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

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

Mortgage Clause	
<b>All States but Florida</b>	<b>Florida Only</b>
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

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	
5.000				5.000				5.000	87.347	87.347	87.260	
5.125				5.125				5.125	88.345	88.345	88.264	
5.250	88.843	88.843	88.769	5.250	88.843	88.843	88.769	5.250	89.179	89.179	89.105	
5.375	89.481	89.481	89.414	5.375	89.481	89.481	89.414	5.375	89.852	89.852	89.784	
5.500	90.080	90.080	90.019	5.500	90.080	90.080	90.019	5.500	90.661	90.661	90.553	
5.625	90.889	90.889	90.788	5.625	90.889	90.889	90.788	5.625	91.321	91.321	91.220	
5.750	91.661	91.661	91.567	5.750	91.661	91.661	91.567	5.750	92.303	92.303	92.208	
5.875	92.267	92.267	92.178	5.875	92.267	92.267	92.178	5.875	92.907	92.907	92.819	
6.000	92.862	92.862	92.780	6.000	92.862	92.862	92.780	6.000				
6.125	93.542	93.542	93.436	6.125	93.542	93.542	93.436	6.125				
6.250	95.182	95.166	95.151	6.250	95.182	95.166	95.151	6.250	94.932	94.916	94.901	
6.375	95.751	95.735	95.720	6.375	95.751	95.735	95.720	6.375	96.230	96.036	96.049	
6.500	96.307	96.291	96.276	6.500	96.307	96.291	96.276	6.500	96.935	96.889	96.876	
6.625	96.848	96.825	96.800	6.625	96.848	96.825	96.800	6.625	97.585	97.531	97.506	
6.750	97.604	97.581	97.556	6.750	97.604	97.581	97.556	6.750	98.224	98.170	98.142	
6.875	98.137	98.113	98.089	6.875	98.137	98.113	98.089	6.875	98.799	98.746	98.718	
7.000	98.610	98.586	98.562	7.000	98.610	98.586	98.562	7.000	99.293	99.239	99.211	
7.125	99.041	99.015	98.989	7.125	99.041	99.015	98.989	7.125	99.649	99.596	99.568	
7.250	99.587	99.548	99.508	7.250	99.587	99.548	99.508	7.250	99.670	99.757	99.733	
7.375	100.042	100.003	99.963	7.375	100.042	100.003	99.963	7.375	100.077	100.159	100.141	
7.500	100.508	100.469	100.430	7.500	100.508	100.469	100.430	7.500	100.508	100.607	100.593	
7.625	100.833	100.794	100.755	7.625	100.833	100.794	100.755	7.625	100.940	101.020	101.005	
7.750	101.084	100.998	100.913	7.750	101.084	100.998	100.913	7.750	101.084	100.998	100.913	
7.875	101.477	101.377	101.303	7.875	101.477	101.377	101.303	7.875	101.529	101.428	101.355	
8.000	101.937	101.837	101.763	8.000	101.937	101.837	101.763	8.000	101.776	101.690	101.605	

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625				4.625								
4.750				4.750								
4.875				4.875								
5.000	94.259	94.245	94.230	5.000	94.107	94.196	94.222					
5.125	94.449	94.435	94.421	5.125	94.581	94.415	94.448					
5.250	94.879	94.865	94.851	5.250	94.947	95.025	95.065					
5.375	95.160	95.161	95.206	5.375	95.327	95.401	95.446					
5.500	95.625	95.700	95.494	5.500	95.566	95.617	95.629					
5.625	96.016	96.062	95.829	5.625	96.032	96.077	96.095					
5.750	96.136	96.176	96.200	5.750	96.385	96.425	96.450					
5.875	96.536	96.573	96.602	5.875	96.745	96.790	96.811					
6.000	97.058	97.095	97.124	6.000	97.488	97.283	97.279					
6.125	97.696	97.735	97.737	6.125	97.930	97.970	97.973					
6.250	98.129	98.070	98.078	6.250	98.255	98.289	98.298					
6.375	98.590	98.525	98.489	6.375	98.595	98.626	98.640					
6.500	98.917	98.947	98.960	6.500	98.999	99.030	99.044					
6.625	99.173	99.209	99.197	6.625	99.307	99.372	99.359					
6.750	99.647	99.568	99.518	6.750	99.647	99.656	99.649					
6.875	100.079	100.000	99.950	6.875	100.079	100.000	99.961					
7.000	100.364	100.357	100.356	7.000	100.364	100.363	100.362					

