



Table of Contents	
Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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

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	
5.625				5.625				5.000				
5.750				5.750				5.125				
5.875	94.935	94.952	94.952	5.875	94.935	94.952	94.952	5.250				
6.000	95.463	95.481	95.481	6.000	95.463	95.481	95.481	5.375				
6.125	95.952	95.936	95.936	6.125	95.952	95.936	95.936	5.500	94.075	94.049	94.056	
6.250	97.226	97.218	97.212	6.250	97.226	97.218	97.212	5.625	94.898	94.873	94.880	
6.375	97.763	97.756	97.749	6.375	97.763	97.756	97.749	5.750	95.625	95.600	95.606	
6.500	98.275	98.267	98.260	6.500	98.275	98.267	98.260	5.875	96.216	96.190	96.197	
6.625	98.701	98.737	98.766	6.625	98.701	98.737	98.766	6.000	96.796	96.771	96.778	
6.750	99.206	99.201	99.213	6.750	99.206	99.201	99.213	6.125	97.368	97.337	97.323	
6.875	99.681	99.729	99.745	6.875	99.681	99.729	99.745	6.250	98.053	98.022	98.008	
7.000	100.140	100.162	100.179	7.000	100.140	100.162	100.179	6.375	98.878	98.847	98.833	
7.125	100.571	100.550	100.529	7.125	100.571	100.550	100.529	6.500	99.393	99.361	99.348	
7.250	100.844	100.895	100.893	7.250	100.844	100.895	100.893	6.625	99.811	99.779	99.765	
7.375	101.273	101.341	101.351	7.375	101.273	101.341	101.351	6.750	100.389	100.242	100.239	
7.500	101.704	101.758	101.766	7.500	101.704	101.758	101.766	6.875	100.792	100.744	100.731	
7.625	102.014	102.022	102.014	7.625	102.014	102.022	102.014	7.000	101.241	101.194	101.180	
7.750	101.941	101.862	101.779	7.750	101.941	101.862	101.779	7.125	101.603	101.556	101.542	
7.875	102.355	102.244	102.189	7.875	102.355	102.244	102.189	7.250	101.296	101.297	101.296	
8.000	102.790	102.679	102.623	8.000	102.790	102.679	102.623	7.375	101.761	101.700	101.672	
8.125	103.050	102.939	102.883	8.125	103.050	102.939	102.883	7.500	102.173	102.111	102.084	
8.250	102.793	102.632	102.549	8.250	102.793	102.632	102.549	7.625	102.263	102.312	102.306	
8.375	102.986	103.075	102.992	8.375	102.986	103.075	102.992	7.750	101.941	101.862	101.779	
8.500	103.386	103.225	103.143	8.500	103.386	103.225	103.143	7.875	102.245	102.167	102.084	
8.625	103.597	103.436	103.353	8.625	103.597	103.436	103.353	8.000	102.531	102.452	102.369	

Conventional 15 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	95.929	95.958	95.990	5.000	95.594	95.700	95.755					
5.125	96.106	96.096	96.140	5.125	96.061	96.161	96.212					
5.250	96.500	96.492	96.506	5.250	96.419	96.513	96.561					
5.375	96.775	96.865	96.910	5.375	96.789	96.879	96.925					
5.500	97.297	97.137	97.182	5.500	97.208	97.298	97.343					
5.625	97.814	97.765	97.749	5.625	97.838	97.916	97.949					
5.750	98.327	98.278	98.263	5.750	98.327	98.278	98.281					
5.875	98.562	98.763	98.748	5.875	98.812	98.763	98.748					
6.000	99.185	99.136	99.121	6.000	99.185	99.136	99.121					
6.125	99.146	99.091	98.811	6.125	99.146	99.091	99.061					
6.250	99.379	99.575	99.295	6.250	99.629	99.575	99.295					
6.375	99.823	99.769	99.739	6.375	100.073	100.019	99.739					
6.500	100.144	100.340	100.060	6.500	100.394	100.340	100.060					
6.625	100.265	100.177	99.851	6.625	100.265	100.177	100.101					
6.750	100.479	100.640	100.315	6.750	100.729	100.640	100.315					
6.875	100.903	100.814	100.739	6.875	101.153	101.064	100.739					
7.000	101.438	101.350	101.024	7.000	101.438	101.350	101.024					

