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

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

Mortgage Clause	
All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's	
Conventional	\$1,095
FHA	\$1,095
VA	\$1,095
Streamline VA/RHS/FHA	\$995

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



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

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

Effective Time:
7:55:12 AM

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	90.826	90.826	90.787	
5.750				5.750				5.125	91.887	91.887	91.851	
5.875	96.242	96.242	96.273	5.875	96.242	96.242	96.273	5.250	93.665	93.662	93.683	
6.000	96.770	96.770	96.801	6.000	96.770	96.770	96.801	5.375	94.280	94.278	94.298	
6.125	97.193	97.193	97.178	6.125	97.193	97.193	97.178	5.500	94.946	94.930	94.929	
6.250	98.122	98.122	98.117	6.250	98.122	98.122	98.117	5.625	95.780	95.764	95.763	
6.375	98.669	98.669	98.664	6.375	98.669	98.669	98.664	5.750	96.520	96.504	96.503	
6.500	99.264	99.245	99.240	6.500	99.264	99.245	99.240	5.875	97.135	97.118	97.117	
6.625	99.654	99.646	99.641	6.625	99.654	99.646	99.641	6.000	97.723	97.706	97.705	
6.750	100.060	100.046	100.025	6.750	100.060	100.046	100.025	6.125	98.238	98.222	98.221	
6.875	100.517	100.503	100.482	6.875	100.517	100.503	100.482	6.250	98.925	98.895	98.895	
7.000	100.999	100.955	100.939	7.000	100.999	100.955	100.939	6.375	99.508	99.728	99.728	
7.125	101.309	101.289	101.267	7.125	101.309	101.289	101.267	6.500	100.023	99.993	100.243	
7.250	101.370	101.345	101.306	7.250	101.370	101.345	101.306	6.625	100.415	100.635	100.635	
7.375	101.797	101.769	101.732	7.375	101.797	101.769	101.732	6.750	100.989	100.939	100.933	
7.500	102.223	102.174	102.137	7.500	102.223	102.174	102.137	6.875	101.483	101.439	101.423	
7.625	102.494	102.438	102.400	7.625	102.494	102.438	102.400	7.000	101.913	101.870	101.854	
7.750	102.408	102.346	102.281	7.750	102.408	102.346	102.281	7.125	102.236	102.192	102.177	
7.875	102.718	102.656	102.591	7.875	102.718	102.656	102.591	7.250	101.571	101.583	101.591	
8.000	103.125	103.026	102.959	8.000	103.125	103.026	102.959	7.375	101.905	101.905	101.909	
8.125	103.366	103.267	103.199	8.125	103.366	103.267	103.199	7.500	102.243	102.223	102.226	
8.250	102.936	102.782	102.674	8.250	102.936	102.782	102.674	7.625	102.537	102.549	102.551	
8.375	103.345	103.191	103.082	8.375	103.345	103.191	103.082	7.750	102.158	102.346	102.281	
8.500	102.884	102.829	102.753	8.500	102.884	102.829	102.753	7.875	102.468	102.406	102.591	
8.625	103.143	103.093	103.016	8.625	103.143	103.093	103.016	8.000	102.808	102.746	102.681	

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625				4.625								
4.750				4.750								
4.875				4.875								
5.000	96.533	96.525	96.574	5.000	96.245	96.338	96.392					
5.125	96.685	96.721	96.772	5.125	96.692	96.797	96.848					
5.250	97.145	97.130	97.119	5.250	97.027	97.133	97.180					
5.375	97.401	97.453	97.498	5.375	97.632	97.731	97.526					
5.500	97.879	97.720	97.765	5.500	97.796	97.896	97.940					
5.625	98.400	98.370	98.356	5.625	98.455	98.539	98.576					
5.750	98.917	98.887	98.874	5.750	98.917	98.887	98.890					
5.875	99.138	99.358	99.345	5.875	99.388	99.358	99.345					
6.000	99.734	99.704	99.690	6.000	99.734	99.704	99.690					
6.125	99.562	99.525	99.494	6.125	99.599	99.563	99.586					
6.250	100.041	100.003	99.973	6.250	100.041	100.003	99.973					
6.375	100.226	100.438	100.408	6.375	100.476	100.438	100.408					
6.500	100.773	100.735	100.705	6.500	100.773	100.735	100.705					
6.625	100.540	100.494	100.504	6.625	100.636	100.679	100.689					
6.750	100.998	100.931	100.833	6.750	100.998	100.931	100.925					
6.875	101.411	101.343	101.245	6.875	101.411	101.343	101.245					
7.000	101.669	101.602	101.504	7.000	101.669	101.602	101.529					

