.073	95.044									
5.250	95.441	95.413	95.385									
5.375	95.767	95.737	95.709									
5.500	96.014	95.975	95.932									
5.625	96.449	96.409	96.367									
5.750	96.767	96.727	96.685									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

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	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

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	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	92.478	92.493	92.495	2.625				2.625				
5.750	93.225	93.240	93.242	2.750				2.750				
5.875	93.780	93.795	93.798	2.875				2.875				
6.000	94.312	94.327	94.330	3.000				3.000				
6.125	94.899	94.899	94.892	3.125				3.125				
6.250	95.592	95.592	95.586	3.250				3.250				
6.375	96.980	97.049	97.011	3.375				3.375				
6.500	97.501	97.566	97.526	3.500				3.500				
6.625	98.023	98.088	98.048	3.625				3.625				
6.750	98.603	98.683	98.635	3.750				3.750				
6.875	99.058	99.134	99.081	3.875				3.875				
7.000	99.502	99.574	99.518	4.000				4.000				
7.125	99.910	99.982	99.927	4.125				4.125				
7.250	100.371	100.443	100.378	4.250				4.250				
7.375	100.740	100.807	100.739									

RefiNow 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
1.750				1.750								
1.875				1.875								
2.000				2.000								
2.125				2.125								
2.250				2.250								
2.375				2.375								
2.500				2.500								
2.625				2.625								
2.750				2.750								
2.875				2.875								
3.000				3.000								
3.125				3.125								
3.250				3.250								
3.375				3.375								
3.500				3.500								
3.625				3.625								
3.750				3.750								
3.875				3.875								
4.000				4.000								

RefiNow Adjustments

Cumulative LLPA Cap	
FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0.000

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	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

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	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

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	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
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	0.000	0.000	-0.125	-0.125	-0.750
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	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				4.500				
5.125				5.125				4.625				
5.250	93.882	93.965	93.848	5.250	93.882	93.965	93.848	4.750				
5.375	94.556	94.639	94.522	5.375	94.556	94.639	94.522	4.875				
5.500	95.365	95.448	95.330	5.500	95.365	95.448	95.330	5.000	92.567	92.671	92.558	
5.625	95.848	95.930	95.813	5.625	95.848	95.930	95.813	5.125	93.353	93.456	93.343	
5.750	96.300	96.382	96.299	5.750	96.300	96.382	96.299	5.250	93.882	93.965	93.848	
5.875	97.151	97.213	97.090	5.875	97.151	97.213	97.090	5.375	94.556	94.639	94.522	
6.000	97.715	97.777	97.654	6.000	97.715	97.777	97.654	5.500	95.365	95.448	95.330	
6.125	98.680	98.563	98.495	6.125	98.680	98.563	98.495	5.625	95.848	95.930	95.813	
6.250	99.217	99.038	98.915	6.250	99.217	99.038	98.915	5.750	96.300	96.382	96.299	
6.375	99.719	99.677	99.635	6.375	99.719	99.677	99.635	5.875	97.151	97.213	97.090	
6.500	100.218	100.176	100.134	6.500	100.218	100.176	100.134	6.000	97.715	97.777	97.654	
6.625	100.665	100.624	100.582	6.625	100.665	100.624	100.582	6.125	98.680	98.563	98.495	
6.750	100.995	100.928	100.861	6.750	100.995	100.928	100.861	6.250	99.217	99.038	98.915	
6.875	101.115	101.048	100.981	6.875	101.115	101.048	100.981	6.375	99.719	99.677	99.635	
7.000	101.653	101.586	101.520	7.000	101.653	101.586	101.520	6.500	100.218	100.176	100.134	
7.125	102.010	101.947	101.876	7.125	102.010	101.947	101.876	6.625	100.665	100.624	100.582	
7.250	102.305	102.326	102.093	7.250	102.305	102.326	102.093	6.750	100.995	100.928	100.861	
7.375	102.241	102.107	101.973	7.375	102.241	102.107	101.973	6.875	101.115	101.048	100.981	
7.500	102.452	102.318	102.184	7.500	102.452	102.318	102.184	7.000	101.653	101.586	101.520	
7.625	102.740	102.612	102.487	7.625	102.740	102.612	102.487	7.125	102.010	101.947	101.876	
7.750	102.860	102.732	102.607	7.750	102.860	102.732	102.607	7.250	102.305	102.326	102.093	
7.875	102.353	102.184	102.050	7.875	102.353	102.184	102.050	7.375	102.241	102.107	101.973	
8.000	102.776	102.559	102.434	8.000	102.776	102.559	102.434	7.500				

FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750				2.750				4.625			
2.875				2.875				4.750			
3.000				3.000				4.875			
3.125				3.125				5.000	91.124	91.228	91.059
3.250				3.250				5.125	91.899	92.003	91.834
3.375				3.375				5.250	92.603	92.686	92.520
3.500	88.760	88.804	88.849	3.500	88.760	88.804	88.849	5.375	93.527	93.360	93.444
3.625	89.305	89.349	89.394	3.625	89.305	89.349	89.394	5.500	94.085	94.168	94.003
3.750	90.364	90.417	90.447	3.750	90.364	90.417	90.447	5.625	94.568	94.651	94.485
3.875	91.316	91.349	91.383	3.875	91.316	91.349	91.383	5.750	96.030	96.092	95.958
4.000	91.703	91.756	91.786	4.000	91.703	91.756	91.786	5.875	96.882	96.694	96.809
4.125	92.247	92.300	92.330	4.125	92.247	92.300	92.330	6.000	97.446	97.258	97.373
4.250	93.370	93.387	93.404	4.250	93.370	93.387	93.404	6.125	97.981	98.043	97.909
4.375	93.504	93.519	93.534	4.375	93.504	93.519	93.534	6.250	98.528	98.310	98.093
4.500	94.046	94.061	94.076	4.500	94.046	94.061	94.076	6.375	98.950	98.915	98.866
4.625	94.586	94.601	94.616	4.625	94.586	94.601	94.616	6.500	99.449	99.453	99.366
4.750	94.858	94.876	94.875	4.750	94.858	94.876	94.875	6.625	99.897	99.904	99.813
4.875	95.249	95.414	95.414	4.875	95.249	95.414	95.414	6.750	100.213	100.146	100.079
5.000	95.533	95.699	95.698	5.000	95.533	95.699	95.698	6.875	100.394	100.415	100.432
5.125	96.062	96.228	96.227	5.125	96.062	96.228	96.227	7.000	100.954	100.974	100.742
5.250	96.266	96.316	96.300	5.250	96.266	96.316	96.300	7.125	101.400	101.421	101.188
5.375	96.791	96.591	96.825	5.375	96.791	96.591	96.825	7.250	101.067	100.966	100.888
5.500	97.307	97.107	97.091	5.500	97.307	97.107	97.091	7.375	101.130	101.129	100.932
5.625	97.559	97.608	97.593	5.625	97.559	97.608	97.593	7.500	101.550	101.550	101.353
5.750	97.900	97.896	97.865	5.750	97.900	97.896	97.865	7.625	101.793	101.792	101.595
5.875	98.394	98.141	98.109	5.875	98.394	98.141	98.109	7.750	101.147	101.020	100.895
6.000				6.000				7.875	99.661	99.527	99.393

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.250	98.528	98.310	98.093	5.875	96.882	96.694	96.809	4.500	91.215	91.231	91.120
6.375	98.950	98.915	98.866	6.000	97.446	97.258	97.373	4.625	91.752	91.768	91.657
6.500	99.449	99.453	99.366	6.125	97.981	98.043	97.909	4.750	91.233	91.233	91.233
6.625	99.897	99.904	99.813	6.250	98.528	98.310	98.093	4.875	91.374	91.624	91.374
6.750	100.213	100.146	100.079	6.375	98.950	98.915	98.866	5.000	91.695	91.780	91.695
6.875	100.394	100.415	100.432	6.500	99.449	99.453	99.366	5.125	92.131	92.296	92.095
7.000	100.954	100.974	100.742	6.625	99.897	99.904	99.813	5.250	93.517	93.509	93.501
7.125	101.400	101.421	101.188	6.750	100.213	100.146	100.079	5.375	93.437	93.428	93.420
7.250	101.067	100.966	100.888	6.875	100.394	100.415	100.432	5.500	93.592	93.584	93.576
7.375	101.130	101.129	100.932	7.000	100.954	100.974	100.742	5.625	93.906	93.898	93.640
7.500	101.550	101.550	101.353	7.125	101.400	101.421	101.188	5.750	94.920	94.895	94.870
7.625	101.793	101.792	101.595	7.250	101.067	100.966	100.888	5.875	95.273	95.248	95.223
7.750	101.147	101.020	100.895	7.375	101.130	101.129	100.932	6.000	95.638	95.613	95.588
7.875	99.661	99.527	99.393	7.500	101.550	101.550	101.353	6.125	95.957	95.932	95.907