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	
6.125	93.985	93.944	93.916	6.125	94.497	94.455	94.427	5.125	91.752	91.736	91.721	
6.250	94.883	94.827	94.799	6.250	95.057	95.016	94.988	5.250	92.184	92.168	92.153	
6.375	95.367	95.326	95.285	6.375	95.525	95.484	95.456	5.375	94.502	94.514	94.557	
6.500	95.974	95.935	95.888	6.500	96.128	96.066	96.024	5.500	94.925	94.937	94.980	
6.625	96.521	96.475	96.480	6.625	96.756	96.695	96.663	5.625	95.144	95.072	95.029	
6.750	97.197	97.190	97.201	6.750	96.955	96.902	96.873	5.750	95.653	95.580	95.537	
6.875	97.627	97.684	97.702	6.875	97.532	97.479	97.450	5.875	96.138	96.065	96.023	
7.000	98.113	98.166	98.189	7.000	98.040	97.986	97.958	6.000	96.517	96.444	96.402	
7.125	98.629	98.594	98.617	7.125	98.385	98.332	98.304	6.125	95.288	95.249	95.231	
7.250	99.236	99.292	99.288	7.250	98.899	98.804	98.773	6.250	95.784	95.745	95.727	
7.375	99.625	99.687	99.689	7.375	99.230	99.161	99.117	6.375	96.222	96.157	96.121	
7.500	100.017	100.075	100.082	7.500	99.678	99.609	99.566	6.500	96.531	96.466	96.430	
7.625	100.407	100.465	100.472	7.625	99.983	99.914	99.871	6.625	96.711	96.649	96.631	
7.750	100.732	100.618	100.578	7.750	99.365	99.264	99.191	6.750	97.017	96.955	96.937	
7.875	100.988	101.124	101.084	7.875	99.831	99.731	99.657	6.875	97.661	97.600	97.581	
8.000	101.485	101.372	101.332	8.000	96.786	96.801	96.583	7.000	97.404	97.574	97.274	

**Conventional Fixed Adjustments**

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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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	

<b>Additional Purchase LLPA Adjusters</b>										
	≤ 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	

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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	

<b>Additional R/T Refinance LLPA Adjusters</b>										
	≤ 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.					

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				5.125				5.125				
5.250	94.359	94.263	94.169	5.250				5.250				
5.375	95.448	95.385	95.322	5.375				5.375				
5.500	95.806	95.743	95.680	5.500	94.115	94.018	93.924	5.500				
5.625	96.164	96.101	96.038	5.625	94.617	94.520	94.426	5.625				
5.750	96.523	96.460	96.397	5.750	95.662	95.599	95.536	5.750				
5.875	96.883	96.820	96.757	5.875	96.080	96.017	95.954	5.875	94.675	94.579	94.485	
6.000	97.355	97.042	96.979	6.000	96.749	96.436	96.373	6.000	95.691	95.628	95.566	
6.125	97.464	97.401	97.338	6.125	97.168	96.855	96.792	6.125	96.158	96.095	96.032	
6.250	97.936	97.873	97.810	6.250	97.338	97.275	97.212	6.250	96.448	96.385	96.323	
6.375	98.277	97.964	97.901	6.375	97.758	97.695	97.632	6.375	96.915	96.852	96.790	
6.500	98.475	98.412	98.349	6.500	98.018	97.955	97.892	6.500	97.383	97.320	97.258	
6.625	98.561	98.498	98.435	6.625	98.439	98.376	98.313	6.625	97.852	97.789	97.727	
6.750	98.783	98.720	98.657	6.750	98.679	98.616	98.553	6.750	98.143	98.080	98.017	
6.875	99.118	99.055	98.992	6.875	99.077	99.014	98.951	6.875	98.612	98.549	98.487	
7.000	99.314	99.251	99.188	7.000	99.312	99.249	99.186	7.000	98.883	98.820	98.757	
7.125	99.652	99.589	99.526	7.125	99.708	99.645	99.582	7.125	99.330	99.267	99.204	