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	99.968	99.907	99.892	6.750	99.612	99.568	99.552	5.125	95.063	95.048	95.055	
6.875	100.419	100.375	100.366	6.875	100.113	100.069	100.054	5.250	95.573	95.558	95.565	
7.000	100.901	100.858	100.842	7.000	100.557	100.513	100.497	5.375	96.066	96.051	96.058	
7.125	101.181	101.137	101.121	7.125	100.863	100.820	100.804	5.500	96.474	96.459	96.466	
7.250	101.327	101.245	101.236	7.250	100.952	100.881	100.833	5.625	96.554	96.524	96.510	
7.375	101.722	101.651	101.638	7.375	101.408	101.336	101.289	5.750	97.125	97.088	97.057	
7.500	102.159	102.088	102.041	7.500	101.806	101.734	101.687	5.875	97.571	97.533	97.503	
7.625	102.362	102.291	102.244	7.625	102.071	101.999	101.952	6.000	97.990	97.952	97.922	
7.750	102.333	102.229	102.192	7.750	101.762	101.663	101.596	6.125	98.529	98.491	98.461	
7.875	102.610	102.506	102.470	7.875	102.179	102.081	102.013	6.250	98.994	98.957	98.926	
8.000	102.909	102.810	102.753	8.000	101.547	101.444	101.408	6.375	99.416	99.379	99.349	
8.125	103.150	103.047	103.012	8.125	101.820	101.716	101.682	6.500	99.697	99.660	99.629	
8.250	100.849	100.720	100.583	8.250	101.366	101.237	101.100	6.625	99.382	99.315	99.217	
8.375	101.129	101.000	100.864	8.375	101.629	101.500	101.364	6.750	99.828	99.760	99.662	
8.500	101.367	101.237	101.102	8.500	98.171	97.916	97.568	6.875	100.226	100.158	100.060	
8.625	101.530	101.401	101.267	8.625				7.000	100.456	100.389	100.291	

Conventional Fixed Adjustments

Cumulative LPPA Cap

FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000
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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 LPPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	0.000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LPPA Adjusters

	≤ 30</
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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	96.182	96.102	96.020	5.250				5.250				
5.375	96.557	96.477	96.395	5.375				5.375				
5.500	96.932	96.852	96.770	5.500				5.500				
5.625	97.307	97.227	97.145	5.625	96.468	96.387	96.306	5.625	95.331	95.268	95.206	
5.750	97.663	97.582	97.500	5.750	96.922	96.841	96.760	5.750	95.801	95.738	95.675	
5.875	98.013	97.932	97.851	5.875	97.342	97.262	97.180	5.875	96.852	96.772	96.690	
6.000	98.349	98.269	98.187	6.000	97.753	97.672	97.591	6.000	97.301	97.221	97.139	
6.125	98.673	98.593	98.511	6.125	98.155	98.074	97.993	6.125	97.750	97.670	97.588	
6.250	98.733	98.653	98.571	6.250	98.547	98.467	98.385	6.250	97.905	97.825	97.743	
6.375	99.030	98.949	98.868	6.375	98.929	98.849	98.767	6.375	98.514	98.434	98.352	
6.500	99.293	99.212	99.131	6.500	99.274	99.194	99.112	6.500	98.858	98.778	98.696	
6.625	99.512	99.431	99.350	6.625	99.571	99.491	99.409	6.625	99.179	99.098	99.017	
6.750	99.725	99.644	99.563	6.750	99.874	99.793	99.712	6.750	99.482	99.402	99.320	
6.875	100.175	100.094	100.013	6.875	100.175	100.095	100.013	6.875	99.760	99.680	99.598	
7.000	100.398	100.318	100.236	7.000	100.478	100.398	100.316	7.000	100.054	99.974	99.892	
7.125	99.942	99.879	99.816	7.125	100.179	100.116	100.053	7.125	99.928	99.865	99.803	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