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
6.750	99.280	99.321	99.333	6.750	98.801	98.754	98.740	5.125	94.455	94.429	94.429
6.875	99.799	99.847	99.864	6.875	99.305	99.258	99.244	5.250	94.963	94.938	94.938
7.000	100.214	100.264	100.281	7.000	99.763	99.716	99.702	5.375	95.457	95.432	95.432
7.125	100.544	100.576	100.583	7.125	100.114	100.067	100.053	5.500	95.880	95.855	95.855
7.250	100.891	100.942	100.940	7.250	100.657	100.596	100.568	5.625	95.989	95.940	95.925
7.375	101.250	101.318	101.327	7.375	100.873	100.812	100.784	5.750	96.622	96.567	96.537
7.500	101.623	101.670	101.678	7.500	101.294	101.233	101.205	5.875	97.104	97.049	97.019
7.625	101.867	101.869	101.861	7.625	101.607	101.546	101.518	6.000	97.559	97.505	97.475
7.750	102.013	101.939	101.858	7.750	101.446	101.335	101.280	6.125	98.133	98.079	98.049
7.875	102.286	102.212	102.132	7.875	101.885	101.774	101.719	6.250	98.612	98.558	98.528
8.000	102.555	102.482	102.402	8.000	101.181	101.108	101.029	6.375	99.050	98.995	98.965
8.125	102.807	102.734	102.655	8.125	101.455	101.382	101.303	6.500	99.355	99.301	99.271
8.250	100.873	100.727	100.631	8.250	101.411	101.264	101.169	6.625	99.128	99.039	98.964
8.375	101.128	100.982	100.887	8.375	101.675	101.529	101.434	6.750	99.587	99.499	99.423
8.500	101.405	101.259	101.165	8.500	97.967	97.862	97.571	6.875	100.002	99.914	99.838
8.625	101.611	101.465	101.372	8.625				7.000	100.260	100.172	100.096

Conventional Fixed Adjustments

Cumulative LPPA 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	-0.375	-0.750	-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 LPPA 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	0.000	-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 LPPA 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							

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	95.940	95.877	95.814	5.250				5.250				
5.375	96.300	96.237	96.174	5.375				5.375				
5.500	96.661	96.598	96.535	5.500				5.500				
5.625	97.022	96.959	96.896	5.625	96.205	96.142	96.079	5.625	95.268	95.205	95.142	
5.750	97.383	97.320	97.257	5.750	96.626	96.563	96.500	5.750	95.737	95.674	95.611	
5.875	97.745	97.682	97.619	5.875	97.048	96.985	96.922	5.875	96.457	96.394	96.332	
6.000	97.967	97.904	97.841	6.000	97.470	97.407	97.344	6.000	96.749	96.686	96.624	
6.125	98.330	98.267	98.204	6.125	97.893	97.830	97.767	6.125	97.221	97.158	97.095	
6.250	98.593	98.530	98.467	6.250	98.316	98.253	98.190	6.250	97.667	97.604	97.541	
6.375	98.900	98.837	98.774	6.375	98.741	98.678	98.615	6.375	98.122	98.059	97.996	
6.500	99.208	99.145	99.082	6.500	99.001	98.938	98.875	6.500	98.574	98.511	98.448	
6.625	99.495	99.432	99.369	6.625	99.419	99.356	99.293	6.625	99.002	98.939	98.876	
6.750	99.739	99.676	99.613	6.750	99.702	99.639	99.576	6.750	99.391	99.328	99.265	
6.875	99.980	99.917	99.854	6.875	100.057	99.994	99.931	6.875	99.758	99.695	99.632	
7.000	100.182	100.119	100.056	7.000	100.292	100.229	100.166	7.000	100.100	100.037	99.974	
7.125	100.126	100.063	100.000	7.125	100.276	100.213	100.150	7.125	99.975	99.912	99.849	

