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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  |  |
| 5.625                    |         |         |         | 5.625                    |         |         |         | 5.000                    |         |         |         |  |
| 5.750                    |         |         |         | 5.750                    |         |         |         | 5.125                    |         |         |         |  |
| 5.875                    | 94.224  | 94.240  | 94.240  | 5.875                    | 94.224  | 94.240  | 94.240  | 5.250                    |         |         |         |  |
| 6.000                    | 94.755  | 94.770  | 94.770  | 6.000                    | 94.755  | 94.770  | 94.770  | 5.375                    |         |         |         |  |
| 6.125                    | 95.354  | 95.338  | 95.338  | 6.125                    | 95.354  | 95.338  | 95.338  | 5.500                    | 93.900  | 93.602  | 93.643  |  |
| 6.250                    | 96.647  | 96.647  | 96.647  | 6.250                    | 96.647  | 96.647  | 96.647  | 5.625                    | 94.414  | 94.425  | 94.467  |  |
| 6.375                    | 97.444  | 97.444  | 97.444  | 6.375                    | 97.444  | 97.444  | 97.444  | 5.750                    | 95.141  | 95.152  | 95.193  |  |
| 6.500                    | 97.975  | 97.975  | 97.975  | 6.500                    | 97.975  | 97.975  | 97.975  | 5.875                    | 95.731  | 95.743  | 95.784  |  |
| 6.625                    | 98.401  | 98.401  | 98.401  | 6.625                    | 98.401  | 98.401  | 98.401  | 6.000                    | 96.312  | 96.323  | 96.364  |  |
| 6.750                    | 99.010  | 98.996  | 98.982  | 6.750                    | 99.010  | 98.996  | 98.982  | 6.125                    | 96.954  | 96.924  | 96.924  |  |
| 6.875                    | 99.497  | 99.483  | 99.469  | 6.875                    | 99.497  | 99.483  | 99.469  | 6.250                    | 97.640  | 97.610  | 97.610  |  |
| 7.000                    | 99.952  | 99.938  | 99.924  | 7.000                    | 99.952  | 99.938  | 99.924  | 6.375                    | 98.478  | 98.448  | 98.448  |  |
| 7.125                    | 100.401 | 100.387 | 100.373 | 7.125                    | 100.401 | 100.387 | 100.373 | 6.500                    | 99.010  | 98.980  | 98.980  |  |
| 7.250                    | 100.674 | 100.647 | 100.619 | 7.250                    | 100.674 | 100.647 | 100.619 | 6.625                    | 99.443  | 99.413  | 99.413  |  |
| 7.375                    | 101.139 | 101.111 | 101.083 | 7.375                    | 101.139 | 101.111 | 101.083 | 6.750                    | 99.982  | 99.938  | 99.924  |  |
| 7.500                    | 101.576 | 101.548 | 101.521 | 7.500                    | 101.576 | 101.548 | 101.521 | 6.875                    | 100.495 | 100.451 | 100.437 |  |
| 7.625                    | 101.876 | 101.849 | 101.821 | 7.625                    | 101.876 | 101.849 | 101.821 | 7.000                    | 100.946 | 100.900 | 100.889 |  |
| 7.750                    | 101.832 | 101.777 | 101.722 | 7.750                    | 101.832 | 101.777 | 101.722 | 7.125                    | 101.308 | 101.264 | 101.250 |  |
| 7.875                    | 102.177 | 102.122 | 102.067 | 7.875                    | 102.177 | 102.122 | 102.067 | 7.250                    | 100.965 | 100.989 | 101.009 |  |
| 8.000                    | 102.558 | 102.473 | 102.418 | 8.000                    | 102.558 | 102.473 | 102.418 | 7.375                    | 101.438 | 101.381 | 101.401 |  |
| 8.125                    | 102.814 | 102.729 | 102.674 | 8.125                    | 102.814 | 102.729 | 102.674 | 7.500                    | 101.853 | 101.795 | 101.789 |  |
| 8.250                    | 102.636 | 102.496 | 102.385 | 8.250                    | 102.636 | 102.496 | 102.385 | 7.625                    | 102.052 | 102.108 | 102.137 |  |
| 8.375                    | 102.836 | 102.946 | 102.836 | 8.375                    | 102.836 | 102.946 | 102.836 | 7.750                    | 101.582 | 101.527 | 101.722 |  |
| 8.500                    | 103.256 | 103.115 | 103.255 | 8.500                    | 103.256 | 103.115 | 103.255 | 7.875                    | 101.927 | 101.872 | 101.817 |  |
| 8.625                    | 103.464 | 103.323 | 103.463 | 8.625                    | 103.464 | 103.323 | 103.463 | 8.000                    | 102.258 | 102.203 | 102.147 |  |

| Conventional 15 Yr Fixed |         |         |         |                          |         |         |         |                                       |        |        |        |  |
|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|---------------------------------------|--------|--------|--------|--|
| Conventional 15 Yr Fixed |         |         |         | Conventional 10 Yr Fixed |         |         |         | Conventional 15 Yr Fixed High Balance |        |        |        |  |
| Rate                     | 15 Day  | 30 Day  | 45 Day  | Rate                     | 15 Day  | 30 Day  | 45 Day  | Rate                                  | 15 Day | 30 Day | 45 Day |  |
| 4.625                    |         |         |         | 4.625                    |         |         |         |                                       |        |        |        |  |
| 4.750                    |         |         |         | 4.750                    |         |         |         |                                       |        |        |        |  |
| 4.875                    |         |         |         | 4.875                    |         |         |         |                                       |        |        |        |  |
| 5.000                    | 95.630  | 95.730  | 95.832  | 5.000                    | 95.364  | 95.469  | 95.537  |                                       |        |        |        |  |
| 5.125                    | 95.760  | 95.860  | 95.935  | 5.125                    | 95.832  | 95.932  | 96.007  |                                       |        |        |        |  |
| 5.250                    | 96.152  | 96.232  | 96.314  | 5.250                    | 96.193  | 96.287  | 96.370  |                                       |        |        |        |  |
| 5.375                    | 96.551  | 96.642  | 96.729  | 5.375                    | 96.565  | 96.656  | 96.743  |                                       |        |        |        |  |
| 5.500                    | 96.828  | 96.918  | 97.005  | 5.500                    | 96.988  | 97.078  | 97.166  |                                       |        |        |        |  |
| 5.625                    | 97.489  | 97.437  | 97.457  | 5.625                    | 97.619  | 97.693  | 97.754  |                                       |        |        |        |  |
| 5.750                    | 98.003  | 97.950  | 97.920  | 5.750                    | 98.003  | 98.030  | 98.098  |                                       |        |        |        |  |
| 5.875                    | 98.495  | 98.443  | 98.412  | 5.875                    | 98.495  | 98.443  | 98.451  |                                       |        |        |        |  |
| 6.000                    | 98.888  | 98.835  | 98.805  | 6.000                    | 98.888  | 98.835  | 98.862  |                                       |        |        |        |  |
| 6.125                    | 98.872  | 98.827  | 98.787  | 6.125                    | 98.900  | 98.838  | 98.886  |                                       |        |        |        |  |
| 6.250                    | 99.365  | 99.310  | 99.280  | 6.250                    | 99.365  | 99.310  | 99.280  |                                       |        |        |        |  |
| 6.375                    | 99.569  | 99.514  | 99.734  | 6.375                    | 99.819  | 99.764  | 99.734  |                                       |        |        |        |  |
| 6.500                    | 100.140 | 100.085 | 100.055 | 6.500                    | 100.140 | 100.085 | 100.055 |                                       |        |        |        |  |
| 6.625                    | 100.202 | 100.087 | 99.981  | 6.625                    | 100.202 | 100.087 | 100.038 |                                       |        |        |        |  |
| 6.750                    | 100.672 | 100.558 | 100.452 | 6.750                    | 100.672 | 100.558 | 100.452 |                                       |        |        |        |  |
| 6.875                    | 100.851 | 100.736 | 100.880 | 6.875                    | 101.101 | 100.986 | 100.880 |                                       |        |        |        |  |
| 7.000                    | 101.386 | 101.271 | 101.165 | 7.000                    | 101.386 | 101.271 | 101.165 |                                       |        |        |        |  |