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				5.125				5.125				
5.250	90.064	89.968	89.874	5.250				5.250				
5.375	95.425	95.362	95.299	5.375				5.375				
5.500	95.783	95.720	95.657	5.500	89.820	89.723	89.629	5.500				
5.625	96.141	96.078	96.015	5.625	90.322	90.225	90.131	5.625				
5.750	96.500	96.437	96.374	5.750	95.639	95.576	95.513	5.750				
5.875	96.860	96.797	96.734	5.875	96.057	95.994	95.931	5.875	90.380	90.284	90.190	
6.000	97.082	97.019	96.956	6.000	96.476	96.413	96.350	6.000	95.669	95.606	95.543	
6.125	97.441	97.378	97.315	6.125	96.895	96.832	96.769	6.125	96.135	96.072	96.009	
6.250	97.663	97.600	97.537	6.250	97.315	97.252	97.189	6.250	96.425	96.362	96.299	
6.375	98.004	97.941	97.878	6.375	97.735	97.672	97.609	6.375	96.892	96.829	96.766	
6.500	98.202	98.139	98.076	6.500	97.995	97.932	97.869	6.500	97.360	97.297	97.234	
6.625	98.538	98.475	98.412	6.625	98.416	98.353	98.290	6.625	97.829	97.766	97.703	
6.750	98.760	98.697	98.634	6.750	98.656	98.593	98.530	6.750	98.120	98.057	97.994	
6.875	99.095	99.032	98.969	6.875	99.054	98.991	98.928	6.875	98.589	98.526	98.463	
7.000	99.291	99.228	99.165	7.000	99.289	99.226	99.163	7.000	98.860	98.797	98.734	
7.125	99.629	99.566	99.503	7.125	99.685	99.622	99.559	7.125	99.307	99.244	99.181	

**Conventional ARM Adjustments**

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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤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

<b>Additional Purchase LLPA Adjusters</b>									
	≤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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>				
	≤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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>				
	≤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	-0.625
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

<b>Additional Miscellaneous LLPA Adjusters</b>	
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	91.645	91.600	91.559	6.000	92.778	92.712	92.675	4.375				
6.125	92.541	92.474	92.437	6.125	93.513	93.448	93.411	4.500				
6.250	95.182	95.166	95.151	6.250	94.932	94.916	94.901	4.625				
6.375	95.751	95.735	95.720	6.375	95.501	95.485	95.470	4.750				
6.500	96.057	96.041	96.026	6.500	96.057	96.041	96.026	4.875				
6.625	96.848	96.825	96.800	6.625	96.598	96.575	96.550	5.000	94.009	93.995	93.980	
6.750	97.354	97.331	97.306	6.750	97.354	97.331	97.306	5.125	94.199	94.185	94.171	
6.875	97.887	97.863	97.839	6.875	97.887	97.863	97.839	5.250	94.629	94.615	94.601	
7.000	98.360	98.336	98.312	7.000	98.360	98.336	98.312	5.375	94.858	94.844	94.830	
7.125	98.791	98.765	98.739	7.125	98.791	98.765	98.739	5.500	95.006	94.992	94.978	
7.250	99.587	99.548	99.508	7.250	99.587	99.548	99.508	5.625	95.351	95.322	95.294	
7.375	100.042	100.003	99.963	7.375	100.042	100.003	99.963	5.750	95.860	95.832	95.804	
7.500	100.508	100.469	100.430	7.500	100.508	100.469	100.430	5.875	95.993	95.965	95.936	
7.625	100.873	100.804	100.760	7.625	100.873	100.804	100.760	6.000	96.387	96.348	96.080	

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	92.675	92.647	92.618									
4.875	92.835	92.807	92.778									
5.000	93.151	93.123	93.094									
5.125	93.537	93.508	93.480									
5.250	93.887	93.858	93.830									
5.375	94.387	94.345	94.302									
5.500	94.902	94.859	94.817									
5.625	95.379	95.336	95.293									
5.750	95.740	95.697	95.654									
5.875	96.097	96.048	95.999									
6.000	96.829	96.758	96.687									

**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	91.645	91.600	91.559	6.000	92.778	92.712	92.675	4.375				
6.125	92.541	92.474	92.437	6.125	93.513	93.448	93.411	4.500				
6.250	95.182	95.166	95.151	6.250	94.932	94.916	94.901	4.625				
6.375	95.751	95.735	95.720	6.375	95.501	95.485	95.470	4.750				
6.500	96.057	96.041	96.026	6.500	96.057	96.041	96.026	4.875				
6.625	96.848	96.825	96.800	6.625	96.598	96.575	96.550	5.000	94.009	93.995	93.980	
6.750	97.354	97.331	97.306	6.750	97.354	97.331	97.306	5.125	94.199	94.185	94.171	
6.875	97.887	97.863	97.839	6.875	97.887	97.863	97.839	5.250	94.629	94.615	94.601	
7.000	98.360	98.336	98.312	7.000	98.360	98.336	98.312	5.375	94.858	94.844	94.830	
7.125	98.791	98.765	98.739	7.125	98.791	98.765	98.739	5.500	95.006	94.992	94.978	
7.250	99.337	99.298	99.258	7.250	99.337	99.298	99.258	5.625	95.351	95.322	95.294	
7.375	99.792	99.753	99.713	7.375	99.792	99.753	99.713	5.750	95.860	95.832	95.804	
7.500	100.258	100.219	100.180	7.500	100.258	100.219	100.180	5.875	95.993	95.965	95.936	
7.625	100.583	100.544	100.505	7.625	100.583	100.544	100.505	6.000	96.387	96.348	96.080	