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	95.817	95.754	95.691	5.250				5.250				
5.375	96.177	96.114	96.051	5.375				5.375				
5.500	96.538	96.475	96.412	5.500				5.500				
5.625	96.899	96.836	96.773	5.625	96.082	96.019	95.956	5.625	95.395	95.332	95.269	
5.750	97.260	97.197	97.134	5.750	96.503	96.440	96.377	5.750	95.864	95.801	95.738	
5.875	97.622	97.559	97.496	5.875	96.925	96.862	96.799	5.875	96.334	96.271	96.208	
6.000	97.844	97.781	97.718	6.000	97.347	97.284	97.221	6.000	96.626	96.563	96.500	
6.125	98.207	98.144	98.081	6.125	97.770	97.707	97.644	6.125	97.098	97.035	96.972	
6.250	98.422	98.359	98.296	6.250	98.194	98.131	98.068	6.250	97.389	97.326	97.263	
6.375	98.761	98.698	98.635	6.375	98.618	98.555	98.492	6.375	97.862	97.799	97.736	
6.500	98.959	98.896	98.833	6.500	98.878	98.815	98.752	6.500	98.335	98.272	98.209	
6.625	99.297	99.234	99.171	6.625	99.296	99.233	99.170	6.625	98.809	98.746	98.683	
6.750	99.519	99.456	99.393	6.750	99.533	99.470	99.407	6.750	99.100	99.037	98.974	
6.875	99.857	99.794	99.731	6.875	99.934	99.871	99.808	6.875	99.568	99.505	99.442	
7.000	100.054	99.991	99.928	7.000	100.169	100.106	100.043	7.000	99.836	99.773	99.710	
7.125	100.253	100.190	100.127	7.125	100.403	100.340	100.277	7.125	100.102	100.039	99.976	

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	-4.875

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	95.463	95.481	95.481	6.000				4.375				
6.125	95.952	95.936	95.936	6.125				4.500				
6.250	97.226	97.218	97.212	6.250	96.976	96.968	96.962	4.625				
6.375	97.763	97.756	97.749	6.375	97.763	97.756	97.749	4.750				
6.500	98.404	98.373	98.359	6.500	98.404	98.373	98.359	4.875				
6.625	98.902	98.870	98.857	6.625	98.902	98.870	98.857	5.000	95.679	95.670	95.655	
6.750	99.280	99.233	99.219	6.750	99.280	99.233	99.219	5.125	95.856	95.846	95.831	
6.875	99.813	99.766	99.753	6.875	99.813	99.766	99.753	5.250	96.250	96.242	96.235	
7.000	100.328	100.281	100.267	7.000	100.328	100.281	100.267	5.375	96.463	96.456	96.449	
7.125	100.756	100.709	100.695	7.125	100.756	100.709	100.695	5.500	96.838	96.830	96.823	
7.250	100.928	100.867	100.839	7.250	100.928	100.867	100.839	5.625	97.152	97.130	97.108	
7.375	101.423	101.362	101.334	7.375	101.423	101.362	101.334	5.750	97.393	97.371	97.349	
7.500	101.900	101.839	101.812	7.500	101.900	101.839	101.812	5.875	97.732	97.710	97.682	
7.625	102.284	102.223	102.195	7.625	102.284	102.223	102.195	6.000	97.892	97.871	97.843	

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	94.347	94.323	94.292									
4.875	94.502	94.478	94.447									
5.000	94.806	94.782	94.752									
5.125	95.179	95.154	95.124									
5.250	95.554	95.518	95.480									
5.375	96.053	96.017	95.979									
5.500	96.548	96.512	96.474									
5.625	97.004	96.968	96.930									
5.750	97.348	97.312	97.274									
5.875	97.673	97.636	97.598									
6.000	98.221	98.185	98.147									

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	95.463	95.481	95.481	6.000				4.375				
6.125	95.952	95.936	95.936	6.125				4.500				
6.250	97.226	97.218	97.212	6.250	96.976	96.968	96.962	4.625				
6.375	97.763	97.756	97.749	6.375	97.763	97.756	97.749	4.750				
6.500	98.275	98.267	98.260	6.500	98.275	98.267	98.260	4.875				
6.625	98.668	98.660	98.654	6.625	98.668	98.660	98.654	5.000	95.679	95.670	95.655	
6.750	99.206	99.184	99.163	6.750	99.206	99.184	99.163	5.125	95.856	95.846	95.831	
6.875	99.680	99.659	99.638	6.875	99.680	99.659	99.638	5.250	96.250	96.242	96.235	
7.000	100.116	100.094	100.073	7.000	100.116	100.094	100.073	5.375	96.463	96.456	96.449	
7.125	100.321	100.300	100.279	7.125	100.571	100.550	100.529	5.500	96.838	96.830	96.823	
7.250	100.784	100.745	100.710	7.250	100.784	100.745	100.710	5.625	97.152	97.130	97.108	
7.375	101.220	101.181	101.147	7.375	101.220	101.181	101.147	5.750	97.393	97.371	97.349	
7.500	101.384	101.346	101.311	7.500	101.384	101.346	101.311	5.875	97.732	97.710	97.682	
7.625	101.675	101.637	101.602	7.625	101.675	101.637	101.602	6.000	97.892	97.871	97.843	