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	95.759	95.696	95.633	5.250				5.250				
5.375	96.118	96.055	95.992	5.375				5.375				
5.500	96.477	96.414	96.351	5.500				5.500				
5.625	96.837	96.774	96.711	5.625	96.096	96.033	95.970	5.625	95.451	95.388	95.325	
5.750	97.197	97.134	97.071	5.750	96.517	96.454	96.391	5.750	95.920	95.857	95.794	
5.875	97.545	97.482	97.419	5.875	96.938	96.875	96.812	5.875	96.390	96.327	96.264	
6.000	97.738	97.675	97.612	6.000	97.359	97.296	97.233	6.000	96.682	96.619	96.556	
6.125	98.070	98.007	97.944	6.125	97.782	97.719	97.656	6.125	97.153	97.090	97.027	
6.250	98.260	98.197	98.134	6.250	98.192	98.129	98.066	6.250	97.444	97.381	97.318	
6.375	98.590	98.527	98.464	6.375	98.588	98.525	98.462	6.375	97.917	97.854	97.791	
6.500	98.781	98.718	98.655	6.500	98.818	98.755	98.692	6.500	98.377	98.314	98.251	
6.625	99.117	99.054	98.991	6.625	99.211	99.148	99.085	6.625	98.823	98.760	98.697	
6.750	99.337	99.274	99.211	6.750	99.439	99.376	99.313	6.750	99.085	99.022	98.959	
6.875	99.673	99.610	99.547	6.875	99.834	99.771	99.708	6.875	99.529	99.466	99.403	
7.000	99.867	99.804	99.741	7.000	100.066	100.003	99.940	7.000	99.788	99.725	99.662	
7.125	100.062	99.999	99.936	7.125	100.298	100.235	100.172	7.125	100.048	99.985	99.922	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

Conventional ARM Adjustments

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

Additional Purchase LLPA Adjusters									
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters									
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

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

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

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	96.520	96.520	96.551	6.000				4.375				
6.125	96.943	96.943	96.928	6.125				4.500				
6.250	98.122	98.122	98.117	6.250	97.872	97.872	97.867	4.625				
6.375	98.669	98.669	98.664	6.375	98.669	98.669	98.664	4.750				
6.500	99.245	99.245	99.240	6.500	99.245	98.995	98.990	4.875				
6.625	99.396	99.396	99.391	6.625	99.646	99.646	99.641	5.000	96.283	96.275	96.263	
6.750	100.118	100.075	100.059	6.750	100.118	100.075	100.059	5.125	96.435	96.427	96.415	
6.875	100.677	100.633	100.618	6.875	100.677	100.633	100.618	5.250	96.895	96.880	96.864	
7.000	101.188	101.145	101.129	7.000	101.188	101.145	101.129	5.375	97.089	97.073	97.057	
7.125	101.578	101.534	101.518	7.125	101.578	101.534	101.518	5.500	97.437	97.422	97.406	
7.250	101.462	101.391	101.344	7.250	101.462	101.391	101.344	5.625	97.779	97.763	97.738	
7.375	101.952	101.880	101.833	7.375	101.952	101.880	101.833	5.750	97.996	97.981	97.956	
7.500	102.421	102.350	102.302	7.500	102.421	102.350	102.302	5.875	98.307	98.295	98.271	
7.625	102.764	102.693	102.645	7.625	102.764	102.693	102.645	6.000	98.429	98.417	98.394	

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	94.856	94.833	94.804									
4.875	94.995	94.972	94.944									
5.000	95.264	95.241	95.213									
5.125	95.656	95.625	95.593									
5.250	96.022	95.992	95.951									
5.375	96.504	96.474	96.433									
5.500	96.980	96.950	96.909									
5.625	97.418	97.388	97.347									
5.750	97.740	97.710	97.669									
5.875	98.038	98.008	97.967									
6.000	98.567	98.536	98.495									

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	96.520	96.520	96.551	6.000				4.375				
6.125	96.943	96.943	96.928	6.125				4.500				
6.250	98.122	98.122	98.117	6.250	97.872	97.872	97.867	4.625				
6.375	98.669	98.669	98.664	6.375	98.669	98.669	98.664	4.750				
6.500	99.245	99.245	99.240	6.500	99.245	98.995	98.990	4.875				
6.625	99.396	99.396	99.391	6.625	99.646	99.646	99.641	5.000	96.283	96.275	96.263	
6.750	100.060	100.046	100.025	6.750	99.810	99.796	99.775	5.125	96.435	96.427	96.415	
6.875	100.517	100.503	100.482	6.875	100.267	100.253	100.232	5.250	96.895	96.880	96.864	
7.000	100.944	100.930	100.909	7.000	100.694	100.680	100.659	5.375	97.089	97.073	97.057	
7.125	101.053	101.039	101.017	7.125	101.053	101.039	101.017	5.500	97.437	97.422	97.406	
7.250	101.370	101.343	101.306	7.250	101.120	101.093	101.056	5.625	97.779	97.763	97.738	
7.375	101.797	101.769	101.732	7.375	101.547	101.519	101.482	5.750	97.996	97.981	97.956	
7.500	101.952	101.924	101.887	7.500	101.952	101.924	101.887	5.875	98.307	98.295	98.271	
7.625	102.215	102.188	102.150	7.625	102.215	102.188	102.150	6.000	98.429	98.417	98.394	