| 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 |  |
| 6.750                                 | 98.886  | 98.934  | 98.973  | 6.750                                 | 98.493  | 98.449  | 98.435  | 5.125                                 | 92.661  | 92.745  | 92.694 |  |
| 6.875                                 | 99.418  | 99.473  | 99.506  | 6.875                                 | 99.007  | 98.963  | 98.949  | 5.250                                 | 94.588  | 94.563  | 94.563 |  |
| 7.000                                 | 99.855  | 99.912  | 99.944  | 7.000                                 | 99.468  | 99.424  | 99.411  | 5.375                                 | 95.082  | 95.057  | 95.057 |  |
| 7.125                                 | 100.202 | 100.242 | 100.292 | 7.125                                 | 99.819  | 99.775  | 99.761  | 5.500                                 | 95.505  | 95.480  | 95.480 |  |
| 7.250                                 | 100.514 | 100.572 | 100.597 | 7.250                                 | 100.074 | 100.017 | 99.989  | 5.625                                 | 95.915  | 95.862  | 95.832 |  |
| 7.375                                 | 100.910 | 100.984 | 100.991 | 7.375                                 | 100.549 | 100.491 | 100.464 | 5.750                                 | 96.331  | 96.276  | 96.246 |  |
| 7.500                                 | 101.303 | 101.370 | 101.379 | 7.500                                 | 100.975 | 100.917 | 100.890 | 5.875                                 | 96.817  | 96.762  | 96.732 |  |
| 7.625                                 | 101.551 | 101.600 | 101.637 | 7.625                                 | 101.284 | 101.226 | 101.199 | 6.000                                 | 97.283  | 97.228  | 97.198 |  |
| 7.750                                 | 101.781 | 101.671 | 101.633 | 7.750                                 | 101.201 | 101.116 | 101.061 | 6.125                                 | 97.860  | 97.805  | 97.775 |  |
| 7.875                                 | 102.065 | 101.957 | 101.918 | 7.875                                 | 101.646 | 101.561 | 101.506 | 6.250                                 | 98.348  | 98.293  | 98.263 |  |
| 8.000                                 | 102.342 | 102.236 | 102.197 | 8.000                                 | 100.962 | 100.855 | 100.817 | 6.375                                 | 98.795  | 98.740  | 98.710 |  |
| 8.125                                 | 102.579 | 102.475 | 102.436 | 8.125                                 | 101.221 | 101.117 | 101.078 | 6.500                                 | 99.101  | 99.046  | 99.016 |  |
| 8.250                                 | 100.650 | 100.466 | 100.415 | 8.250                                 | 101.182 | 100.997 | 100.946 | 6.625                                 | 99.065  | 98.950  | 98.844 |  |
| 8.375                                 | 100.914 | 100.732 | 100.681 | 8.375                                 | 101.450 | 101.267 | 101.216 | 6.750                                 | 99.530  | 99.416  | 99.310 |  |
| 8.500                                 | 101.199 | 101.019 | 100.967 | 8.500                                 | 97.858  | 97.822  | 97.523  | 6.875                                 | 99.951  | 99.836  | 99.730 |  |
| 8.625                                 | 101.375 | 101.197 | 101.144 | 8.625                                 |         |         |         | 7.000                                 | 100.207 | 100.093 | 99.987 |  |

**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   |  |
| 740-779   | 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   |  |
| 740-779  | 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   |          |  |



**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

YOUR BFF IN WHOLESALE  
Monday, November 13, 2023  
Effective Time:  
12:29:52 PM

| 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                | 95.463 | 95.400 | 95.337 | 5.250                |        |        |        | 5.250                 |        |        |        |  |
| 5.375                | 95.824 | 95.761 | 95.698 | 5.375                |        |        |        | 5.375                 |        |        |        |  |
| 5.500                | 96.186 | 96.123 | 96.060 | 5.500                |        |        |        | 5.500                 |        |        |        |  |
| 5.625                | 96.549 | 96.486 | 96.423 | 5.625                | 95.707 | 95.644 | 95.581 | 5.625                 | 94.766 | 94.703 | 94.640 |  |
| 5.750                | 96.911 | 96.848 | 96.785 | 5.750                | 96.129 | 96.066 | 96.003 | 5.750                 | 95.236 | 95.173 | 95.110 |  |
| 5.875                | 97.275 | 97.212 | 97.149 | 5.875                | 96.551 | 96.488 | 96.425 | 5.875                 | 95.956 | 95.893 | 95.831 |  |
| 6.000                | 97.586 | 97.499 | 97.418 | 6.000                | 96.975 | 96.912 | 96.849 | 6.000                 | 96.362 | 96.275 | 96.194 |  |
| 6.125                | 97.921 | 97.834 | 97.754 | 6.125                | 97.398 | 97.335 | 97.272 | 6.125                 | 96.846 | 96.758 | 96.678 |  |
| 6.250                | 98.247 | 98.160 | 98.080 | 6.250                | 97.823 | 97.760 | 97.697 | 6.250                 | 97.316 | 97.229 | 97.149 |  |
| 6.375                | 98.564 | 98.476 | 98.396 | 6.375                | 98.248 | 98.185 | 98.122 | 6.375                 | 97.774 | 97.686 | 97.606 |  |
| 6.500                | 98.875 | 98.787 | 98.707 | 6.500                | 98.617 | 98.530 | 98.449 | 6.500                 | 98.225 | 98.138 | 98.057 |  |
| 6.625                | 99.180 | 99.093 | 99.012 | 6.625                | 99.024 | 98.937 | 98.856 | 6.625                 | 98.671 | 98.584 | 98.503 |  |
| 6.750                | 99.417 | 99.329 | 99.249 | 6.750                | 99.340 | 99.252 | 99.172 | 6.750                 | 98.984 | 98.897 | 98.817 |  |
| 6.875                | 99.630 | 99.543 | 99.463 | 6.875                | 99.608 | 99.520 | 99.440 | 6.875                 | 99.206 | 99.118 | 99.038 |  |
| 7.000                | 99.851 | 99.764 | 99.683 | 7.000                | 99.887 | 99.799 | 99.719 | 7.000                 | 99.428 | 99.365 | 99.303 |  |
| 7.125                | 99.636 | 99.573 | 99.510 | 7.125                | 99.755 | 99.692 | 99.629 | 7.125                 | 99.445 | 99.382 | 99.319 |  |