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	94.347	94.323	94.292									
4.875	94.502	94.478	94.447									
5.000	94.806	94.782	94.752									
5.125	95.179	95.154	95.124									
5.250	95.554	95.518	95.480									
5.375	96.053	96.017	95.979									
5.500	96.548	96.512	96.474									
5.625	97.004	96.968	96.930									
5.750	97.348	97.312	97.274									

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	92.569	92.569	92.564	2.625				2.625				
5.750	93.323	93.323	93.318	2.750				2.750				
5.875	93.894	93.894	93.890	2.875				2.875				
6.000	94.458	94.458	94.454	3.000				3.000				
6.125	95.046	95.038	95.031	3.125				3.125				
6.250	95.762	95.754	95.747	3.250				3.250				
6.375	97.358	97.384	97.407	3.375				3.375				
6.500	97.789	97.811	97.831	3.500				3.500				
6.625	98.395	98.417	98.437	3.625				3.625				
6.750	98.910	98.951	98.963	3.750				3.750				
6.875	99.376	99.411	99.420	3.875				3.875				
7.000	99.776	99.807	99.813	4.000				4.000				
7.125	100.226	100.258	100.264	4.125				4.125				
7.250	100.594	100.645	100.643	4.250				4.250				
7.375	100.874	100.919	100.914									