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	94.856	94.833	94.804									
4.875	94.995	94.972	94.944									
5.000	95.264	95.241	95.213									
5.125	95.656	95.625	95.593									
5.250	96.022	95.992	95.951									
5.375	96.504	96.474	96.433									
5.500	96.980	96.950	96.909									
5.625	97.418	97.388	97.347									
5.750	97.740	97.710	97.669									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

Additional Purchase LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	93.625	93.625	93.625	2.625				2.625				
5.750	94.368	94.368	94.368	2.750				2.750				
5.875	94.933	94.933	94.933	2.875				2.875				
6.000	95.494	95.494	95.494	3.000				3.000				
6.125	96.057	96.057	96.057	3.125				3.125				
6.250	96.766	96.766	96.766	3.250				3.250				
6.375	98.071	98.112	98.252	3.375				3.375				
6.500	98.495	98.527	98.663	3.500				3.500				
6.625	99.094	99.123	99.260	3.625				3.625				
6.750	99.490	99.519	99.530	3.750				3.750				
6.875	99.947	99.967	99.975	3.875				3.875				
7.000	100.341	100.345	100.351	4.000				4.000				
7.125	100.814	100.813	100.818	4.125				4.125				
7.250	100.971	100.981	100.986	4.250				4.250				
7.375	101.271	101.268	101.269									