| 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                             | 95.340 | 95.277 | 95.214 | 5.250                             |        |        |        | 5.250                              |        |        |        |  |
| 5.375                             | 95.702 | 95.639 | 95.576 | 5.375                             |        |        |        | 5.375                              |        |        |        |  |
| 5.500                             | 96.063 | 96.000 | 95.937 | 5.500                             |        |        |        | 5.500                              |        |        |        |  |
| 5.625                             | 96.426 | 96.363 | 96.300 | 5.625                             | 95.584 | 95.521 | 95.458 | 5.625                              | 94.893 | 94.830 | 94.767 |  |
| 5.750                             | 96.788 | 96.725 | 96.662 | 5.750                             | 96.006 | 95.943 | 95.880 | 5.750                              | 95.363 | 95.300 | 95.237 |  |
| 5.875                             | 97.152 | 97.089 | 97.026 | 5.875                             | 96.428 | 96.365 | 96.302 | 5.875                              | 95.833 | 95.770 | 95.707 |  |
| 6.000                             | 97.375 | 97.312 | 97.249 | 6.000                             | 96.852 | 96.789 | 96.726 | 6.000                              | 96.126 | 96.063 | 96.000 |  |
| 6.125                             | 97.721 | 97.658 | 97.595 | 6.125                             | 97.275 | 97.212 | 97.149 | 6.125                              | 96.598 | 96.535 | 96.472 |  |
| 6.250                             | 97.921 | 97.858 | 97.795 | 6.250                             | 97.700 | 97.637 | 97.574 | 6.250                              | 96.991 | 96.828 | 96.765 |  |
| 6.375                             | 98.261 | 98.198 | 98.135 | 6.375                             | 98.125 | 98.062 | 97.999 | 6.375                              | 97.363 | 97.300 | 97.237 |  |
| 6.500                             | 98.459 | 98.396 | 98.333 | 6.500                             | 98.369 | 98.306 | 98.243 | 6.500                              | 97.837 | 97.774 | 97.711 |  |
| 6.625                             | 98.798 | 98.735 | 98.672 | 6.625                             | 98.771 | 98.708 | 98.645 | 6.625                              | 98.312 | 98.249 | 98.186 |  |
| 6.750                             | 99.021 | 98.958 | 98.895 | 6.750                             | 99.008 | 98.945 | 98.882 | 6.750                              | 98.586 | 98.523 | 98.460 |  |
| 6.875                             | 99.362 | 99.299 | 99.236 | 6.875                             | 99.409 | 99.346 | 99.283 | 6.875                              | 99.038 | 98.975 | 98.912 |  |
| 7.000                             | 99.563 | 99.500 | 99.437 | 7.000                             | 99.644 | 99.581 | 99.518 | 7.000                              | 99.305 | 99.242 | 99.179 |  |
| 7.125                             | 99.763 | 99.700 | 99.637 | 7.125                             | 99.882 | 99.819 | 99.756 | 7.125                              | 99.572 | 99.509 | 99.446 |  |

**Conventional ARM Adjustments**

|  |       |
|--|-------|
| <b>Cumulative LLPA Cap</b>   |       |
| 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                  | 94.755  | 94.770  | 94.770  | 6.000                  |         |         |         | 4.375                  |        |        |        |  |
| 6.125                  | 95.354  | 95.338  | 95.338  | 6.125                  |         |         |         | 4.500                  |        |        |        |  |
| 6.250                  | 96.647  | 96.647  | 96.647  | 6.250                  | 96.647  | 96.647  | 96.647  | 4.625                  |        |        |        |  |
| 6.375                  | 97.194  | 97.194  | 97.194  | 6.375                  | 97.444  | 97.444  | 97.444  | 4.750                  |        |        |        |  |
| 6.500                  | 98.012  | 97.982  | 97.982  | 6.500                  | 98.012  | 97.982  | 97.982  | 4.875                  |        |        |        |  |
| 6.625                  | 98.510  | 98.480  | 98.480  | 6.625                  | 98.510  | 98.480  | 98.480  | 5.000                  | 95.328 | 95.330 | 95.315 |  |
| 6.750                  | 99.010  | 98.996  | 98.982  | 6.750                  | 99.010  | 98.996  | 98.982  | 5.125                  | 95.507 | 95.509 | 95.494 |  |
| 6.875                  | 99.513  | 99.483  | 99.469  | 6.875                  | 99.513  | 99.483  | 99.469  | 5.250                  | 95.902 | 95.904 | 95.897 |  |
| 7.000                  | 100.033 | 99.989  | 99.976  | 7.000                  | 100.033 | 99.989  | 99.976  | 5.375                  | 96.124 | 96.126 | 96.118 |  |
| 7.125                  | 100.461 | 100.417 | 100.404 | 7.125                  | 100.461 | 100.417 | 100.404 | 5.500                  | 96.502 | 96.504 | 96.496 |  |
| 7.250                  | 100.674 | 100.647 | 100.619 | 7.250                  | 100.674 | 100.647 | 100.619 | 5.625                  | 96.837 | 96.820 | 96.797 |  |
| 7.375                  | 101.139 | 101.111 | 101.083 | 7.375                  | 101.139 | 101.111 | 101.083 | 5.750                  | 97.237 | 97.188 | 97.174 |  |
| 7.500                  | 101.581 | 101.548 | 101.521 | 7.500                  | 101.581 | 101.548 | 101.521 | 5.875                  | 97.626 | 97.579 | 97.565 |  |
| 7.625                  | 101.961 | 101.903 | 101.876 | 7.625                  | 101.961 | 101.903 | 101.876 | 6.000                  | 97.793 | 97.748 | 97.734 |  |

| 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                  | 94.013 | 94.004 | 93.974 |      |        |        |        |      |        |        |        |  |
| 4.875                  | 94.156 | 94.147 | 94.117 |      |        |        |        |      |        |        |        |  |
| 5.000                  | 94.477 | 94.469 | 94.438 |      |        |        |        |      |        |        |        |  |
| 5.125                  | 94.852 | 94.844 | 94.813 |      |        |        |        |      |        |        |        |  |
| 5.250                  | 95.164 | 95.155 | 95.132 |      |        |        |        |      |        |        |        |  |
| 5.375                  | 95.624 | 95.597 | 95.559 |      |        |        |        |      |        |        |        |  |
| 5.500                  | 96.125 | 96.097 | 96.059 |      |        |        |        |      |        |        |        |  |
| 5.625                  | 96.586 | 96.558 | 96.520 |      |        |        |        |      |        |        |        |  |
| 5.750                  | 96.933 | 96.906 | 96.868 |      |        |        |        |      |        |        |        |  |
| 5.875                  | 97.265 | 97.238 | 97.200 |      |        |        |        |      |        |        |        |  |
| 6.000                  | 97.871 | 97.824 | 97.764 |      |        |        |        |      |        |        |        |  |