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	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375				5.375				5.000				
5.500				5.500				5.125				
5.625				5.625				5.250				
5.750	95.231	95.047	95.033	5.750	95.231	95.047	95.033	5.375	95.231	95.047	95.033	
5.875	97.507	97.396	97.337	5.875	97.507	97.396	97.337	5.500	97.506	97.396	97.347	
6.000	98.067	98.157	98.109	6.000	98.067	98.157	98.109	5.625	98.067	98.157	98.109	
6.125	99.072	98.940	98.892	6.125	99.072	98.940	98.892	5.750	99.072	98.940	98.892	
6.250	99.559	99.415	99.366	6.250	99.559	99.415	99.366	5.875	99.559	99.415	99.366	
6.375	99.995	99.940	99.886	6.375	99.995	99.940	99.886	6.000	99.995	99.940	99.886	
6.500	100.514	100.460	100.405	6.500	100.514	100.460	100.405	6.125	100.514	100.460	100.405	
6.625	100.952	100.897	100.843	6.625	100.952	100.897	100.843	6.250	100.952	100.897	100.843	
6.750	101.064	101.134	101.067	6.750	101.064	101.134	101.067	6.375	101.064	101.134	101.067	
6.875	101.258	101.196	101.133	6.875	101.258	101.196	101.133	6.500	101.258	101.196	101.133	
7.000	101.801	101.739	101.676	7.000	101.801	101.739	101.676	6.625	101.801	101.739	101.676	
7.125	102.162	102.100	102.037	7.125	102.162	102.100	102.037	6.750	102.162	102.100	102.037	
7.250	102.245	102.296	102.242	7.250	102.245	102.296	102.242	6.875	102.245	102.296	102.242	
7.375	102.146	102.021	101.896	7.375	102.146	102.021	101.896	7.000	102.146	102.021	101.896	
7.500	102.712	102.587	102.462	7.500	102.712	102.587	102.462	7.125	102.712	102.587	102.462	
7.625	102.959	102.834	102.709	7.625	102.959	102.834	102.709	7.250	102.959	102.834	102.709	
7.750	102.966	102.813	102.699	7.750	102.966	102.813	102.699	7.375	102.966	102.813	102.699	
7.875	102.521	102.396	102.271	7.875	102.521	102.396	102.271	7.500	102.521	102.396	102.271	
8.000	102.863	102.654	102.525	8.000	102.863	102.654	102.525	7.625	102.863	102.654	102.525	
8.125	103.265	103.056	102.914	8.125	103.265	103.056	102.914	7.750	103.265	103.056	102.914	
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				4.875				
2.875				2.875				5.000				
3.000				3.000				5.125				
3.125				3.125				5.250				
3.250				3.250				5.375				
3.375				3.375				5.500				
3.500	89.136	89.368	89.373	3.500	89.136	89.368	89.373	5.625				
3.625	89.681	89.913	89.919	3.625	89.681	89.913	89.919	5.750	95.338	95.306	95.235	
3.750	90.728	90.940	90.956	3.750	90.728	90.940	90.956	5.875	96.531	96.371	96.527	
3.875	91.273	91.485	91.501	3.875	91.273	91.485	91.501	6.000	97.092	96.932	96.839	
4.000	91.818	92.030	92.046	4.000	91.818	92.030	92.046	6.125	97.939	97.986	97.783	
4.125	92.362	92.575	92.590	4.125	92.362	92.575	92.590	6.250	98.871	98.668	98.714	
4.250	93.017	93.210	93.217	4.250	93.017	93.210	93.217	6.375	99.323	99.393	99.326	
4.375	93.811	93.754	93.780	4.375	93.811	93.754	93.780	6.500	99.864	99.934	99.867	
4.500	94.352	94.545	94.572	4.500	94.352	94.545	94.572	6.625	100.321	100.391	100.324	
4.625	94.892	95.085	95.111	4.625	94.892	95.085	95.111	6.750	100.191	100.129	100.066	
4.750	95.274	95.281	95.289	4.750	95.274	95.281	95.289	6.875	100.474	100.525	100.464	
4.875	95.528	95.702	95.739	4.875	95.528	95.702	95.739	7.000	101.027	101.078	101.017	
5.000	96.061	95.984	96.022	5.000	96.061	95.984	96.022	7.125	101.456	101.507	101.446	
5.125	96.587	96.511	96.548	5.125	96.587	96.511	96.548	7.250	101.160	101.069	101.012	
5.250	96.637	96.673	96.690	5.250	96.637	96.673	96.690	7.375	101.427	101.458	101.322	
5.375	97.041	96.945	96.962	5.375	97.041	96.945	96.962	7.500	101.844	101.875	101.740	
5.500	97.553	97.457	97.474	5.500	97.553	97.457	97.474	7.625	102.076	102.107	101.972	