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

RefiNow Adjustments

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

Additional Purchase LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

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

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375				5.375				5.000				
5.500				5.500				5.125				
5.625				5.625				5.250				
5.750	96.315	96.302	96.290	5.750	96.315	96.302	96.290	5.375				
5.875	98.533	98.523	98.575	5.875	98.533	98.523	98.575	5.500				
6.000	99.400	99.356	99.384	6.000	99.400	99.356	99.384	5.625				
6.125	100.315	100.130	99.946	6.125	100.315	100.130	99.946	5.750	96.315	96.302	96.290	
6.250	100.759	100.574	100.389	6.250	100.759	100.574	100.389	5.875	98.533	98.523	98.575	
6.375	100.684	100.648	100.613	6.375	100.684	100.648	100.613	6.000	99.400	99.356	99.384	
6.500	101.196	101.161	101.125	6.500	101.196	101.161	101.125	6.125	100.315	100.130	99.946	
6.625	101.599	101.563	101.528	6.625	101.599	101.563	101.528	6.250	100.759	100.574	100.389	
6.750	101.823	101.819	101.857	6.750	101.823	101.819	101.857	6.375	100.684	100.648	100.613	
6.875	101.873	101.823	101.774	6.875	101.873	101.823	101.774	6.500	101.196	101.161	101.125	
7.000	102.327	102.278	102.228	7.000	102.327	102.278	102.228	6.625	101.599	101.563	101.528	
7.125	102.636	102.586	102.536	7.125	102.636	102.586	102.536	6.750	101.823	101.819	101.857	
7.250	102.660	102.576	102.600	7.250	102.660	102.576	102.600	6.875	101.873	101.823	101.774	
7.375	102.688	102.346	102.504	7.375	102.688	102.346	102.504	7.000	102.327	102.278	102.228	
7.500	102.956	102.863	102.771	7.500	102.956	102.863	102.771	7.125	102.636	102.586	102.536	
7.625	103.231	103.138	103.046	7.625	103.231	103.138	103.046	7.250	102.660	102.576	102.600	
7.750	103.353	103.231	103.135	7.750	103.353	103.231	103.135	7.375	102.688	102.346	102.504	
7.875	102.789	102.675	102.562	7.875	102.789	102.675	102.562	7.500	102.956	102.863	102.771	
8.000	103.047	102.934	102.820	8.000	103.047	102.934	102.820	7.625	103.231	103.138	103.046	
8.125	103.214	103.101	102.987	8.125	103.214	103.101	102.987	7.750	103.353	103.231	103.135	
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				4.875				
2.875				2.875				5.000				
3.000				3.000				5.125				
3.125				3.125				5.250				
3.250				3.250				5.375				
3.375				3.375				5.500				
3.500	89.674	89.832	89.951	3.500	89.674	89.832	89.951	5.625				
3.625	90.219	90.378	90.497	3.625	90.219	90.378	90.497	5.750	94.823	94.813	94.804	
3.750	91.397	91.560	91.665	3.750	91.397	91.560	91.665	5.875	97.163	97.104	97.156	
3.875	91.943	92.105	92.210	3.875	91.943	92.105	92.210	6.000	97.723	97.663	97.715	
4.000	92.487	92.650	92.755	4.000	92.487	92.650	92.755	6.125	98.745	98.560	98.496	
4.125	93.031	93.194	93.299	4.125	93.031	93.194	93.299	6.250	100.070	99.885	99.700	
4.250	93.575	93.738	93.843	4.250	93.575	93.738	93.843	6.375	100.104	100.101	100.139	
4.375	94.424	94.623	94.713	4.375	94.424	94.623	94.713	6.500	100.641	100.638	100.676	
4.500	95.039	95.163	95.254	4.500	95.039	95.163	95.254	6.625	101.091	101.088	101.126	
4.625	95.556	95.700	95.792	4.625	95.556	95.700	95.792	6.750	100.914	100.864	100.814	
4.750	96.193	96.207	96.222	4.750	96.193	96.207	96.222	6.875	101.027	101.022	101.046	
4.875	96.325	96.348	96.426	4.875	96.325	96.348	96.426	7.000	101.533	101.528	101.552	
5.000	96.709	96.879	96.706	5.000	96.709	96.879	96.706	7.125	101.955	101.951	101.975	
5.125	97.231	97.151	97.229	5.125	97.231	97.151	97.229	7.250	101.691	101.612	101.314	
5.250	97.411	97.553	97.617	5.250	97.411	97.553	97.617	7.375	101.789	101.701	101.711	
5.375	97.679	97.821	97.885	5.375	97.679	97.821	97.885	7.500	102.275	102.187	102.198	