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.250	99.217	99.038	98.915	6.250	99.217	99.038	98.915	5.875	97.151	97.213	97.090
6.375	99.719	99.677	99.635	6.375	99.719	99.677	99.635	6.000	97.715	97.777	97.654
6.500	100.218	100.176	100.134	6.500	100.218	100.176	100.134	6.125	98.680	98.563	98.495
6.625	100.665	100.624	100.582	6.625	100.665	100.624	100.582	6.250	99.217	99.038	98.915
6.750	100.995	100.928	100.861	6.750	100.995	100.928	100.861	6.375	99.719	99.677	99.635
6.875	101.115	101.048	100.981	6.875	101.115	101.048	100.981	6.500	100.218	100.176	100.134
7.000	101.653	101.586	101.520	7.000	101.653	101.586	101.520	6.625	100.665	100.624	100.582
7.125	102.010	101.947	101.876	7.125	102.010	101.947	101.876	6.750	100.995	100.928	100.861
7.250	102.305	102.326	102.093	7.250	102.305	102.326	102.093	6.875	101.115	101.048	100.981
7.375	102.241	102.107	101.973	7.375	102.241	102.107	101.973	7.000	101.653	101.586	101.520
7.500	102.452	102.318	102.184	7.500	102.452	102.318	102.184	7.125	102.010	101.947	101.876
7.625	102.740	102.612	102.487	7.625	102.740	102.612	102.487	7.250	102.305	102.326	102.093
7.750	102.860	102.732	102.607	7.750	102.860	102.732	102.607	7.375	102.241	102.107	101.973
7.875	102.353	102.184	102.050	7.875	102.353	102.184	102.050	7.500	102.452	102.318	102.184
8.000	102.776	102.559	102.434	8.000	102.776	102.559	102.434	7.625	102.740	102.612	102.487

FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.500	94.046	94.061	94.076	4.500	94.046	94.061	94.076	6.250	98.528	98.310	98.093
4.625	94.586	94.601	94.616	4.625	94.586	94.601	94.616	6.375	98.950	98.915	98.866
4.750	94.858	94.876	94.875	4.750	94.858	94.876	94.875	6.500	99.449	99.453	99.366
4.875	95.249	95.414	95.414	4.875	95.249	95.414	95.414	6.625	99.897		