5.625	98.050	97.954	97.971	5.625	98.050	97.954	97.971	7.750	102.128	101.975	101.862	
5.750	98.106	98.057	97.972	5.750	98.106	98.057	97.972	7.875	99.865	99.740	99.615	
5.875	98.224	98.358	97.980	5.875	98.224	98.358	97.980	8.000	100.119	99.994	99.869	
6.000				6.000				8.125	100.324	100.199	100.324	
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	
6.500	99.864	99.934	99.867	6.125	97.939	97.986	97.783	4.500	91.520	91.713	91.615	
6.625	100.321	100.391	100.324	6.250	98.871	98.668	98.714	4.625	92.056	92.248	92.150	
6.750	100.191	100.129	100.066	6.375	99.323	99.393	99.326	4.750	91.649	91.656	91.664	
6.875	100.474	100.525	100.464	6.500	99.864	99.934	99.867	4.875	91.781	91.789	91.797	
7.000	101.027	101.078	101.017	6.625	100.321	100.391	100.324	5.000	92.106	92.114	92.121	
7.125	101.456	101.507	101.446	6.750	100.191	100.129	100.066	5.125	92.397	92.571	92.408	
7.250	101.160	101.069	101.012	6.875	100.474	100.525	100.464	5.250	93.975	93.951	93.928	
7.375	101.427	101.458	101.322	7.000	101.027	101.078	101.017	5.375	93.885	93.861	93.838	
7.500	101.844	101.875	101.740	7.125	101.456	101.507	101.446	5.500	94.028	94.005	93.981	
7.625	102.076	102.107	101.972	7.250	101.160	101.069	101.012	5.625	94.068	94.294	94.021	
7.750	102.128	101.975	101.862	7.375	101.427	101.458	101.322	5.750	95.178	95.155	95.131	
7.875	99.865	99.740	99.615	7.500	101.844	101.875	101.740	5.875	95.511	95.488	95.464	
8.000	100.119	99.994	99.869	7.625	102.076	102.107	101.972	6.000	95.857	95.833	95.810	
8.125	100.324	100.199	100.324	7.750	102.128	101.975	101.862	6.125	96.161	96.138	96.114	
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	
6.375	99.995	99.940	99.886	6.375	99.995	99.940	99.886	6.000	98.067	98.157	98.109	
6.500	100.514	100.460	100.405	6.500	100.514	100.460	100.405	6.125	99.072	98.940	98.892	
6.625	100.952	100.897	100.843	6.625	100.952	100.897	100.843	6.250	99.559	99.415	99.366	
6.750	101.064	101.134	101.067	6.750	101.064	101.134	101.067	6.375	99.995	99.940	99.886	
6.875	101.258	101.196	101.133	6.875	101.258	101.196	101.133	6.500	100.514	100.460	100.405	
7.000	101.801	101.739	101.676	7.000	101.801	101.739	101.676	6.625	100.952	100.897	100.843	
7.125	102.162	102.100	102.037	7.125	102.162	102.100	102.037	6.750	101.064	101.134	101.067	
7.250	102.245	102.296	102.242	7.250	102.245	102.296	102.242	6.875	101.258	101.196	101.133	
7.375	102.146	102.021	101.896	7.375	102.146	102.021	101.896	7.000	101.801	101.739	101.676	
7.500	102.712	102.587	102.462	7.500	102.712	102.587	102.462	7.125	102.162	102.100	102.037	
7.625	102.959	102.834	102.709	7.625	102.959	102.834	102.709	7.250	102.245	102.296	102.242	
7.750	102.966	102.813	102.699	7.750	102.966	102.813	102.699	7.375	102.146	102.021	101.896	
7.875	102.521	102.396	102.271	7.875	102.521	102.396	102.271	7.500	102.712	102.587	102.462	
8.000	102.863	102.654	102.525	8.000	102.863	102.654	102.525	7.625	102.959	102.834	102.709	
8.125	103.265	103.056	102.914	8.125	103.265	103.056	102.914	7.750	102.966	102.813	102.699	
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	94.352	94.545	94.572	4.500	94.352	94.545	94.572	6.625	100.321	100.391	100.324	
4.625	94.892	95.085	95.111	4.625	94.892	95.085	95.111	6.750	100.191	100.129	100.066	
4.750	95.274	95.281	95.289	4.750	95.274	95.281	95.289	6.875	100.474	100.525	100.464	
4.875	95.528	95.702	95.739	4.875	95.528	95.702	95.739	7.000	101.027	101.078	101.017	
5.000	96.061	95.984	96.022	5.000	96.061	95.984	96.022	7.125	101.456	101.507	101.446	
5.125	96.587	96.511	96.548	5.125	96.587	96.511	96.548					