**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                     | 94.755  | 94.770  | 94.770  | 6.000                     |         |         |         | 4.375                     |        |        |        |  |
| 6.125                     | 95.354  | 95.338  | 95.338  | 6.125                     |         |         |         | 4.500                     |        |        |        |  |
| 6.250                     | 96.647  | 96.647  | 96.647  | 6.250                     | 96.647  | 96.647  | 96.647  | 4.625                     |        |        |        |  |
| 6.375                     | 97.194  | 97.194  | 97.194  | 6.375                     | 97.444  | 97.444  | 97.444  | 4.750                     |        |        |        |  |
| 6.500                     | 97.725  | 97.725  | 97.725  | 6.500                     | 97.975  | 97.725  | 97.725  | 4.875                     |        |        |        |  |
| 6.625                     | 98.151  | 98.151  | 98.151  | 6.625                     | 98.401  | 98.401  | 98.401  | 5.000                     | 95.328 | 95.330 | 95.315 |  |
| 6.750                     | 98.760  | 98.746  | 98.732  | 6.750                     | 98.760  | 98.746  | 98.732  | 5.125                     | 95.507 | 95.509 | 95.494 |  |
| 6.875                     | 99.247  | 99.233  | 99.219  | 6.875                     | 99.247  | 99.233  | 99.219  | 5.250                     | 95.902 | 95.904 | 95.897 |  |
| 7.000                     | 99.702  | 99.688  | 99.674  | 7.000                     | 99.702  | 99.688  | 99.674  | 5.375                     | 96.124 | 96.126 | 96.118 |  |
| 7.125                     | 100.151 | 100.137 | 100.123 | 7.125                     | 100.151 | 100.137 | 100.123 | 5.500                     | 96.502 | 96.504 | 96.496 |  |
| 7.250                     | 100.424 | 100.397 | 100.369 | 7.250                     | 100.424 | 100.397 | 100.369 | 5.625                     | 96.837 | 96.820 | 96.797 |  |
| 7.375                     | 100.889 | 100.861 | 100.833 | 7.375                     | 100.889 | 100.861 | 100.833 | 5.750                     | 97.237 | 97.188 | 97.174 |  |
| 7.500                     | 101.326 | 101.298 | 101.271 | 7.500                     | 101.326 | 101.298 | 101.271 | 5.875                     | 97.626 | 97.579 | 97.565 |  |
| 7.625                     | 101.626 | 101.599 | 101.571 | 7.625                     | 101.626 | 101.599 | 101.571 | 6.000                     | 97.793 | 97.748 | 97.734 |  |

| 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                     | 94.013 | 94.004 | 93.974 |      |        |        |        |      |        |        |        |  |
| 4.875                     | 94.156 | 94.147 | 94.117 |      |        |        |        |      |        |        |        |  |
| 5.000                     | 94.477 | 94.469 | 94.438 |      |        |        |        |      |        |        |        |  |
| 5.125                     | 94.852 | 94.844 | 94.813 |      |        |        |        |      |        |        |        |  |
| 5.250                     | 95.164 | 95.155 | 95.132 |      |        |        |        |      |        |        |        |  |
| 5.375                     | 95.624 | 95.597 | 95.559 |      |        |        |        |      |        |        |        |  |
| 5.500                     | 96.125 | 96.097 | 96.059 |      |        |        |        |      |        |        |        |  |
| 5.625                     | 96.586 | 96.558 | 96.520 |      |        |        |        |      |        |        |        |  |
| 5.750                     | 96.933 | 96.906 | 96.868 |      |        |        |        |      |        |        |        |  |

**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

Effective Time:  
12:29:52 PM

| 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               | 92.127  | 92.127  | 92.127  | 2.625               |        |        |        | 2.625               |        |        |        |  |
| 5.750               | 92.887  | 92.887  | 92.887  | 2.750               |        |        |        | 2.750               |        |        |        |  |
| 5.875               | 93.465  | 93.465  | 93.465  | 2.875               |        |        |        | 2.875               |        |        |        |  |
| 6.000               | 94.032  | 94.032  | 94.032  | 3.000               |        |        |        | 3.000               |        |        |        |  |
| 6.125               | 94.645  | 94.638  | 94.638  | 3.125               |        |        |        | 3.125               |        |        |        |  |
| 6.250               | 95.371  | 95.363  | 95.363  | 3.250               |        |        |        | 3.250               |        |        |        |  |
| 6.375               | 96.911  | 96.976  | 97.036  | 3.375               |        |        |        | 3.375               |        |        |        |  |
| 6.500               | 97.350  | 97.411  | 97.477  | 3.500               |        |        |        | 3.500               |        |        |        |  |
| 6.625               | 97.962  | 98.023  | 98.088  | 3.625               |        |        |        | 3.625               |        |        |        |  |
| 6.750               | 98.514  | 98.563  | 98.602  | 3.750               |        |        |        | 3.750               |        |        |        |  |
| 6.875               | 98.988  | 99.031  | 99.077  | 3.875               |        |        |        | 3.875               |        |        |        |  |
| 7.000               | 99.397  | 99.436  | 99.488  | 4.000               |        |        |        | 4.000               |        |        |        |  |
| 7.125               | 99.847  | 99.886  | 99.938  | 4.125               |        |        |        | 4.125               |        |        |        |  |
| 7.250               | 100.186 | 100.244 | 100.269 | 4.250               |        |        |        | 4.250               |        |        |        |  |
| 7.375               | 100.477 | 100.530 | 100.562 |                     |        |        |        |                     |        |        |        |  |