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	92.675	92.647	92.618									
4.875	92.835	92.807	92.778									
5.000	93.151	93.123	93.094									
5.125	93.537	93.508	93.480									
5.250	93.887	93.858	93.830									
5.375	94.387	94.345	94.302									
5.500	94.902	94.859	94.817									
5.625	95.379	95.336	95.293									
5.750	95.740	95.697	95.654									

**Home Possible Adjustments**

<b>Cumulative LLPA Caps</b>	
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



**Brokers First Funding**  
250 Baker St., Suite 200  
Costa Mesa, CA, 92626

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

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	90.090	90.100	90.100	2.625				2.625				
5.750	90.863	90.874	90.874	2.750				2.750				
5.875	91.454	91.464	91.464	2.875				2.875				
6.000	92.039	92.050	92.050	3.000				3.000				
6.125	92.699	92.694	92.679	3.125				3.125				
6.250	93.445	93.441	93.426	3.250				3.250				
6.375	95.022	95.058	95.081	3.375				3.375				
6.500	95.571	95.603	95.631	3.500				3.500				
6.625	96.135	96.202	96.197	3.625				3.625				
6.750	96.886	96.948	96.949	3.750				3.750				
6.875	97.386	97.442	97.450	3.875				3.875				
7.000	97.870	97.923	97.936	4.000				4.000				
7.125	98.291	98.344	98.357	4.125				4.125				
7.250	98.990	99.058	99.043	4.250				4.250				
7.375	99.401	99.463	99.455									

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**

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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional Purchase LLPA Adjusters</b>									
	≤ 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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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