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	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375				5.375				5.000				
5.500				5.500				5.125				
5.625				5.625				5.250				
5.750	95.231	95.047	95.033	5.750	95.231	95.047	95.033	5.375				
5.875	97.467	97.577	97.529	5.875	97.467	97.577	97.529	5.500				
6.000	98.026	98.136	98.088	6.000	98.026	98.136	98.088	5.625				
6.125	99.072	98.883	98.835	6.125	99.072	98.883	98.835	5.750	95.231	95.047	95.033	
6.250	99.559	99.356	99.207	6.250	99.559	99.356	99.207	5.875	97.467	97.577	97.529	
6.375	99.995	99.940	99.886	6.375	99.995	99.940	99.886	6.000	98.026	98.136	98.088	
6.500	100.514	100.460	100.405	6.500	100.514	100.460	100.405	6.125	99.072	98.883	98.835	
6.625	100.952	100.897	100.843	6.625	100.952	100.897	100.843	6.250	99.559	99.356	99.207	
6.750	100.973	100.910	100.848	6.750	100.973	100.910	100.848	6.375	99.995	99.940	99.886	
6.875	101.258	101.196	101.133	6.875	101.258	101.196	101.133	6.500	100.514	100.460	100.405	
7.000	101.801	101.739	101.676	7.000	101.801	101.739	101.676	6.625	100.952	100.897	100.843	
7.125	102.162	102.100	102.037	7.125	102.162	102.100	102.037	6.750	100.973	100.910	100.848	
7.250	102.192	102.067	101.942	7.250	102.192	102.067	101.942	6.875	101.258	101.196	101.133	
7.375	102.146	102.021	101.896	7.375	102.146	102.021	101.896	7.000	101.801	101.739	101.676	
7.500	102.712	102.337	102.462	7.500	102.712	102.337	102.462	7.125	102.162	102.100	102.037	
7.625	102.959	102.834	102.709	7.625	102.959	102.834	102.709	7.250	102.192	102.067	101.942	
7.750	102.966	102.813	102.699	7.750	102.966	102.813	102.699	7.375	102.146	102.021	101.896	
7.875	102.521	102.396	102.271	7.875	102.521	102.396	102.271	7.500	102.712	102.337	102.462	
8.000	102.863	102.654	102.525	8.000	102.863	102.654	102.525	7.625	102.959	102.834	102.709	
8.125	103.265	103.056	102.914	8.125	103.265	103.056	102.914	7.750	102.966	102.813	102.699	
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				4.875				
2.875				2.875				5.000				
3.000				3.000				5.125				
3.125				3.125				5.250				
3.250				3.250				5.375				
3.375				3.375				5.500				
3.500	89.154	89.386	89.391	3.500	89.154	89.386	89.391	5.625				
3.625	89.669	89.901	89.906	3.625	89.669	89.901	89.906	5.750	95.338	95.306	95.235	
3.750	90.801	91.013	91.029	3.750	90.801	91.013	91.029	5.875	96.460	96.570	96.477	
3.875	91.315	91.527	91.543	3.875	91.315	91.527	91.543	6.000	97.019	97.129	97.036	
4.000	91.826	92.038	92.054	4.000	91.826	92.038	92.054	6.125	97.939	97.986	97.783	
4.125	92.334	92.546	92.562	4.125	92.334	92.546	92.562	6.250	98.871	98.668	98.714	
4.250	93.082	93.275	93.302	4.250	93.082	93.275	93.302	6.375	99.226	99.261	99.193	
4.375	93.837	93.780	93.807	4.375	93.837	93.780	93.807	6.500	99.746	99.806	99.738	
4.500	94.335	94.528	94.555	4.500	94.335	94.528	94.555	6.625	100.207	100.297	100.230	
4.625	94.824	95.016	95.043	4.625	94.824	95.016	95.043	6.750	100.191	100.129	100.066	
4.750	95.274	95.281	95.289	4.750	95.274	95.281	95.289	6.875	100.287	100.358	100.297	
4.875	95.520	95.694	95.731	4.875	95.520	95.694	95.731	7.000	100.770	100.778	100.717	
5.000	95.989	96.163	95.950	5.000	95.989	96.163	95.950	7.125	101.131	101.096	101.035	
5.125	96.441	96.615	96.402	5.125	96.441	96.615	96.402	7.250	101.160	101.069	100.762	
5.250	96.637	96.685	96.702	5.250	96.637	96.685	96.702	7.375	101.206	101.157	101.021	
5.375	96.976	97.130	97.147	5.375	96.976	97.130	97.147	7.500	101.645	101.492	101.379	
5.500	97.399	97.553	97.570	5.500	97.399	97.553	97.570	7.625	102.069	101.916	101.802	
5.625	97.796	97.950	97.967	5.625	97.796	97.950	97.967	7.750	102.128	101.975	101.862	
5.750	98.106	98.057	97.792	5.750	98.106	98.057	97.792	7.875	99.865	99.740	99.615	
5.875	98.094	98.229	97.980	5.875	98.094	98.229	97.980	8.000	100.119	99.994	99.869	
6.000				6.000				8.125	100.324	100.199	100.324	
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	
6.500	99.746	99.806	99.738	6.125	97.939	97.986	97.783	4.500	91.457	91.650	91.552	
6.625	100.207	100.297	100.230	6.250	98.871	98.668	98.714	4.625	91.921	92.114	92.016	