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500				4.500				4.500				
4.625				4.625				4.625				
4.750				4.750				4.750				
4.875				4.875				4.875				
5.000	92.502	92.626	92.513	5.000	92.502	92.626	92.513	5.000	92.502	92.626	92.513	
5.125	93.164	93.288	93.175	5.125	93.164	93.288	93.175	5.125	93.164	93.288	93.175	
5.250	93.920	94.023	93.905	5.250	93.920	94.023	93.905	5.250	93.920	94.023	93.905	
5.375	94.542	94.645	94.527	5.375	94.542	94.645	94.527	5.375	94.542	94.645	94.527	
5.500	95.238	95.341	95.224	5.500	95.238	95.341	95.224	5.500	95.238	95.341	95.224	
5.625	95.610	95.713	95.595	5.625	95.610	95.713	95.595	5.625	95.610	95.713	95.595	
5.750	96.284	96.366	96.243	5.750	96.284	96.366	96.243	5.750	96.284	96.366	96.243	
5.875	97.114	97.196	97.073	5.875	97.114	97.196	97.073	5.875	97.114	97.196	97.073	
6.000	97.676	97.758	97.636	6.000	97.676	97.758	97.636	6.000	97.676	97.758	97.636	
6.125	98.680	98.511	98.495	6.125	98.680	98.511	98.495	6.125	98.680	98.511	98.495	
6.250	99.217	98.999	98.824	6.250	99.217	98.999	98.824	6.250	99.217	98.999	98.824	
6.375	99.719	99.677	99.635	6.375	99.719	99.677	99.635	6.375	99.719	99.677	99.635	
6.500	100.218	100.176	100.134	6.500	100.218	100.176	100.134	6.500	100.218	100.176	100.134	
6.625	100.665	100.624	100.582	6.625	100.665	100.624	100.582	6.625	100.665	100.624	100.582	
6.750	100.995	100.928	100.861	6.750	100.995	100.928	100.861	6.750	100.995	100.928	100.861	
6.875	101.115	101.048	100.981	6.875	101.115	101.048	100.981	6.875	101.115	101.048	100.981	
7.000	101.653	101.586	101.520	7.000	101.653	101.586	101.520	7.000	101.653	101.586	101.520	
7.125	102.010	101.943	101.876	7.125	102.010	101.943	101.876	7.125	102.010	101.943	101.876	
7.250	102.133	101.999	101.865	7.250	102.133	101.999	101.865	7.250	102.133	101.999	101.865	
7.375	102.241	102.107	101.973	7.375	102.241	102.107	101.973	7.375	102.241	102.107	101.973	
7.500	102.452	102.318	102.184	7.500	102.452	102.318	102.184	7.500	102.452	102.318	102.184	
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				4.500				
2.875				2.875				4.625				
3.000				3.000				4.750				
3.125				3.125				4.875				
3.250				3.250				5.000				
3.375				3.375				5.125				
3.500	88.780	88.824	88.869	3.500	88.780	88.824	88.869	5.250	92.608	92.711	92.546	
3.625	89.295	89.339	89.384	3.625	89.295	89.339	89.384	5.375	93.480	93.333	93.417	
3.750	90.439	90.492	90.522	3.750	90.439	90.492	90.522	5.500	94.177	94.030	93.864	
3.875	91.316	91.349	91.383	3.875	91.316	91.349	91.383	5.625	94.548	94.401	94.486	
4.000	91.714	91.767	91.797	4.000	91.714	91.767	91.797	5.750	95.983	96.065	95.930	
4.125	92.224	92.276	92.306	4.125	92.224	92.276	92.306	5.875	96.812	96.644	96.760	
4.250	93.370	93.387	93.404	4.250	93.370	93.387	93.404	6.000	97.375	97.207	97.323	
4.375	93.535	93.550	93.565	4.375	93.535	93.550	93.565	6.125	97.877	97.959	97.825	
4.500	94.035	94.051	94.065	4.500	94.035	94.051	94.065	6.250	98.528	98.310	98.093	
4.625	94.528	94.543	94.558	4.625	94.528	94.543	94.558	6.375	98.950	98.908	98.866	
4.750	94.858	94.927	94.926	4.750	94.858	94.927	94.926	6.500	99.449	99.408	99.366	
4.875	95.249	95.415	95.414	4.875	95.249	95.415	95.414	6.625	99.897	99.855	99.813	
5.000	95.724	95.639	95.639	5.000	95.724	95.639	95.639	6.750	100.213	100.146	100.079	
5.125	96.183	96.098	96.098	5.125	96.183	96.098	96.098	6.875	100.509	100.300	100.317	
5.250	96.285	96.335	96.319	5.250	96.285	96.335	96.319	7.000	100.954	100.995	100.762	
5.375	96.738	96.787	96.772	5.375	96.738	96.787	96.772	7.125	101.264	101.305	101.073	
5.500	97.168	97.218	97.202	5.500	97.168	97.218	97.202	7.250	101.067	100.966	100.888	
5.625	97.574	97.624	97.608	5.625	97.574	97.624	97.608	7.375	101.135	101.155	100.958	
5.750	97.876	97.872	97.841	5.750	97.876	97.872	97.841	7.500	101.439	101.209	101.012	
5.875	98.275	98.271	98.240	5.875	98.275	98.271	98.240	7.625	101.439	101.209	101.012	
6.000				6.000				7.750				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875	96.812	96.644	96.760	5.875	96.812	96.644	96.760	4.500	91.164	91.180	91.089	
6.000	97.375	97.207	97.323	6.000	97.375	97.207	97.323	4.625	91.636	91.651	91.561	
6.125	97.877	97.959	97.825	6.125	97.877	97.959	97.825	4.750	91.233	91.233	91.233	
6.250	98.528	98.310	98.093	6.250	98.528	98.310	98.093	4.875	91.374	91.624	91.374	
6.375	98.950	98.908	98.866	6.375	98.950	98.908	98.866	5.000	91.695	91.695	91.695	
6.500	99.449	99.408	99.366	6.500	99.449	99.408	99.366	5.125	91.892	92.057	91.877	
6.625	99.897	99.855	99.813	6.625	99.897	99.855	99.813	5.250	93.517	93.509	93.501	
6.750	100.213	100.146	100.079	6.750	100.213	100.146	100.079	5.375	93.437	93.428	93.420	
6.875	100.509	100.300	100.317	6.875	100.509	100.300	100.317	5.500	93.592	93.584	93.576	
7.000	100.954	100.995	100.762	7.000	100.954	100.995	100.762	5.625	93.656	93.648	93.640	
7.125	101.264	101.305	101.073	7.125	101.264	101.305	101.073	5.750	94.920	94.895	94.870	
7.250	101.067	100.966	100.888	7.250	101.067	100.966	100.888	5.875	95.273	95.248	95.223	
7.375	101.135	101.155	100.958	7.375	101.135	101.155	100.958	6.000	95.638	95.613	95.588	
7.500	101.439	101.209	101.012	7.500	101.439	101.209	101.012	6.125	95.957	95.932	95.907	
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875	97.114	97.196	97.073	5.875	97.114	97.196	97.073	5.875	97.114	97.196	97.073	
6.000	97.676	97.758	97.636	6.000	97.676	97.758	97.636	6.000	97.676	97.758	97.636	
6.125	98.680	98.511	98.495	6.125	98.680	98.511	98.495	6.125	98.680	98.511	98.495	
6.250	99.217	98.999	98.824	6.250	99.217	98.999	98.824	6.250	99.217	98.999	98.824	
6.375	99.719	99.677	99.635	6.375	99.719	99.677	99.635	6.375	99.719	99.677	99.635	
6.500	100.218	100.176	100.134	6.500	100.218	100.176	100.134	6.500	100.218	100.176	100.134	
6.625	100.665	100.624	100.582	6.625	100.665	100.624	100.582	6.625	100.665	100.624	100.582	
6.750	100.995	100.928	100.861	6.750	100.995	100.928	100.861	6.750	100.995	100.928	100.861	
6.875	101.115	101.048	100.981	6.875	101.115	101.048	100.981	6.875	101.115	101.048	100.981	
7.000	101.653	101.586	101.520	7.000	101.653	101.586	101.520	7.000	101.653	101.586	101.520	
7.125	102.010	101.943	101.876	7.125	102.010	101.943	101.876	7.125	102.010	101.943	101.876	
7.250	102.133	101.999	101.865	7.250	102.133	101.999	101.865	7.250	102.133	101.999	101.865	
7.375	102.241	102.107	101.973	7.375	102.241	102.107	101.973	7.375	102.241	102.107	101.973	
7.500	102.452	102.318	102.184	7.500	102.452	102.318	102.184	7.500	102.452	102.318	102.184	
7.625	102.740	102.612	102.487	7.625	102.740	102.612	102.487	7.625	102.740	102.612	102.487	
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	94.035	94.051	94.065	4.500	94.035	94.051	94.065	5.875	96.812	96.644	96.760	
4.625	94.528	94.543	94.558	4.625	94.528	94.543	94.558	6.000	97.375	97.207	97.323	
4.750	94.858	94.927	94.926	4.750	94.858	94.927	94.926	6.125	97.877	97.959	97.825	
4.875	95.249	95.415	95.414	4.875	95.249	95.415	95.414	6.250	98.528	98.310	98.093	
5.000	95.724	95.639	95.639	5.000	95.724	95.639	95.639	6.375	98.950	98.908	98.866	
5.125	96.183	96.098	96.098	5.125	96.183	96.098	96.098	6.500	99.449	99.408	99.366	
5.250	96.285											