<b>Additional Miscellaneous LLPA Adjusters</b>	
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	91.834	91.870	91.875	5.250	91.834	91.870	91.875	4.750				
5.375	92.508	92.544	92.549	5.375	92.508	92.544	92.549	4.875				
5.500	93.317	93.354	93.358	5.500	93.317	93.354	93.358	5.000	90.430	90.477	90.498	
5.625	93.802	93.838	93.843	5.625	93.802	93.838	93.843	5.125	91.215	91.262	91.284	
5.750	94.353	94.379	94.383	5.750	94.353	94.379	94.387	5.250	91.834	91.870	91.875	
5.875	95.206	95.232	95.230	5.875	95.206	95.232	95.230	5.375	92.508	92.544	92.549	
6.000	95.773	95.799	95.787	6.000	95.773	95.799	95.787	5.500	93.317	93.354	93.358	
6.125	96.733	96.589	96.576	6.125	96.733	96.589	96.576	5.625	93.802	93.838	93.843	
6.250	97.260	97.069	97.057	6.250	97.260	97.069	97.057	5.750	94.353	94.379	94.367	
6.375	98.141	98.108	98.074	6.375	98.141	98.108	98.074	5.875	95.206	95.232	95.220	
6.500	98.699	98.665	98.632	6.500	98.699	98.665	98.632	6.000	95.773	95.799	95.787	
6.625	99.158	99.125	99.091	6.625	99.158	99.125	99.091	6.125	96.733	96.589	96.576	
6.750	99.562	99.503	99.445	6.750	99.562	99.503	99.445	6.250	97.260	97.069	97.057	
6.875	99.948	99.890	99.831	6.875	99.948	99.890	99.831	6.375	98.141	98.108	98.074	
7.000	100.536	100.477	100.418	7.000	100.536	100.477	100.418	6.500	98.699	98.665	98.632	
7.125	100.912	100.854	100.795	7.125	100.912	100.854	100.795	6.625	99.158	99.125	99.091	
7.250	101.138	101.026	100.978	7.250	101.138	101.026	100.978	6.750	99.562	99.503	99.445	
7.375	101.265	101.132	101.029	7.375	101.265	101.132	101.029	6.875	99.948	99.890	99.831	
7.500	101.635	101.551	101.485	7.500	101.635	101.551	101.485	7.000	100.536	100.477	100.418	
7.625	101.898	101.814	101.748	7.625	101.898	101.814	101.748	7.125	100.912	100.854	100.795	
7.750	102.227	102.099	101.997	7.750	102.227	102.099	101.997	7.250	101.138	101.026	100.978	
7.875	101.782	101.648	101.514	7.875	101.782	101.648	101.514	7.375	101.265	101.132	101.029	
8.000	102.066	101.932	101.798	8.000	102.066	101.932	101.798	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	88.877	88.924	88.885	
3.250				3.250				5.125	89.652	89.699	89.660	
3.375				3.375				5.250	90.390	90.426	90.376	
3.500	87.042	87.128	87.197	3.500	87.042	87.128	87.197	5.375	91.064	91.101	91.050	
3.625	87.584	87.670	87.739	3.625	87.584	87.670	87.739	5.500	91.874	91.910	91.859	
3.750	88.736	88.815	88.868	3.750	88.736	88.815	88.868	5.625	92.358	92.395	92.344	
3.875	89.833	89.866	89.900	3.875	89.833	89.866	89.900	5.750	93.445	93.471	93.428	
4.000	90.179	90.212	90.246	4.000	90.179	90.212	90.246	5.875	94.298	94.324	94.282	
4.125	90.613	90.693	90.745	4.125	90.613	90.693	90.745	6.000	95.115	95.141	95.098	
4.250	91.682	91.707	91.733	4.250	91.682	91.707	91.733	6.125	95.851	95.680	95.638	
4.375	91.897	91.970	92.006	4.375	91.897	91.970	92.006	6.250	96.571	96.353	96.386	
4.500	92.438	92.512	92.547	4.500	92.438	92.512	92.547	6.375	97.373	97.339	97.306	
4.625	92.978	93.052	93.087	4.625	92.978	93.052	93.087	6.500	97.930	97.897	97.863	
4.750	93.515	93.582	93.649	4.750	93.515	93.582	93.649	6.625	98.389	98.356	98.322	
4.875	93.682	93.765	93.785	4.875	93.682	93.765	93.785	6.750	98.781	98.722	98.663	
5.000	94.219	94.052	94.321	5.000	94.219	94.052	94.321	6.875	99.102	99.061	99.006	
5.125	94.501	94.584	94.603	5.125	94.501	94.584	94.603	7.000	99.681	99.639	99.584	
5.250	94.850	94.895	94.897	5.250	94.850	94.895	94.897	7.125	100.161	100.119	100.064	
5.375	95.130	95.175	95.178	5.375	95.130	95.175	95.178	7.250	99.843	99.759	99.682	
5.500	95.653	95.699	95.701	5.500	95.653	95.699	95.701	7.375	100.383	100.299	100.222	