5.500	98.184	98.326	98.390	5.500	98.184	98.326	98.390	7.625	102.495	102.407	102.417	
5.625	98.673	98.815	98.879	5.625	98.673	98.815	98.879	7.750	102.453	102.331	102.235	
5.750	98.711	98.760	98.810	5.750	98.711	98.760	98.810	7.875	100.133	100.019	99.906	
5.875	98.908	98.992	99.042	5.875	98.908	98.992	99.042	8.000	100.391	100.277	100.164	
6.000				6.000				8.125	100.558	100.445	100.331	
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	100.641	100.638	100.676	6.125	98.745	98.560	98.496	4.500	92.131	92.204	92.295	
6.625	101.091	101.088	101.126	6.250	100.070	99.885	99.700	4.625	92.664	92.736	92.828	
6.750	100.914	100.864	100.814	6.375	100.104	100.101	100.139	4.750	92.568	92.582	92.597	
6.875	101.027	101.022	101.046	6.500	100.641	100.638	100.676	4.875	92.700	92.715	92.729	
7.000	101.533	101.528	101.552	6.625	101.091	101.088	101.126	5.000	93.025	92.789	93.054	
7.125	101.955	101.951	101.975	6.750	100.914	100.864	100.814	5.125	93.134	93.149	93.163	
7.250	101.691	101.612	101.314	6.875	101.027	101.022	101.046	5.250	94.806	94.806	94.806	
7.375	101.789	101.701	101.711	7.000	101.533	101.528	101.552	5.375	94.717	94.717	94.717	
7.500	102.275	102.187	102.198	7.125	101.955	101.951	101.975	5.500	94.857	94.857	94.857	
7.625	102.495	102.407	102.417	7.250	101.691	101.612	101.314	5.625	94.890	94.890	94.890	
7.750	102.453	102.331	102.235	7.375	101.789	101.701	101.711	5.750	96.032	96.025	96.018	
7.875	100.133	100.019	99.906	7.500	102.275	102.187	102.198	5.875	96.363	96.356	96.349	
8.000	100.391	100.277	100.164	7.625	102.495	102.407	102.417	6.000	96.703	96.696	96.689	
8.125	100.558	100.445	100.331	7.750	102.453	102.331	102.235	6.125	97.004	96.997	96.990	
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	100.684	100.648	100.613	6.375	100.684	100.648	100.613	6.000	99.400	99.356	99.384	
6.500	101.196	101.161	101.125	6.500	101.196	101.161	101.125	6.125	100.315	100.130	99.946	
6.625	101.599	101.563	101.528	6.625	101.599	101.563	101.528	6.250	100.759	100.574	100.389	
6.750	101.823	101.819	101.857	6.750	101.823	101.819	101.857	6.375	100.684	100.648	100.613	
6.875	101.873	101.823	101.774	6.875	101.873	101.823	101.774	6.500	101.196	101.161	101.125	
7.000	102.327	102.278	102.228	7.000	102.327	102.278	102.228	6.625	101.599	101.563	101.528	
7.125	102.636	102.586	102.536	7.125	102.636	102.586	102.536	6.750	101.823	101.819	101.857	
7.250	102.660	102.576	102.600	7.250	102.660	102.576	102.600	6.875	101.873	101.823	101.774	
7.375	102.688	102.346	102.504	7.375	102.688	102.346	102.504	7.000	102.327	102.278	102.228	
7.500	102.956	102.863	102.771	7.500	102.956	102.863	102.771	7.125	102.636	102.586	102.536	
7.625	103.231	103.138	103.046	7.625	103.231	103.138	103.046	7.250	102.660	102.576	102.600	
7.750	103.353	103.231	103.135	7.750	103.353	103.231	103.135	7.375	102.688	102.346	102.504	
7.875	102.789	102.675	102.562	7.875	102.789	102.675	102.562	7.500	102.956	102.863	102.771	
8.000	103.047	102.934	102.820	8.000	103.047	102.934	102.820	7.625	103.231	103.138	103.046	
8.125	103.214	103.101	102.987	8.125	103.214	103.101	102.987	7.750	103.353	103.231	103.135	
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	95.039	95.163	95.254	4.500	95.039	95.163	95.254	6.625	101.091	101.088	101.126	
4.625	95.556	95.700	95.792	4.625	95.556	95.700	95.792	6.750	100.914	100.864	100.814	
4.750	96.193	96.207	96.222	4.750	96.193	96.207	96.222	6.875	101.027	101.022	101.046	
4.875	96.325	96.348	96.426	4.875	96.325	96.348	96.426	7.000	101.533	101.528	101.552	
5.000	96.709	96.879	96.706	5.000	96.709	96.879	96.706	7.125	101.955	101.951	101.975	
5.125	97.231	97.151	97.229	5.125	97.231	97.151	97.229	7.250				