Government DPA

BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750				6.750				6.750			
6.875				6.875				6.875			
7.000				7.000				7.000			
7.125	96.484	96.159	95.859	7.125	93.884	93.559	93.259	7.125			
7.250	97.733	97.338	97.038	7.250	95.133	94.738	94.438	7.250			
7.375	98.187	97.792	97.492	7.375	95.587	95.192	94.892	7.375			
7.500	98.621	98.226	97.926	7.500	96.021	95.626	95.326	7.500			
7.625	99.014	98.619	98.319	7.625	96.414	96.019	95.719	7.625			
7.750	99.388	98.993	98.693	7.750	96.788	96.393	96.093	7.750			
7.875	99.528	99.062	98.762	7.875	96.928	96.462	96.162	7.875			
8.000	99.932	99.466	99.166	8.000	97.332	96.866	96.566	8.000			
8.125	100.285	99.819	99.519	8.125	97.685	97.219	96.919	8.125			
8.250	100.629	100.163	99.863	8.250	98.029	97.563	97.263	8.250			
8.375				8.375				8.375			

Government DPA Adjustments

FICO	
FICO =>680	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.000
600 - 619	-1.500

Other Adjustments	
DTI >50	-0.250
Manufactured Home	-0.250
2-Units	-0.250

⁽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.