5.625	96.167	96.213	96.215	5.625	96.167	96.213	96.215	7.500	100.839	100.756	100.678	
5.750	96.591	96.631	96.616	5.750	96.591	96.631	96.616	7.625	101.102	101.019	100.941	
5.875	96.849	96.889	96.874	5.875	96.849	96.889	96.874	7.750	100.514	100.386	100.035	
6.000				6.000				7.875	99.376	99.242	99.108	
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	95.571	96.353	96.386	6.250	95.571	96.353	96.386	4.500	89.608	89.681	89.592	
6.375	97.373	97.339	97.306	6.375	97.373	97.339	97.306	4.625	90.146	90.219	90.130	
6.500	97.930	97.897	97.863	6.500	97.930	97.897	97.863	4.750	89.890	89.957	90.024	
6.625	98.389	98.356	98.322	6.625	98.389	98.356	98.322	4.875	90.026	90.093	90.160	
6.750	98.781	98.722	98.663	6.750	98.781	98.722	98.663	5.000	90.351	90.418	90.235	
6.875	99.102	99.061	99.006	6.875	99.102	99.061	99.006	5.125	90.581	90.664	90.597	
7.000	99.681	99.639	99.584	7.000	99.681	99.639	99.584	5.250	92.192	92.184	92.175	
7.125	100.161	100.119	100.064	7.125	100.161	100.119	100.064	5.375	92.108	92.100	92.092	
7.250	99.843	99.759	99.682	7.250	99.843	99.759	99.682	5.500	92.267	92.259	92.251	
7.375	100.383	100.299	100.222	7.375	100.383	100.299	100.222	5.625	92.588	92.580	92.321	
7.500	100.839	100.756	100.678	7.500	100.839	100.756	100.678	5.750	93.511	93.478	93.444	
7.625	101.102	101.019	100.941	7.625	101.102	101.019	100.941	5.875	93.881	93.847	93.814	
7.750	100.514	100.386	100.035	7.750	100.514	100.386	100.035	6.000	94.273	94.239	94.206	
7.875	99.376	99.242	99.108	7.875	99.376	99.242	99.108	6.125	94.622	94.589	94.555	
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 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	97.260	97.069	97.057	6.250	97.260	97.069	97.057	5.875	95.206	95.232	95.220	
6.375	98.141	98.108	98.074	6.375	98.141	98.108	98.074	6.000	95.773	95.799	95.787	
6.500	98.699	98.665	98.632	6.500	98.699	98.665	98.632	6.125	96.733	96.589	96.576	
6.625	99.158	99.125	99.091	6.625	99.158	99.125	99.091	6.250	97.260	97.069	97.057	
6.750	99.562	99.503	99.445	6.750	99.562	99.503	99.445	6.375	98.141	98.108	98.074	
6.875	99.948	99.890	99.831	6.875	99.948	99.890	99.831	6.500	98.699	98.665	98.632	
7.000	100.536	100.477	100.418	7.000	100.536	100.477	100.418	6.625	99.158	99.125	99.091	
7.125	100.912	100.854	100.795	7.125	100.912	100.854	100.795	6.750	99.562	99.503	99.445	
7.250	101.138	101.026	100.978	7.250	101.138	101.026	100.978	6.875	99.948	99.890	99.831	
7.375	101.265	101.132	101.029	7.375	101.265	101.132	101.029	7.000	100.536	100.477	100.418	
7.500	101.635	101.551	101.485	7.500	101.635	101.551	101.485	7.125	100.912	100.854	100.795	
7.625	101.898	101.814	101.748	7.625	101.898	101.814	101.748	7.250	101.138	101.026	100.978	
7.750	102.227	102.099	101.997	7.750	102.227	102.099	101.997	7.375	101.265	101.132	101.029	
7.875	101.782	101.648	101.514	7.875	101.782	101.648	101.514	7.500	101.635	101.551	101.485	
8.000	102.066	101.932	101.798	8.000	102.066	101.932	101.798	7.625	101.898	101.814	101.748	
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 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	
6.250	96.571	96.353	96.386	6.250	96.571	96.353	96.386	4.500	89.608	89.681	89.592	
6.375	97.373	97.339	97.306	6.375	97.373	97.339	97.306	4.625	90.146	90.219	90.130	
6.500	97.930	97.897	97.863	6.500	97.930	97.897	97.863	4.750	89.890	89.957	90.024	
6.625	98.389	98.356	98.322	6.625	98.389	98.356	98.322	4.875	90.026	90.093	90.160	
6.750	98.781	98.722	98.663	6.750	98.781	98.722	98.663	5.000	90.351	90.418	90.235	
6.875	99.102	99.061	99.006	6.87								