| 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  |  |
| 5.125                        |         |         |         | 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                        | 95.042  | 94.885  | 94.870  | 5.750                        | 95.042  | 94.885  | 94.870  | 5.375                         | 95.042    | 94.885  | 94.870  |  |
| 5.875                        | 97.239  | 97.320  | 97.324  | 5.875                        | 97.239  | 97.320  | 97.324  | 5.500                         | 97.239    | 97.320  | 97.324  |  |
| 6.000                        | 97.802  | 97.883  | 97.887  | 6.000                        | 97.802  | 97.883  | 97.887  | 5.625                         | 97.802    | 97.883  | 97.887  |  |
| 6.125                        | 98.818  | 98.668  | 98.672  | 6.125                        | 98.818  | 98.668  | 98.672  | 5.750                         | 95.042    | 94.885  | 94.870  |  |
| 6.250                        | 99.317  | 99.145  | 99.149  | 6.250                        | 99.317  | 99.145  | 99.149  | 5.875                         | 97.239    | 97.320  | 97.324  |  |
| 6.375                        | 99.828  | 99.789  | 99.750  | 6.375                        | 99.828  | 99.789  | 99.750  | 6.000                         | 97.802    | 97.883  | 97.887  |  |
| 6.500                        | 100.355 | 100.316 | 100.277 | 6.500                        | 100.355 | 100.316 | 100.277 | 6.125                         | 98.818    | 98.668  | 98.672  |  |
| 6.625                        | 100.797 | 100.758 | 100.719 | 6.625                        | 100.797 | 100.758 | 100.719 | 6.250                         | 99.317    | 99.145  | 99.149  |  |
| 6.750                        | 100.920 | 100.969 | 100.939 | 6.750                        | 100.920 | 100.969 | 100.939 | 6.375                         | 99.828    | 99.789  | 99.750  |  |
| 6.875                        | 101.215 | 101.152 | 101.090 | 6.875                        | 101.215 | 101.152 | 101.090 | 6.500                         | 100.355   | 100.316 | 100.277 |  |
| 7.000                        | 101.771 | 101.708 | 101.646 | 7.000                        | 101.771 | 101.708 | 101.646 | 6.625                         | 100.797   | 100.758 | 100.719 |  |
| 7.125                        | 102.121 | 102.058 | 101.996 | 7.125                        | 102.121 | 102.058 | 101.996 | 6.750                         | 100.920   | 100.969 | 100.939 |  |
| 7.250                        | 102.200 | 102.167 | 102.120 | 7.250                        | 102.200 | 102.167 | 102.120 | 6.875                         | 101.215   | 101.152 | 101.090 |  |
| 7.375                        | 102.133 | 102.258 | 101.883 | 7.375                        | 102.133 | 102.258 | 101.883 | 7.000                         | 101.771   | 101.708 | 101.646 |  |
| 7.500                        | 102.700 | 102.575 | 102.450 | 7.500                        | 102.700 | 102.575 | 102.450 | 7.125                         | 102.121   | 102.058 | 101.996 |  |
| 7.625                        | 102.976 | 102.851 | 102.726 | 7.625                        | 102.976 | 102.851 | 102.726 | 7.250                         | 102.200   | 102.167 | 102.120 |  |
| 7.750                        | 102.974 | 102.832 | 102.718 | 7.750                        | 102.974 | 102.832 | 102.718 | 7.375                         | 102.133   | 102.258 | 101.883 |  |
| 7.875                        | 102.522 | 102.397 | 102.272 | 7.875                        | 102.522 | 102.397 | 102.272 | 7.500                         | 102.700   | 102.575 | 102.450 |  |
| 8.000                        | 102.786 | 102.661 | 102.536 | 8.000                        | 102.786 | 102.661 | 102.536 | 7.625                         | 102.976   | 102.851 | 102.726 |  |
| 8.125                        | 103.161 | 102.990 | 102.848 | 8.125                        | 103.161 | 102.990 | 102.848 | 7.750                         | 102.974   | 102.832 | 102.718 |  |
| 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                        | 88.864  | 88.935  | 89.052  | 3.500                        | 88.864  | 88.935  | 89.052  | 5.625                         |           |         |         |  |
| 3.625                        | 89.409  | 89.479  | 89.596  | 3.625                        | 89.409  | 89.479  | 89.596  | 5.750                         | 93.553    | 93.398  | 93.387  |  |
| 3.750                        | 90.406  | 90.594  | 90.694  | 3.750                        | 90.406  | 90.594  | 90.694  | 5.875                         | 96.014    | 96.095  | 96.054  |  |
| 3.875                        | 90.950  | 91.138  | 91.238  | 3.875                        | 90.950  | 91.138  | 91.238  | 6.000                         | 96.577    | 96.658  | 96.617  |  |
| 4.000                        | 91.494  | 91.682  | 91.782  | 4.000                        | 91.494  | 91.682  | 91.782  | 6.125                         | 97.686    | 97.732  | 97.529  |  |
| 4.125                        | 92.037  | 92.225  | 92.325  | 4.125                        | 92.037  | 92.225  | 92.325  | 6.250                         | 98.629    | 98.676  | 98.472  |  |
| 4.250                        | 92.798  | 92.963  | 93.047  | 4.250                        | 92.798  | 92.963  | 93.047  | 6.375                         | 99.196    | 99.257  | 99.228  |  |
| 4.375                        | 93.341  | 93.506  | 93.589  | 4.375                        | 93.341  | 93.506  | 93.589  | 6.500                         | 99.740    | 99.802  | 99.773  |  |
| 4.500                        | 93.882  | 94.047  | 94.130  | 4.500                        | 93.882  | 94.047  | 94.130  | 6.625                         | 100.203   | 100.265 | 100.236 |  |
| 4.625                        | 94.671  | 94.837  | 94.670  | 4.625                        | 94.671  | 94.837  | 94.670  | 6.750                         | 99.889    | 99.826  | 99.764  |  |
| 4.750                        | 95.009  | 95.024  | 95.040  | 4.750                        | 95.009  | 95.024  | 95.040  | 6.875                         | 100.346   | 100.388 | 100.334 |  |
| 4.875                        | 95.304  | 95.461  | 95.528  | 4.875                        | 95.304  | 95.461  | 95.528  | 7.000                         | 100.887   | 100.930 | 100.875 |  |
| 5.000                        | 95.588  | 95.745  | 95.812  | 5.000                        | 95.588  | 95.745  | 95.812  | 7.125                         | 101.355   | 101.397 | 101.342 |  |
| 5.125                        | 96.117  | 96.274  | 96.341  | 5.125                        | 96.117  | 96.274  | 96.341  | 7.250                         | 101.041   | 100.951 | 100.894 |  |
| 5.250                        | 96.430  | 96.564  | 96.614  | 5.250                        | 96.430  | 96.564  | 96.614  | 7.375                         | 101.529   | 101.552 | 101.298 |  |
| 5.375                        | 96.706  | 96.840  | 96.890  | 5.375                        | 96.706  | 96.840  | 96.890  | 7.500                         | 101.951   | 101.974 | 101.720 |  |
| 5.500                        | 97.223  | 97.357  | 97.407  | 5.500                        | 97.223  | 97.357  | 97.407  | 7.625                         | 102.213   | 102.236 | 101.983 |  |
| 5.625                        | 97.728  | 97.862  | 97.912  | 5.625                        | 97.728  | 97.862  | 97.912  | 7.750                         | 102.199   | 102.057 | 101.943 |  |