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	96.315	96.302	96.290	5.750	96.315	96.302	96.290	5.375				
5.875	98.492	98.502	98.554	5.875	98.492	98.502	98.554	5.500				
6.000	99.400	99.356	99.359	6.000	99.400	99.356	99.359	5.625				
6.125	100.315	100.130	99.946	6.125	100.315	100.130	99.946	5.750	96.315	96.302	96.290	
6.250	100.759	100.574	100.389	6.250	100.759	100.574	100.389	5.875	98.492	98.502	98.554	
6.375	100.684	100.648	100.613	6.375	100.684	100.648	100.613	6.000	99.400	99.356	99.359	
6.500	101.196	101.161	101.125	6.500	101.196	101.161	101.125	6.125	100.315	100.130	99.946	
6.625	101.599	101.563	101.528	6.625	101.599	101.563	101.528	6.250	100.759	100.574	100.389	
6.750	101.717	101.651	101.613	6.750	101.717	101.651	101.613	6.375	100.684	100.648	100.613	
6.875	101.873	101.823	101.774	6.875	101.873	101.823	101.774	6.500	101.196	101.161	101.125	
7.000	102.327	102.278	102.228	7.000	102.327	102.278	102.228	6.625	101.599	101.563	101.528	
7.125	102.636	102.586	102.536	7.125	102.636	102.586	102.536	6.750	101.717	101.651	101.613	
7.250	102.660	102.574	102.527	7.250	102.660	102.574	102.527	6.875	101.873	101.823	101.774	
7.375	102.688	102.346	102.254	7.375	102.688	102.346	102.254	7.000	102.327	102.278	102.228	
7.500	102.956	102.863	102.771	7.500	102.956	102.863	102.771	7.125	102.636	102.586	102.536	
7.625	103.231	103.138	103.046	7.625	103.231	103.138	103.046	7.250	102.660	102.574	102.527	
7.750	103.353	103.231	103.135	7.750	103.353	103.231	103.135	7.375	102.688	102.346	102.254	
7.875	102.789	102.675	102.562	7.875	102.789	102.675	102.562	7.500	102.956	102.863	102.771	
8.000	102.797	102.684	102.570	8.000	102.797	102.684	102.570	7.625	103.231	103.138	103.046	
8.125	102.964	102.851	102.737	8.125	102.964	102.851	102.737	7.750	103.353	103.231	103.135	
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				4.875				
2.875				2.875				5.000				
3.000				3.000				5.125				
3.125				3.125				5.250				
3.250				3.250				5.375				
3.375				3.375				5.500				
3.500	89.690	89.849	89.968	3.500	89.690	89.849	89.968	5.625				
3.625	90.204	90.363	90.482	3.625	90.204	90.363	90.482	5.750	94.823	94.813	94.804	
3.750	91.469	91.632	91.737	3.750	91.469	91.632	91.737	5.875	97.091	97.051	97.103	
3.875	91.982	92.144	92.250	3.875	91.982	92.144	92.250	6.000	97.646	97.606	97.658	
4.000	92.492	92.654	92.759	4.000	92.492	92.654	92.759	6.125	98.745	98.560	98.399	
4.125	92.997	93.159	93.264	4.125	92.997	93.159	93.264	6.250	100.070	99.885	99.700	
4.250	93.494	93.656	93.761	4.250	93.494	93.656	93.761	6.375	99.940	99.957	99.995	
4.375	94.445	94.643	94.734	4.375	94.445	94.643	94.734	6.500	100.471	100.488	100.526	
4.500	95.039	95.137	95.228	4.500	95.039	95.137	95.228	6.625	100.862	100.879	100.917	
4.625	95.556	95.620	95.711	4.625	95.556	95.620	95.711	6.750	100.914	100.864	100.814	
4.750	96.193	96.207	96.222	4.750	96.193	96.207	96.222	6.875	100.842	100.828	100.852	
4.875	96.325	96.340	96.409	4.875	96.325	96.340	96.409	7.000	101.296	101.246	101.248	
5.000	96.623	96.793	96.870	5.000	96.623	96.793	96.870	7.125	101.604	101.555	101.575	
5.125	97.065	97.236	97.063	5.125	97.065	97.236	97.063	7.250	101.691	101.612	101.314	
5.250	97.415	97.558	97.621	5.250	97.415	97.558	97.621	7.375	101.546	101.459	101.469	
5.375	97.601	97.744	97.808	5.375	97.601	97.744	97.808	7.500	101.984	101.862	101.785	
5.500	98.264	98.156	98.220	5.500	98.264	98.156	98.220	7.625	102.402	102.280	102.184	
5.625	98.650	98.542	98.606	5.625	98.650	98.542	98.606	7.750	102.453	102.331	102.235	
5.750	98.711	98.721	98.771	5.750	98.711	98.721	98.771	7.875	100.133	100.019	99.906	
5.875	98.769	98.853	98.902	5.875	98.769	98.853	98.902	8.000	100.391	100.277	100.164	
6.000				6.000				8.125	100.558	100.445	100.331	
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	100.471	100.488	100.526	6.125	98.745	98.560	98.399	4.500	92.053	92.126	92.217	
6.625	100.862	100.879	100.917	6.250	100.070	99.885	99.700	4.625	92.508	92.580	92.672	
6.750	100.914	100.864	100.814	6.375	99.940	99.957	99.995	4.750	92.568	92.582	92.597	
6.875	100.842	100.828	100.852	6.500	100.471	100.488	100.526	4.875	92.700	92.715	92.729	
7.000	101.296	101.246	101.248	6.625	100.862	100.879	100.917	5.000	92.775	92.789	92.804	
7.125	101.604	101.555	101.575	6.750	100.914	100.864	100.814	5.125	93.134	93.149	93.163	
7.250	101.691	101.612	101.314	6.875	100.842	100.828	100.852	5.250	94.806	94.806	94.806	
7.375	101.546	101.459	101.469	7.000	101.296	101.246	101.248	5.375	94.717	94.717	94.717	
7.500	101.984	101.862	101.785	7.125	101.604	101.555	101.575	5.500	94.857	94.857	94.857	
7.625	102.402	102.280	102.184	7.250	101.691	101.612	101.314	5.625	94.890	94.890	94.890	
7.750	102.453	102.331	102.235	7.375	101.546	101.459	101.469	5.750	96.032	96.025	96.018	
7.875	100.133	100.019	99.906	7.500	101.984	101.862	101.785	5.875	96.363	96.356	96.349	
8.000	100.391	100.277	100.164	7.625	102.402	102.280	102.184	6.000	96.703	96.696	96.689	
8.125	100.558	100.445	100.331	7.750	102.453	102.331	102.235	6.125	97.004	96.997	96.990	
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	100.684	100.648	100.613	6.375	100.684	100.648	100.613	6.000	99.400	99.356	99.359	
6.500	101.196	101.161	101.125	6.500	101.196	101.161	101.125	6.125	100.315	100.130	99.946	
6.625	101.599	101.563	101.528	6.625	101.599	101.563	101.528	6.250	100.759	100.574	100.389	
6.750	101.717	101.651	101.613	6.750	101.717	101.651	101.613	6.375	100.684	100.648	100.613	
6.875	101.873	101.823	101.774	6.875	101.873	101.823	101.774	6.500	101.196	101.161	101.125	
7.000	102.327	102.278	102.228	7.000	102.327	102.278	102.228	6.625	101.599	101.563	101.528	
7.125	102.636	102.586	102.536	7.125	102.636	102.586	102.536	6.750	101.717	101.651	101.613	
7.250	102.660	102.574	102.527	7.250	102.660	102.574	102.527	6.875	101.873	101.823	101.774	
7.375	102.688	102.346	102.254	7.375	102.688	102.346	102.254	7.000	102.327	102.278	102.228	
7.500	102.956	102.863	102.771	7.500	102.956	102.863	102.771	7.125	102.636	102.586	102.536	
7.625	103.231	103.138	103.046	7.625	103.231	103.138	103.046	7.250	102.660	102.574	102.527	
7.750	103.353	103.231	103.135	7.750	103.353	103.231	103.135	7.375	102.688	102.346	102.254	
7.875	102.789	102.675	102.562	7.875	102.789	102.675	102.562	7.500	102.956	102.863	102.771	
8.000	102.797	102.684	102.570	8.000	102.797	102.684	102.570	7.625	103.231	103.138	103.046	
8.125	102.964	102.851	102.737	8.125	102.964	102.851	102.737	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	95.039	95.137	95.228	4.500	95.039	95.137	95.228	6.625	100.862	100.879	100.917	
4.625	95.556	95.620	95.711	4.625	95.556	95.620	95.711	6.750	100.914	100.864	100.814	
4.750	96.193	96.207	96.222	4.750	96.193	96.207	96.222	6.875	100.842	100.828	100.852	
4.875	96.325	96.340	96.409	4.875	96.325	96.340	96.409	7.000	101.296	101.246	101.248	
5.000	96.623	96.793	96.870	5.000	96.623	96.793	96.870	7.125	101.604	101.555	101.575	
5.125	97.065	97.236	97.063	5.125	97.065	97.236	97.063	7.250	101.691	101.612	101.314	