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	90.368	90.435	90.456	5.000	90.368	90.435	90.456	5.000	90.368	90.435	90.456	
5.125	91.031	91.098	91.119	5.125	91.031	91.098	91.119	5.125	91.031	91.098	91.119	
5.250	91.874	91.931	91.935	5.250	91.874	91.931	91.935	5.250	91.874	91.931	91.935	
5.375	92.496	92.553	92.557	5.375	92.496	92.553	92.557	5.375	92.496	92.553	92.557	
5.500	93.194	93.251	93.255	5.500	93.194	93.251	93.255	5.500	93.194	93.251	93.255	
5.625	93.568	93.624	93.628	5.625	93.568	93.624	93.628	5.625	93.568	93.624	93.628	
5.750	94.341	94.387	94.375	5.750	94.341	94.387	94.375	5.750	94.341	94.387	94.375	
5.875	95.173	95.219	95.207	5.875	95.173	95.219	95.207	5.875	95.173	95.219	95.207	
6.000	95.739	95.785	95.773	6.000	95.739	95.785	95.773	6.000	95.739	95.785	95.773	
6.125	96.733	96.544	96.532	6.125	96.733	96.544	96.532	6.125	96.733	96.544	96.532	
6.250	97.260	97.042	96.921	6.250	97.260	97.042	96.921	6.250	97.260	97.042	96.921	
6.375	98.141	98.108	98.074	6.375	98.141	98.108	98.074	6.375	98.141	98.108	98.074	
6.500	98.699	98.665	98.632	6.500	98.699	98.665	98.632	6.500	98.699	98.665	98.632	
6.625	99.158	99.125	99.091	6.625	99.158	99.125	99.091	6.625	99.158	99.125	99.091	
6.750	99.562	99.503	99.445	6.750	99.562	99.503	99.445	6.750	99.562	99.503	99.445	
6.875	99.948	99.890	99.831	6.875	99.948	99.890	99.831	6.875	99.948	99.890	99.831	
7.000	100.286	100.477	100.418	7.000	100.286	100.477	100.418	7.000	100.286	100.477	100.418	
7.125	100.912	100.854	100.795	7.125	100.912	100.854	100.795	7.125	100.912	100.854	100.795	
7.250	100.888	101.004	100.871	7.250	100.888	101.004	100.871	7.250	100.888	101.004	100.871	
7.375	101.265	101.132	100.998	7.375	101.265	101.132	100.998	7.375	101.265	101.132	100.998	
7.500	101.494	101.360	101.243	7.500	101.494	101.360	101.243	7.500	101.494	101.360	101.243	
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	87.065	87.151	87.220	3.500	87.065	87.151	87.220	5.250	90.399	90.455	90.404	
3.625	87.578	87.664	87.733	3.625	87.578	87.664	87.733	5.375	91.021	91.077	91.026	
3.750	88.813	88.893	88.945	3.750	88.813	88.893	88.945	5.500	91.718	91.775	91.724	
3.875	89.833	89.866	89.900	3.875	89.833	89.866	89.900	5.625	92.092	92.148	92.097	
4.000	90.179	90.212	90.246	4.000	90.179	90.212	90.246	5.750	93.400	93.446	93.404	
4.125	90.597	90.677	90.729	4.125	90.597	90.677	90.729	5.875	94.232	94.278	94.236	
4.250	91.682	91.657	91.683	4.250	91.682	91.657	91.683	6.000	95.048	95.094	95.052	
4.375	91.935	92.009	92.045	4.375	91.935	92.009	92.045	6.125	95.851	95.633	95.561	
4.500	92.440	92.513	92.549	4.500	92.440	92.513	92.549	6.250	96.571	96.353	96.386	
4.625	92.939	93.013	93.048	4.625	92.939	93.013	93.048	6.375	97.373	97.339	97.306	
4.750	93.515	93.582	93.649	4.750	93.515	93.582	93.649	6.500	97.930	97.897	97.863	
4.875	93.700	93.783	93.802	4.875	93.700	93.783	93.802	6.625	98.389	98.356	98.322	
5.000	94.187	94.270	94.289	5.000	94.187	94.270	94.289	6.750	98.781	98.722	98.663	
5.125	94.412	94.495	94.514	5.125	94.412	94.495	94.514	6.875	99.038	99.017	98.962	
5.250	94.887	94.933	94.935	5.250	94.887	94.933	94.935	7.000	99.537	99.515	99.460	
5.375	95.357	95.152	95.155	5.375	95.357	95.152	95.155	7.125	99.920	99.898	99.843	
5.500	95.810	95.605	95.608	5.500	95.810	95.605	95.608	7.250	99.772	99.672	99.602	
5.625	96.243	96.038	96.041	5.625	96.243	96.038	96.041	7.375				
5.750	96.592	96.631	96.617	5.750	96.592	96.631	96.617	7.500				
5.875	96.768	96.807	96.793	5.875	96.768	96.807	96.793	7.625				
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	94.232	94.278	94.236	5.875	94.232	94.278	94.236	4.500	89.579	89.653	89.584	
6.000	95.048	95.094	95.052	6.000	95.048	95.094	95.052	4.625	90.064	90.138	90.069	
6.125	95.851	95.633	95.561	6.125	95.851	95.633	95.561	4.750	89.890	89.957	90.024	
6.250	96.571	96.353	96.386	6.250	96.571	96.353	96.386	4.875	90.026	90.093	90.160	
6.375	97.373	97.339	97.306	6.375	97.373	97.339	97.306	5.000	90.351	90.418	90.235	