| 5.750                        | 97.800  | 97.801  | 97.835  | 5.750                        | 97.800  | 97.801  | 97.835  | 7.875                         | 99.865    | 99.740  | 99.615  |  |
| 5.875                        | 98.049  | 98.051  | 98.084  | 5.875                        | 98.049  | 98.051  | 98.084  | 8.000                         | 100.130   | 100.005 | 99.880  |  |
| 6.000                        |         |         |         | 6.000                        |         |         |         | 8.125                         | 100.342   | 100.217 | 100.092 |  |
| 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                        | 99.740  | 99.802  | 99.773  | 6.125                        | 97.686  | 97.732  | 97.529  | 4.500                         | 91.300    | 91.465  | 91.424  |  |
| 6.625                        | 100.203 | 100.265 | 100.236 | 6.250                        | 98.629  | 98.676  | 98.472  | 4.625                         | 91.836    | 92.001  | 91.960  |  |
| 6.750                        | 99.889  | 99.826  | 99.764  | 6.375                        | 99.196  | 99.257  | 99.228  | 4.750                         | 91.384    | 91.399  | 91.415  |  |
| 6.875                        | 100.346 | 100.388 | 100.334 | 6.500                        | 99.740  | 99.802  | 99.773  | 4.875                         | 91.517    | 91.783  | 91.548  |  |
| 7.000                        | 100.887 | 100.930 | 100.875 | 6.625                        | 100.203 | 100.265 | 100.236 | 5.000                         | 91.844    | 91.860  | 91.875  |  |
| 7.125                        | 101.355 | 101.397 | 101.342 | 6.750                        | 99.889  | 99.826  | 99.764  | 5.125                         | 92.185    | 92.342  | 92.209  |  |
| 7.250                        | 101.041 | 100.951 | 100.894 | 6.875                        | 100.346 | 100.388 | 100.334 | 5.250                         | 93.651    | 93.643  | 93.635  |  |
| 7.375                        | 101.529 | 101.552 | 101.298 | 7.000                        | 100.887 | 100.930 | 100.875 | 5.375                         | 93.566    | 93.559  | 93.551  |  |
| 7.500                        | 101.951 | 101.974 | 101.720 | 7.125                        | 101.355 | 101.397 | 101.342 | 5.500                         | 93.726    | 93.718  | 93.711  |  |
| 7.625                        | 102.213 | 102.236 | 101.983 | 7.250                        | 101.041 | 100.951 | 100.894 | 5.625                         | 94.025    | 94.017  | 94.010  |  |
| 7.750                        | 102.199 | 102.057 | 101.943 | 7.375                        | 101.529 | 101.552 | 101.298 | 5.750                         | 94.987    | 94.972  | 94.956  |  |
| 7.875                        | 99.865  | 99.740  | 99.615  | 7.500                        | 101.951 | 101.974 | 101.720 | 5.875                         | 95.335    | 95.319  | 95.303  |  |
| 8.000                        | 100.130 | 100.005 | 99.880  | 7.625                        | 102.213 | 102.236 | 101.983 | 6.000                         | 95.690    | 95.674  | 95.659  |  |
| 8.125                        | 100.342 | 100.217 | 100.092 | 7.750                        | 102.199 | 102.057 | 101.943 | 6.125                         | 96.014    | 95.998  | 95.983  |  |
| 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                        | 99.829  | 99.789  | 99.750  | 6.375                        | 99.829  | 99.789  | 99.750  | 6.000                         | 97.802    | 97.883  | 97.887  |  |
| 6.500                        | 100.355 | 100.316 | 100.277 | 6.500                        | 100.355 | 100.316 | 100.277 | 6.125                         | 98.818    | 98.668  | 98.672  |  |
| 6.625                        | 100.797 | 100.758 | 100.719 | 6.625                        | 100.797 | 100.758 | 100.719 | 6.250                         | 99.317    | 99.145  | 99.149  |  |
| 6.750                        | 100.920 | 100.969 | 100.939 | 6.750                        | 100.920 | 100.969 | 100.939 | 6.375                         | 99.828    | 99.789  | 99.750  |  |
| 6.875                        | 101.215 | 101.152 | 101.090 | 6.875                        | 101.215 | 101.152 | 101.090 | 6.500                         | 100.355   | 100.316 | 100.277 |  |
| 7.000                        | 101.771 | 101.708 | 101.646 | 7.000                        | 101.771 | 101.708 | 101.646 | 6.625                         | 100.797   | 100.758 | 100.719 |  |
| 7.125                        | 102.121 | 102.058 | 101.996 | 7.125                        | 102.121 | 102.058 | 101.996 | 6.750                         | 100.920   | 100.969 | 100.939 |  |
| 7.250                        | 102.200 | 102.167 | 102.120 | 7.250                        | 102.200 | 102.167 | 102.120 | 6.875                         | 101.215   | 101.152 | 101.090 |  |
| 7.375                        | 102.133 | 102.258 | 101.883 | 7.375                        | 102.133 | 102.258 | 101.883 | 7.000                         | 101.771   | 101.708 | 101.646 |  |
| 7.500                        | 102.700 | 102.575 | 102.450 | 7.500                        | 102.700 | 102.575 | 102.450 | 7.125                         | 102.121   | 102.058 | 101.996 |  |
| 7.625                        | 102.976 | 102.851 | 102.726 | 7.625                        | 102.976 | 102.851 | 102.726 | 7.250                         | 102.200   | 102.167 | 102.120 |  |
| 7.750                        | 102.974 | 102.832 | 102.718 | 7.750                        | 102.974 | 102.832 | 102.718 | 7.375                         | 102.133   | 102.258 | 101.883 |  |
| 7.875                        | 102.522 | 102.397 | 102.272 | 7.875                        | 102.522 | 102.397 | 102.272 | 7.500                         | 102.700   | 102.575 | 102.450 |  |
| 8.000                        | 102.786 | 102.661 | 102.536 | 8.000                        | 102.786 | 102.661 | 102.536 | 7.625                         | 102.976   | 102.851 | 102.726 |  |
| 8.125                        | 103.161 | 102.990 | 102.848 | 8.125                        | 103.161 | 102.990 | 102.848 | 7.750                         | 102.974   | 102.832 | 102.718 |  |
| 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                        | 93.882  | 94.047  | 94.130  | 4.500                        | 93.882  | 94.047  | 94.130  | 6.625                         | 100.203   | 100.265 | 100.236 |  |
| 4.625                        | 94.671  | 94.837  | 94.670  | 4.625                        | 94.671  | 94.837  | 94.670  | 6.750                         | 99.889    | 99.826  | 99.764  |  |
| 4.750                        | 95.009  | 95.024  | 95.040  | 4.750                        | 95.009  | 95.024  | 95.040  | 6.875                         | 100.346   | 100.388 | 100.334 |  |
| 4.875                        | 95.304  | 95.461  | 95.528  | 4.875                        | 95.304  | 95.461  | 95.528  | 7.000                         | 100.887   | 100.930 | 100.875 |  |
| 5.000                        | 95.588  | 95.745  | 95.812  | 5.000                        | 95.588  | 95.745  | 95.812  | 7.125                         | 101.355   | 101.397 | 101.342 |  |
| 5.125                        | 96.117  | 96.274  | 96.341  | 5.125                        | 96.117  | 96.274  | 96.341  | 7.250                         | 101.041</ |         |         |  |