6.750	100.191	100.129	100.066	6.375	99.226	99.261	99.193	4.750	91.649	91.656	91.664	
6.875	100.287	100.358	100.297	6.500	99.746	99.806	99.738	4.875	91.781	91.789	91.797	
7.000	100.770	100.778	100.717	6.625	100.207	100.297	100.230	5.000	92.106	92.114	92.121	
7.125	101.131	101.096	101.035	6.750	100.191	100.129	100.066	5.125	92.220	92.307	92.235	
7.250	101.160	101.069	100.762	6.875	100.287	100.358	100.297	5.250	93.975	93.951	93.928	
7.375	101.206	101.157	101.021	7.000	100.770	100.778	100.717	5.375	93.885	93.861	93.838	
7.500	101.645	101.492	101.379	7.125	101.131	101.096	101.035	5.500	94.028	94.005	93.981	
7.625	102.069	101.916	101.802	7.250	101.160	101.069	100.762	5.625	94.068	94.044	94.021	
7.750	102.128	101.975	101.862	7.375	101.206	101.157	101.021	5.750	95.178	95.155	95.131	
7.875	99.865	99.740	99.615	7.500	101.645	101.492	101.379	5.875	95.511	95.488	95.464	
8.000	100.119	99.994	99.869	7.625	102.069	101.916	101.802	6.000	95.857	95.833	95.810	
8.125	100.324	100.199	100.324	7.750	102.128	101.975	101.862	6.125	96.161	96.138	96.114	
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	
6.375	99.995	99.940	99.886	6.375	99.995	99.940	99.886	6.000	98.026	98.136	98.088	
6.500	100.514	100.460	100.405	6.500	100.514	100.460	100.405	6.125	99.072	98.883	98.835	
6.625	100.952	100.897	100.843	6.625	100.952	100.897	100.843	6.250	99.559	99.356	99.207	
6.750	100.973	100.910	100.848	6.750	100.973	100.910	100.848	6.375	99.995	99.940	99.886	
6.875	101.258	101.196	101.133	6.875	101.258	101.196	101.133	6.500	100.514	100.460	100.405	
7.000	101.801	101.739	101.676	7.000	101.801	101.739	101.676	6.625	100.952	100.897	100.843	
7.125	102.162	102.100	102.037	7.125	102.162	102.100	102.037	6.750	100.973	100.910	100.848	
7.250	102.192	102.067	101.942	7.250	102.192	102.067	101.942	6.875	101.258	101.196	101.133	
7.375	102.146	102.021	101.896	7.375	102.146	102.021	101.896	7.000	101.801	101.739	101.676	
7.500	102.712	102.337	102.462	7.500	102.712	102.337	102.462	7.125	102.162	102.100	102.037	
7.625	102.959	102.834	102.709	7.625	102.959	102.834	102.709	7.250	102.192	102.067	101.942	
7.750	102.966	102.813	102.699	7.750	102.966	102.813	102.699	7.375	102.146	102.021	101.896	
7.875	102.521	102.396	102.271	7.875	102.521	102.396	102.271	7.500	102.712	102.337	102.462	
8.000	102.863	102.654	102.525	8.000	102.863	102.654	102.525	7.625	102.959	102.834	102.709	
8.125	103.265	103.056	102.914	8.125	103.265	103.056	102.914	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 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	94.335	94.528	94.555	4.500	94.335	94.528	94.555	6.625	100.207	100.297	100.230	
4.625	94.824	95.016	95.043	4.625	94.824	95.016	95.043	6.750	100.191	100.129	100.066	
4.750	95.274	95.281	95.289	4.750	95.274	95.281	95.289	6.875	100.287	100.358	100.297	
4.875	95.520	95.694	95.731	4.875	95.520	95.694	95.731	7.000	100.770	100.778	100.717	
5.000	95.989	96.163	95.950	5.000	95.989	96.163	95.950	7.125	101.131	101.096	101.035	
5.125	96.441	96.615	96.402	5.125	96.441	96.615	96.402	7.250	101.160	101.069	100.762	
5.250	96.637	96.685	96.702	5.250	96.							

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	96.325	96.077	95.777	6.750	93.725	93.477	93.177	6.750				
6.875	96.547	96.372	96.072	6.875	93.947	93.772	93.472	6.875				
7.000	97.011	96.836	96.536	7.000	94.411	94.236	93.936	7.000				
7.125	97.424	97.249	96.949	7.125	94.824	94.649	94.349	7.125				
7.250	98.057	97.810	97.510	7.250	95.457	95.210	94.910	7.250				
7.375	98.501	98.254	97.954	7.375	95.901	95.654	95.354	7.375				
7.500	98.925	98.678	98.378	7.500	96.325	96.078	95.778	7.500				
7.625	99.308	99.061	98.761	7.625	96.708	96.461	96.161	7.625				
7.750	100.072	99.753	99.453	7.750	97.472	97.153	96.853	7.750				
7.875	100.476	100.157	99.857	7.875	97.876	97.557	97.257	7.875				
8.000	100.870	100.551	100.251	8.000	98.270	97.951	97.651	8.000				
8.125	101.213	100.894	100.594	8.125	98.613	98.294	97.994	8.125				
8.250	101.547	101.228	100.928	8.250	98.947	98.628	98.328	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.