6.500	97.930	97.897	97.863	6.500	97.930	97.897	97.863	5.125	90.463	90.530	90.597	
6.625	98.389	98.356	98.322	6.625	98.389	98.356	98.322	5.250	92.192	92.184	92.175	
6.750	98.781	98.722	98.663	6.750	98.781	98.722	98.663	5.375	92.108	92.100	92.092	
6.875	99.038	99.017	98.962	6.875	99.038	99.017	98.962	5.500	92.267	92.259	92.251	
7.000	99.537	99.515	99.460	7.000	99.537	99.515	99.460	5.625	92.338	92.330	92.321	
7.125	99.920	99.898	99.843	7.125	99.920	99.898	99.843	5.750	93.511	93.478	93.444	
7.250	99.772	99.672	99.602	7.250	99.772	99.672	99.602	5.875	93.881	93.847	93.814	
7.375	100.210	100.146	100.069	7.375	100.210	100.146	100.069	6.000	94.273	94.239	94.206	
7.500	100.545	100.481	100.404	7.500	100.545	100.481	100.404	6.125	94.622	94.589	94.555	
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	95.173	95.219	95.207	5.875	95.173	95.219	95.207	5.875	95.173	95.219	95.207	
6.000	95.739	95.785	95.773	6.000	95.739	95.785	95.773	6.000	95.739	95.785	95.773	
6.125	96.733	96.544	96.532	6.125	96.733	96.544	96.532	6.125	96.733	96.544	96.532	
6.250	97.260	97.042	96.921	6.250	97.260	97.042	96.921	6.250	97.260	97.042	96.921	
6.375	98.141	98.108	98.074	6.375	98.141	98.108	98.074	6.375	98.141	98.108	98.074	
6.500	98.699	98.665	98.632	6.500	98.699	98.665	98.632	6.500	98.699	98.665	98.632	
6.625	99.158	99.125	99.091	6.625	99.158	99.125	99.091	6.625	99.158	99.125	99.091	
6.750	99.562	99.503	99.445	6.750	99.562	99.503	99.445	6.750	99.562	99.503	99.445	
6.875	99.948	99.890	99.831	6.875	99.948	99.890	99.831	6.875	99.948	99.890	99.831	
7.000	100.286	100.477	100.418	7.000	100.286	100.477	100.418	7.000	100.286	100.477	100.418	
7.125	100.912	100.854	100.795	7.125	100.912	100.854	100.795	7.125	100.912	100.854	100.795	
7.250	100.888	101.004	100.871	7.250	100.888	101.004	100.871	7.250	100.888	101.004	100.871	
7.375	101.265	101.132	100.998	7.375	101.265	101.132	100.998	7.375	101.265	101.132	100.998	
7.500	101.494	101.360	101.243	7.500	101.494	101.360	101.243	7.500	101.494	101.360	101.243	
7.625	101.834	101.706	101.605	7.625	101.834	101.706	101.605	7.625	101.834	101.706	101.605	
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 Yr Fixed MB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	92.440	92.513	92.549	4.500	92.440	92.513	92.549	5.875	94.232	94.278	94.236	
4.625	92.939	93.013	93.048	4.625	92.939	93.013	93.048	6.000	95.048	95.094	95.052	
4.750	93.515	93.582	93.649	4.750	93.515	93.582	93.649	6.125	95.851	95.633	95.561	
4.875	93.700	93.783	93.802	4.875	93.700	93.783	93.802	6.250	96.571	96.353	96.386	
5.000	94.187	94.270	94.289	5.000	94.187	94.270	94.289	6.375	97.373	97.339	97.306	
5.125	94.412	94.495	94.514	5.125	94.412	94.495	94.514	6.500	97.930	97.897	97.863	
5.250	94.887	94.933	94.935	5.250	94.887	94.933	94.935	6.625	98.389	98.356	98.322	
5.375	95.357	95.152	95.155	5.375	95.357	95.152						



Government DPA												
BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>								
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				7.125				7.125				
7.250	97.092	96.820	96.520	7.250	94.492	94.220	93.920	7.250				
7.375	97.566	97.294	96.994	7.375	94.966	94.694	94.394	7.375				
7.500	98.020	97.748	97.448	7.500	95.420	95.148	94.848	7.500				
7.625	98.423	98.151	97.851	7.625	95.823	95.551	95.251	7.625				
7.750	98.912	98.570	98.270	7.750	96.312	95.970	95.670	7.750				
7.875	99.346	99.004	98.704	7.875	96.746	96.404	96.104	7.875				
8.000	99.760	99.418	99.118	8.000	97.160	96.818	96.518	8.000				
8.125	100.133	99.791	99.491	8.125	97.533	97.191	96.891	8.125				
8.250	100.497	100.155	99.855	8.250	97.897	97.555	97.255	8.250				
8.375				8.375				8.375				

Government DPA Adjustments												
<b>FICO</b>				<b>Other Adjustments</b>								
FICO =>680	0.000			DTI >50	-0.250							
660 - 679	-0.250			Manufactured Home	-0.250							
640 - 659	-0.500			2-Units	-0.250							
620 - 639	-1.000											
600 - 619	-1.500											

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.  
<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.