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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

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	91.462	91.424	91.389	6.000	92.965	92.924	92.880	4.375				
6.125	92.300	92.261	92.217	6.125	93.755	93.710	93.667	4.500				
6.250	94.718	94.702	94.683	6.250	94.718	94.702	94.683	4.625				
6.375	95.286	95.270	95.251	6.375	95.286	95.270	95.251	4.750				
6.500	95.838	95.822	95.803	6.500	95.838	95.822	95.553	4.875				
6.625	96.484	96.452	96.424	6.625	96.484	96.452	96.424	5.000	93.656	93.649	93.639	
6.750	97.197	97.166	97.137	6.750	96.947	96.916	96.887	5.125	93.848	93.841	93.833	
6.875	97.459	97.678	97.399	6.875	97.459	97.428	97.399	5.250	94.373	94.366	94.359	
7.000	98.348	98.287	98.258	7.000	98.348	98.287	98.258	5.375	94.604	94.596	94.589	
7.125	98.795	98.734	98.706	7.125	98.795	98.734	98.706	5.500	95.091	95.062	95.033	
7.250	99.287	99.225	99.202	7.250	99.287	99.225	99.202	5.625	95.490	95.461	95.432	
7.375	99.817	99.756	99.732	7.375	99.817	99.756	99.732	5.750	95.747	95.718	95.689	
7.500	100.329	100.267	100.244	7.500	100.329	100.267	100.244	5.875	95.943	95.926	95.900	
7.625	100.704	100.643	100.620	7.625	100.704	100.643	100.620	6.000	96.113	96.096	96.068	

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	92.320	92.299	92.274									
4.875	92.457	92.436	92.411									
5.000	92.796	92.775	93.000									
5.125	93.259	93.237	93.216									
5.250	93.758	93.716	93.672									
5.375	94.274	94.231	94.187									
5.500	94.787	94.744	94.701									
5.625	95.261	95.218	95.175									
5.750	95.619	95.577	95.533									
5.875	96.017	95.953	95.894									
6.000	96.749	96.685	96.626									

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	91.462	91.424	91.389	6.000	92.965	92.924	92.880	4.375				
6.125	92.300	92.261	92.217	6.125	93.755	93.710	93.667	4.500				
6.250	94.718	94.702	94.683	6.250	94.718	94.702	94.683	4.625				
6.375	95.286	95.270	95.251	6.375	95.286	95.270	95.251	4.750				
6.500	95.838	95.822	95.803	6.500	95.838	95.822	95.553	4.875				
6.625	96.484	96.452	96.424	6.625	96.484	96.452	96.424	5.000	93.656	93.649	93.639	
6.750	97.197	97.166	97.137	6.750	96.947	96.916	96.887	5.125	93.848	93.841	93.833	
6.875	97.459	97.678	97.399	6.875	97.459	97.428	97.399	5.250	94.373	94.366	94.359	
7.000	98.172	98.141	98.113	7.000	97.922	97.891	97.863	5.375	94.604	94.596	94.589	
7.125	98.700	98.653	98.610	7.125	98.450	98.403	98.360	5.500	95.091	95.062	95.033	
7.250	99.194	99.147	99.104	7.250	98.944	98.897	98.854	5.625	95.490	95.461	95.432	
7.375	99.398	99.601	99.558	7.375	99.398	99.351	99.308	5.750	95.747	95.718	95.689	
7.500	100.121	100.075	99.782	7.500	99.871	99.825	99.782	5.875	95.943	95.926	95.900	
7.625	100.514	100.437	100.386	7.625	100.264	100.187	100.136	6.000	96.113	96.096	96.068	

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	92.320	92.299	92.274									
4.875	92.457	92.436	92.411									
5.000	92.796	92.775	93.000									
5.125	93.259	93.237	93.216									
5.250	93.758	93.716	93.672									
5.375	94.274	94.231	94.187									
5.500	94.787	94.744	94.701									
5.625	95.261	95.218	95.175									
5.750	95.619	95.577	95.533									

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	89.816	89.814	89.807	2.625				2.625				
5.750	90.588	90.587	90.579	2.750				2.750				
5.875	91.178	91.176	91.168	2.875				2.875				
6.000	91.762	91.760	91.753	3.000				3.000				
6.125	92.544	92.533	92.517	3.125				3.125				
6.250	93.288	93.277	93.261	3.250				3.250				
6.375	94.905	95.022	95.000	3.375				3.375				
6.500	95.444	95.569	95.545	3.500				3.500				
6.625	96.137	96.207	96.179	3.625				3.625				
6.750	96.872	96.956	96.926	3.750				3.750				
6.875	97.358	97.454	97.420	3.875				3.875				
7.000	97.832	97.938	97.901	4.000				4.000				
7.125	98.253	98.357	98.320	4.125				4.125				
7.250	98.961	99.022	98.979	4.250				4.250				
7.375	99.356	99.424	99.378									