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:
7:55:12 AM

Government DPA												
BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	97.113	96.957	96.657	6.750	94.513	94.357	94.057	6.750				
6.875	97.357	97.187	96.887	6.875	94.757	94.587	94.287	6.875				
7.000	97.801	97.631	97.331	7.000	95.201	95.031	94.731	7.000				
7.125	98.194	98.024	97.724	7.125	95.594	95.424	95.124	7.125				
7.250	98.578	98.408	98.108	7.250	95.978	95.808	95.508	7.250				
7.375	98.819	98.595	98.295	7.375	96.219	95.995	95.695	7.375				
7.500	99.233	99.009	98.709	7.500	96.633	96.409	96.109	7.500				
7.625	99.596	99.372	99.072	7.625	96.996	96.772	96.472	7.625				
7.750	99.940	99.716	99.416	7.750	97.340	97.116	96.816	7.750				
7.875	100.250	99.970	99.670	7.875	97.650	97.370	97.070	7.875				
8.000	100.624	100.344	100.044	8.000	98.024	97.744	97.444	8.000				
8.125	100.957	100.677	100.377	8.125	98.357	98.077	97.777	8.125				
8.250	101.281	101.001	100.701	8.250	98.681	98.401	98.101	8.250				
8.375				8.375				8.375				

Government DPA												
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	95.113	94.957	94.657	6.750	92.513	92.357	92.057	6.750				
6.875	95.357	95.187	94.887	6.875	92.757	92.587	92.287	6.875				
7.000	95.801	95.631	95.331	7.000	93.201	93.031	92.731	7.000				
7.125	96.194	96.024	95.724	7.125	93.594	93.424	93.124	7.125				
7.250	96.578	96.408	96.108	7.250	93.978	93.808	93.508	7.250				
7.375	96.819	96.595	96.295	7.375	94.219	93.995	93.695	7.375				
7.500	97.233	97.009	96.709	7.500	94.633	94.409	94.109	7.500				
7.625	97.596	97.372	97.072	7.625	94.996	94.772	94.472	7.625				
7.750	97.940	97.716	97.416	7.750	95.340	95.116	94.816	7.750				
7.875	98.250	97.970	97.670	7.875	95.650	95.370	95.070	7.875				
8.000	98.624	98.344	98.044	8.000	96.024	95.744	95.444	8.000				
8.125	98.957	98.677	98.377	8.125	96.357	96.077	95.777	8.125				
8.250	99.281	99.001	98.701	8.250	96.681	96.401	96.101	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
Temporary 2-1 BuyDown	-0.250

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