| 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                       | 95.042  | 94.885  | 94.870  | 5.750                       | 95.042  | 94.885  | 94.870  | 5.375                       |         |         |         |  |
| 5.875                       | 97.203  | 97.304  | 97.308  | 5.875                       | 97.203  | 97.304  | 97.308  | 5.500                       |         |         |         |  |
| 6.000                       | 97.764  | 97.865  | 97.869  | 6.000                       | 97.764  | 97.865  | 97.869  | 5.625                       |         |         |         |  |
| 6.125                       | 98.818  | 98.618  | 98.622  | 6.125                       | 98.818  | 98.618  | 98.622  | 5.750                       | 95.042  | 94.885  | 94.870  |  |
| 6.250                       | 99.317  | 99.114  | 99.004  | 6.250                       | 99.317  | 99.114  | 99.004  | 5.875                       | 97.203  | 97.304  | 97.308  |  |
| 6.375                       | 99.828  | 99.789  | 99.750  | 6.375                       | 99.828  | 99.789  | 99.750  | 6.000                       | 97.764  | 97.865  | 97.869  |  |
| 6.500                       | 100.355 | 100.316 | 100.277 | 6.500                       | 100.355 | 100.316 | 100.277 | 6.125                       | 98.818  | 98.618  | 98.622  |  |
| 6.625                       | 100.797 | 100.758 | 100.719 | 6.625                       | 100.797 | 100.758 | 100.719 | 6.250                       | 99.317  | 99.114  | 99.004  |  |
| 6.750                       | 100.920 | 100.857 | 100.795 | 6.750                       | 100.920 | 100.857 | 100.795 | 6.375                       | 99.828  | 99.789  | 99.750  |  |
| 6.875                       | 101.215 | 101.152 | 101.090 | 6.875                       | 101.215 | 101.152 | 101.090 | 6.500                       | 100.355 | 100.316 | 100.277 |  |
| 7.000                       | 101.521 | 101.458 | 101.396 | 7.000                       | 101.521 | 101.458 | 101.396 | 6.625                       | 100.797 | 100.758 | 100.719 |  |
| 7.125                       | 102.121 | 102.058 | 101.996 | 7.125                       | 102.121 | 102.058 | 101.996 | 6.750                       | 100.920 | 100.857 | 100.795 |  |
| 7.250                       | 102.200 | 102.075 | 101.950 | 7.250                       | 102.200 | 102.075 | 101.950 | 6.875                       | 101.215 | 101.152 | 101.090 |  |
| 7.375                       | 102.133 | 102.008 | 101.883 | 7.375                       | 102.133 | 102.008 | 101.883 | 7.000                       | 101.521 | 101.458 | 101.396 |  |
| 7.500                       | 102.700 | 102.575 | 102.450 | 7.500                       | 102.700 | 102.575 | 102.450 | 7.125                       | 102.121 | 102.058 | 101.996 |  |
| 7.625                       | 102.976 | 102.851 | 102.726 | 7.625                       | 102.976 | 102.851 | 102.726 | 7.250                       | 102.200 | 102.075 | 101.950 |  |
| 7.750                       | 102.974 | 102.832 | 102.718 | 7.750                       | 102.974 | 102.832 | 102.718 | 7.375                       | 102.133 | 102.008 | 101.883 |  |
| 7.875                       | 102.522 | 102.397 | 102.272 | 7.875                       | 102.522 | 102.397 | 102.272 | 7.500                       | 102.700 | 102.575 | 102.450 |  |
| 8.000                       | 102.786 | 102.661 | 102.536 | 8.000                       | 102.786 | 102.661 | 102.536 | 7.625                       | 102.976 | 102.851 | 102.726 |  |
| 8.125                       | 103.161 | 102.990 | 102.848 | 8.125                       | 103.161 | 102.990 | 102.848 | 7.750                       | 102.974 | 102.832 | 102.718 |  |
| 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                       | 88.884  | 88.955  | 89.071  | 3.500                       | 88.884  | 88.955  | 89.071  | 5.625                       |         |         |         |  |
| 3.625                       | 89.398  | 89.469  | 89.585  | 3.625                       | 89.398  | 89.469  | 89.585  | 5.750                       | 93.533  | 93.398  | 93.387  |  |
| 3.750                       | 90.481  | 90.669  | 90.769  | 3.750                       | 90.481  | 90.669  | 90.769  | 5.875                       | 96.196  | 96.047  | 96.006  |  |
| 3.875                       | 90.993  | 91.182  | 91.282  | 3.875                       | 90.993  | 91.182  | 91.282  | 6.000                       | 96.507  | 96.608  | 96.567  |  |
| 4.000                       | 91.504  | 91.693  | 91.793  | 4.000                       | 91.504  | 91.693  | 91.793  | 6.125                       | 97.686  | 97.732  | 97.529  |  |
| 4.125                       | 92.013  | 92.201  | 92.301  | 4.125                       | 92.013  | 92.201  | 92.301  | 6.250                       | 98.629  | 98.676  | 98.472  |  |
| 4.250                       | 92.866  | 93.034  | 93.114  | 4.250                       | 92.866  | 93.034  | 93.114  | 6.375                       | 99.059  | 99.136  | 99.107  |  |
| 4.375                       | 93.372  | 93.537  | 93.620  | 4.375                       | 93.372  | 93.537  | 93.620  | 6.500                       | 99.615  | 99.696  | 99.667  |  |
| 4.500                       | 93.872  | 94.037  | 94.121  | 4.500                       | 93.872  | 94.037  | 94.121  | 6.625                       | 100.100 | 100.181 | 100.152 |  |
| 4.625                       | 94.615  | 94.780  | 94.864  | 4.625                       | 94.615  | 94.780  | 94.864  | 6.750                       | 99.889  | 99.826  | 99.764  |  |
| 4.750                       | 95.009  | 95.024  | 95.042  | 4.750                       | 95.009  | 95.024  | 95.042  | 6.875                       | 100.184 | 100.239 | 100.185 |  |
| 4.875                       | 95.307  | 95.464  | 95.531  | 4.875                       | 95.307  | 95.464  | 95.531  | 7.000                       | 100.740 | 100.687 | 100.633 |  |
| 5.000                       | 95.784  | 95.691  | 95.758  | 5.000                       | 95.784  | 95.691  | 95.758  | 7.125                       | 101.089 | 101.057 | 101.003 |  |
| 5.125                       | 96.246  | 96.153  | 96.220  | 5.125                       | 96.246  | 96.153  | 96.220  | 7.250                       | 101.041 | 100.951 | 100.894 |  |
| 5.250                       | 96.454  | 96.588  | 96.638  | 5.250                       | 96.454  | 96.588  | 96.638  | 7.375                       | 101.254 | 101.268 | 101.014 |  |
| 5.375                       | 96.660  | 96.794  | 96.844  | 5.375                       | 96.660  | 96.794  | 96.844  | 7.500                       | 101.703 | 101.597 | 101.448 |  |
| 5.500                       | 97.347  | 97.231  | 97.281  | 5.500                       | 97.347  | 97.231  | 97.281  | 7.625                       | 102.133 | 101.992 | 101.878 |  |
| 5.625                       | 97.761  | 97.645  | 97.695  | 5.625                       | 97.761  | 97.645  | 97.695  | 7.750                       | 102.199 | 102.057 | 101.943 |  |
| 5.750                       | 97.796  | 97.785  | 97.818  | 5.750                       | 97.796  | 97.785  | 97.818  | 7.875                       | 99.865  | 99.740  | 99.615  |  |
| 5.875                       | 98.192  | 98.193  | 97.977  | 5.875                       | 98.192  | 98.193  | 97.977  | 8.000                       | 100.130 | 100.005 | 99.880  |  |
| 6.000                       |         |         |         | 6.000                       |         |         |         | 8.125                       | 100.342 | 100.217 | 100.092 |  |
| 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                       | 99.615  | 99.696  | 99.667  | 6.125                       | 97.686  | 97.732  | 97.529  | 4.500                       | 91.251  | 91.416  | 91.375  |  |
| 6.625                       | 100.100 | 100.181 | 100.152 | 6.250                       | 98.629  | 98.676  | 98.472  | 4.625                       | 91.724  | 91.889  | 91.848  |  |
| 6.750                       | 99.889  | 99.826  | 99.764  | 6.375                       | 99.059  | 99.136  | 99.107  | 4.750                       | 91.384  | 91.399  | 91.415  |  |
| 6.875                       | 100.184 | 100.239 | 100.185 | 6.500                       | 99.615  | 99.696  | 99.667  | 4.875                       | 91.517  | 91.533  | 91.548  |  |
| 7.000                       | 100.740 | 100.687 | 100.633 | 6.625                       | 100.100 | 100.181 | 100.152 | 5.000                       | 91.844  | 91.860  | 91.875  |  |
| 7.125                       | 101.089 | 101.057 | 101.003 | 6.750                       | 99.889  | 99.826  | 99.764  | 5.125                       | 91.963  | 92.121  | 91.990  |  |
| 7.250                       | 101.041 | 100.951 | 100.894 | 6.875                       | 100.184 | 100.239 | 100.185 | 5.250                       | 93.651  | 93.643  | 93.635  |  |
| 7.375                       | 101.254 | 101.268 | 101.014 | 7.000                       | 100.740 | 100.687 | 100.633 | 5.375                       | 93.566  | 93.559  | 93.551  |  |
| 7.500                       | 101.703 | 101.597 | 101.448 | 7.125                       | 101.089 | 101.057 | 101.003 | 5.500                       | 93.726  | 93.718  | 93.711  |  |
| 7.625                       | 102.133 | 101.992 | 101.878 | 7.250                       | 101.041 | 100.951 | 100.894 | 5.625                       | 93.775  | 93.767  | 93.760  |  |
| 7.750                       | 102.199 | 102.057 | 101.943 | 7.375                       | 101.254 | 101.268 | 101.014 | 5.750                       | 94.987  | 94.972  | 94.956  |  |
| 7.875                       | 99.865  | 99.740  | 99.615  | 7.500                       | 101.703 | 101.597 | 101.448 | 5.875                       | 95.335  | 95.319  | 95.303  |  |
| 8.000                       | 100.130 | 100.005 | 99.880  | 7.625                       | 102.133 | 101.992 | 101.878 | 6.000                       | 95.690  | 95.674  | 95.659  |  |
| 8.125                       | 100.342 | 100.217 | 100.092 | 7.750                       | 102.199 | 102.057 | 101.943 | 6.125                       | 96.014  | 95.998  | 95.983  |  |
| 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                       | 99.828  | 99.789  | 99.750  | 6.375                       | 99.828  | 99.789  | 99.750  | 6.000                       | 97.764  | 97.865  | 97.869  |  |
| 6.500                       | 100.355 | 100.316 | 100.277 | 6.500                       | 100.355 | 100.316 | 100.277 | 6.125                       | 98.818  | 98.618  | 98.622  |  |
| 6.625                       | 100.797 | 100.758 | 100.719 | 6.625                       | 100.797 | 100.758 | 100.719 | 6.250                       | 99.317  | 99.114  | 99.004  |  |
| 6.750                       | 100.920 | 100.857 | 100.795 | 6.750                       | 100.920 | 100.857 | 100.795 | 6.375                       | 99.828  | 99.789  | 99.750  |  |
| 6.875                       | 101.215 | 101.152 | 101.090 | 6.875                       | 101.215 | 101.152 | 101.090 | 6.500                       | 100.355 | 100.316 | 100.277 |  |
| 7.000                       | 101.521 | 101.458 | 101.396 | 7.000                       | 101.521 | 101.458 | 101.396 | 6.625                       | 100.797 | 100.758 | 100.719 |  |
| 7.125                       | 102.121 | 102.058 | 101.996 | 7.125                       | 102.121 | 102.058 | 101.996 | 6.750                       | 100.920 | 100.857 | 100.795 |  |
| 7.250                       | 102.200 | 102.075 | 101.950 | 7.250                       | 102.200 | 102.075 | 101.950 | 6.875                       | 101.215 | 101.152 | 101.090 |  |
| 7.375                       | 102.133 | 102.008 | 101.883 | 7.375                       | 102.133 | 102.008 | 101.883 | 7.000                       | 101.521 | 101.458 | 101.396 |  |
| 7.500                       | 102.700 | 102.575 | 102.450 | 7.500                       | 102.700 | 102.575 | 102.450 | 7.125                       | 102.121 | 102.058 | 101.996 |  |
| 7.625                       | 102.976 | 102.851 | 102.726 | 7.625                       | 102.976 | 102.851 | 102.726 | 7.250                       | 102.200 | 102.075 | 101.950 |  |
| 7.750                       | 102.974 | 102.832 | 102.718 | 7.750                       | 102.974 | 102.832 | 102.718 | 7.375                       | 102.133 | 102.008 | 101.883 |  |
| 7.875                       | 102.522 | 102.397 | 102.272 | 7.875                       | 102.522 | 102.397 | 102.272 | 7.500                       | 102.700 | 102.575 | 102.450 |  |
| 8.000                       | 102.786 | 102.661 | 102.536 | 8.000                       | 102.786 | 102.661 | 102.536 | 7.625                       | 102.976 | 102.851 | 102.726 |  |
| 8.125                       | 103.161 | 102.990 | 102.848 | 8.125                       | 103.161 | 102.990 | 102.848 | 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                       | 93.872  | 94.037  | 94.121  | 4.500                       | 93.872  | 94.037  | 94.121  | 6.625                       | 100.100 | 100.181 | 100.152 |  |
| 4.625                       | 94.615  | 94.780  | 94.864  | 4.625                       | 94.615  | 94.780  | 94.864  | 6.750                       | 99.889  | 99.826  | 99.764  |  |
| 4.750                       | 95.009  | 95.024  | 95.042  | 4.750                       | 95.009  | 95.024  | 95.042  | 6.875                       | 100.184 | 100.239 | 100.185 |  |
| 4.875                       | 95.307  | 95.464  | 95.531  | 4.875                       | 95.307  | 95.464  | 95.531  | 7.000                       | 100.740 | 100.687 | 100.633 |  |
| 5.000                       | 95.784  | 95.691  | 95.758  | 5.000                       | 95.784  | 95.691  | 95.758  | 7.125                       | 101.089 | 101.057 | 101.003 |  |
| 5.125                       | 96.246  | 96.153  | 96.220  | 5.125                       | 96.246  | 96.153  | 96.220  | 7.250                       | 101.041 | 100.951 | 100.894 |  |
| 5.250                       | 96.454  | 96.588  | 96.638  | 5.250                       | 96.454  |         |         |                             |         |         |         |  |