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											



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

Effective Time:
 12:08:56 PM

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	Rate	
5.125				5.125				4.750					
5.250				5.250				4.875					
5.375	90.543	90.523	90.503	5.375	90.543	90.523	90.503	5.000					
5.500	91.148	91.128	91.108	5.500	91.148	91.128	91.108	5.125					
5.625	91.729	91.709	91.689	5.625	91.729	91.709	91.689	5.250	89.787	89.767	89.747		
5.750	92.457	92.439	92.421	5.750	92.457	92.439	92.421	5.375	90.543	90.523	90.503		
5.875	95.124	95.130	95.118	5.875	95.124	95.130	95.118	5.500	93.148	93.128	93.108		
6.000	95.692	95.698	95.686	6.000	95.692	95.698	95.686	5.625	91.729	91.709	91.689		
6.125	96.671	96.488	96.476	6.125	96.671	96.488	96.476	5.750	92.457	92.439	92.421		
6.250	97.195	96.992	96.957	6.250	97.195	96.992	96.957	5.875	95.124	95.130	95.118		
6.375	97.823	97.776	97.733	6.375	97.823	97.776	97.733	6.000	95.692	95.698	95.686		
6.500	98.366	98.319	98.278	6.500	98.366	98.319	98.278	6.125	96.671	96.488	96.476		
6.625	98.820	98.773	98.737	6.625	98.820	98.773	98.737	6.250	97.195	96.992	96.957		
6.750	99.475	99.397	99.319	6.750	99.475	99.397	99.319	6.375	97.823	97.776	97.733		
6.875	99.689	99.610	99.532	6.875	99.689	99.610	99.532	6.500	98.366	98.319	98.278		
7.000	100.258	100.180	100.102	7.000	100.258	100.180	100.102	6.625	98.820	98.773	98.737		
7.125	100.653	100.575	100.515	7.125	100.653	100.575	100.515	6.750	99.475	99.397	99.319		
7.250	101.339	101.214	101.089	7.250	101.339	101.214	101.089	6.875	99.689	99.610	99.532		
7.375	101.511	101.386	101.261	7.375	101.511	101.386	101.261	7.000	100.258	100.180	100.102		
7.500	101.805	101.680	101.555	7.500	101.805	101.680	101.555	7.125	100.653	100.575	100.515		
7.625	102.068	101.943	101.818	7.625	102.068	101.943	101.818	7.250	101.339	101.214	101.089		
7.750	102.069	101.922	101.808	7.750	102.069	101.922	101.808	7.375	101.511	101.386	101.261		
7.875	101.888	101.634	101.566	7.875	101.888	101.634	101.566	7.500	101.805	101.680	101.555		
8.000	102.325	102.105	102.037	8.000	102.325	102.105	102.037	7.625	102.068	101.943	101.818		
8.125	102.747	102.475	102.403	8.125	102.747	102.475	102.403	7.750	102.069	101.922	101.808		

Government Adjustments

FICO		Loan Amount Adjustments	
> 720+	0.125	\$75K - \$99,999	-0.750
680 - 720	0.000	\$100K - \$150K	-0.375
660 - 679	-0.250		
640 - 659	-0.500		
620 - 639	-1.250		
600 - 619	-1.500		
580 - 599	-2.000		
550 - 579	-3.000		
< 550	-3.500		
No FICO Score	-3.000		

Other Adjustments	
2 Unit	-0.500
3-4 units	-1.000
MFH	-1.750
Non-Owner/2nd Home (Streamline)	-1.500
Temporary BuyDown	-0.500
Manual Underwrite	-0.375
Lock Extension per Day	-0.020

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				7.125				7.125				
7.250	97.401	97.085	96.785	7.250	94.801	94.485	94.185	7.250				
7.375	97.865	97.549	97.249	7.375	95.265	94.949	94.649	7.375				
7.500	98.309	97.993	97.693	7.500	95.709	95.393	95.093	7.500				
7.625	98.702	98.386	98.086	7.625	96.102	95.786	95.486	7.625				
7.750	99.692	99.304	99.004	7.750	97.092	96.704	96.404	7.750				
7.875	100.116	99.728	99.428	7.875	97.516	97.128	96.828	7.875				
8.000	100.530	100.142	99.842	8.000	97.930	97.542	97.242	8.000				
8.125	100.893	100.505	100.205	8.125	98.293	97.905	97.605	8.125				
8.250	101.237	100.849	100.549	8.250	98.637	98.249	97.949	8.250				
8.375				8.375				8.375				

Government DPA Adjustments												
FICO				Other Adjustments								
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											

⁽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.