**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                          | 96.309  | 96.140  | 95.840  | 6.875                           | 93.709 | 93.540 | 93.240 | 6.875 |        |        |        |
| 7.000                          | 96.783  | 96.614  | 96.314  | 7.000                           | 94.183 | 94.014 | 93.714 | 7.000 |        |        |        |
| 7.125                          | 97.206  | 97.037  | 96.737  | 7.125                           | 94.606 | 94.437 | 94.137 | 7.125 |        |        |        |
| 7.250                          | 97.661  | 97.441  | 97.141  | 7.250                           | 95.061 | 94.841 | 94.541 | 7.250 |        |        |        |
| 7.375                          | 98.115  | 97.889  | 97.589  | 7.375                           | 95.515 | 95.289 | 94.989 | 7.375 |        |        |        |
| 7.500                          | 98.549  | 98.323  | 98.023  | 7.500                           | 95.949 | 95.723 | 95.423 | 7.500 |        |        |        |
| 7.625                          | 98.942  | 98.716  | 98.416  | 7.625                           | 96.342 | 96.116 | 95.816 | 7.625 |        |        |        |
| 7.750                          | 99.529  | 99.246  | 98.946  | 7.750                           | 96.929 | 96.646 | 96.346 | 7.750 |        |        |        |
| 7.875                          | 99.943  | 99.660  | 99.360  | 7.875                           | 97.343 | 97.060 | 96.760 | 7.875 |        |        |        |
| 8.000                          | 100.347 | 100.064 | 99.764  | 8.000                           | 97.747 | 97.464 | 97.164 | 8.000 |        |        |        |
| 8.125                          | 100.700 | 100.417 | 100.117 | 8.125                           | 98.100 | 97.817 | 97.517 | 8.125 |        |        |        |
| 8.250                          | 101.044 | 100.761 | 100.461 | 8.250                           | 98.444 | 98.161 | 97.861 | 8.250 |        |        |        |
| 8.375                          |         |         |         | 8.375                           |        |        |        | 8.375 |        |        |        |

**Government DPA Adjustments**

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

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

<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.