



Table of Contents	
Tab	Product
<a href="#">2</a>	Conventional Fixed
<a href="#">3</a>	Conventional ARM
<a href="#">4</a>	Home Ready
<a href="#">5</a>	Home Possible
<a href="#">6</a>	RefiNow
<a href="#">7</a>	FHA
<a href="#">8</a>	VA
<a href="#">9</a>	FHA DPA

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



**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:  
7:56:12 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	91.896	91.896	91.841	
5.750				5.750				5.125	93.891	93.888	93.914	
5.875	97.215	97.270	97.285	5.875	97.215	97.270	97.285	5.250	94.670	94.668	94.693	
6.000	97.897	97.938	97.962	6.000	97.897	97.938	97.962	5.375	95.286	95.283	95.309	
6.125	98.323	98.351	98.363	6.125	98.323	98.351	98.363	5.500	95.894	95.887	95.912	
6.250	99.006	99.006	98.999	6.250	99.006	99.006	98.999	5.625	96.728	96.719	96.729	
6.375	99.528	99.528	99.521	6.375	99.528	99.528	99.521	5.750	97.468	97.459	97.469	
6.500	99.994	99.994	99.987	6.500	99.994	99.994	99.987	5.875	98.327	98.384	98.389	
6.625	100.393	100.386	100.390	6.625	100.393	100.386	100.390	6.000	98.885	98.891	98.895	
6.750	100.681	100.675	100.659	6.750	100.681	100.675	100.659	6.125	99.373	99.371	99.374	
6.875	101.123	101.148	101.137	6.875	101.123	101.148	101.137	6.250	99.952	99.929	99.930	
7.000	101.585	101.592	101.585	7.000	101.585	101.592	101.585	6.375	100.471	100.448	100.449	
7.125	101.918	101.881	101.861	7.125	101.918	101.881	101.861	6.500	100.933	100.910	100.911	
7.250	101.796	101.785	101.794	7.250	101.796	101.785	101.794	6.625	101.320	101.297	101.298	
7.375	102.240	102.266	102.284	7.375	102.240	102.266	102.284	6.750	101.476	101.439	101.413	
7.500	102.605	102.596	102.614	7.500	102.605	102.596	102.614	6.875	101.947	101.911	101.895	
7.625	102.813	102.789	102.765	7.625	102.813	102.789	102.765	7.000	102.361	102.324	102.309	
7.750	102.652	102.596	102.531	7.750	102.652	102.596	102.531	7.125	102.298	102.053	102.276	
7.875	102.971	102.916	102.851	7.875	102.971	102.916	102.851	7.250	101.821	101.840	101.841	
8.000	103.301	103.246	103.180	8.000	103.301	103.246	103.180	7.375	102.232	102.212	102.187	
8.125	103.505	103.450	103.384	8.125	103.505	103.450	103.384	7.500	102.580	102.559	102.535	
8.250	102.621	102.497	102.328	8.250	102.621	102.497	102.328	7.625	102.810	102.789	102.765	
8.375				8.375				7.750	102.402	102.346	102.281	
8.500				8.500				7.875	102.721	102.666	102.601	
8.625				8.625				8.000	103.051	102.996	102.930	

Conventional 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	97.339	97.332	97.353	5.000	97.013	97.113	97.137					
5.125	97.472	97.484	97.504	5.125	97.459	97.564	97.583					
5.250	97.749	97.827	97.843	5.250	97.792	97.891	97.907					
5.375	98.317	98.317	98.260	5.375	98.394	98.481	98.494					
5.500	98.629	98.702	98.715	5.500	98.549	98.634	98.646					
5.625	99.031	99.001	98.982	5.625	99.119	99.205	99.210					
5.750	99.514	99.484	99.466	5.750	99.514	99.507	99.508					
5.875	99.962	99.932	99.913	5.875	99.962	99.932	99.913					
6.000	100.307	100.277	100.258	6.000	100.307	100.277	100.258					
6.125	100.088	100.058	100.034	6.125	100.124	100.191	100.180					
6.250	100.550	100.520	100.495	6.250	100.550	100.520	100.495					
6.375	100.723	100.943	100.919	6.375	100.973	100.943	100.919					
6.500	101.272	101.242	101.218	6.500	101.272	101.242	101.218					
6.625	101.069	101.009	100.903	6.625	101.069	101.017	100.991					
6.750	101.265	101.455	101.349	6.750	101.515	101.455	101.349					
6.875	101.673	101.613	101.506	6.875	101.923	101.863	101.756					
7.000	101.936	101.875	102.019	7.000	102.186	102.125	102.019					

Conventional 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	100.714	100.699	100.685	6.750	100.140	100.103	100.087	5.125	95.816	95.801	95.805	
6.875	101.203	101.178	101.166	6.875	100.613	100.576	100.561	5.250	96.326	96.311	96.315	
7.000	101.603	101.561	101.553	7.000	101.036	100.999	100.983	5.375	96.802	96.787	96.791	
7.125	101.870	101.787	101.767	7.125	101.346	101.309	101.294	5.500	97.185	97.170	97.174	
7.250	101.737	101.707	101.716	7.250	101.294	101.243	101.226	5.625	97.185	97.155	97.137	
7.375	102.086	102.061	102.080	7.375	101.730	101.679	101.662	5.750	97.658	97.628	97.607	
7.500	102.469	102.418	102.401	7.500	102.114	102.064	102.046	5.875	98.100	98.070	98.045	
7.625	102.671	102.620	102.603	7.625	102.378	102.327	102.310	6.000	98.518	98.488	98.464	
7.750	102.385	102.318	102.284	7.750	101.917	101.839	101.775	6.125	99.055	99.025	99.001	
7.875	102.663	102.595	102.561	7.875	102.321	102.243	102.179	6.250	99.504	99.474	99.449	
8.000	102.908	102.840	102.806	8.000	101.565	101.497	101.463	6.375	99.915	99.885	99.860	
8.125	103.179	103.109	102.826	8.125	101.794	101.725	101.692	6.500	100.198	100.168	100.143	
8.250	100.666	100.486	100.438	8.250	101.156	100.976	100.928	6.625	99.911	99.851	99.745	
8.375	100.886	100.705	100.657	8.375	101.389	101.208	101.161	6.750	100.345	100.285	100.179	
8.500	101.090	100.908	100.860	8.500				6.875	100.739	100.679	100.572	
8.625	101.253	101.070	101.022	8.625				7.000	100.973	100.913	100.807	

**Conventional Fixed Adjustments**

**Cumulative LLPA Cap**

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

**Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only**

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-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	0.000	-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 LLPA Adjusters**

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
--	------	----------	----------	----------	----------	----------	----------	--

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	96.718	96.637	96.801	5.250				5.250				
5.375	97.093	97.012	96.926	5.375				5.375				
5.500	97.458	97.377	97.292	5.500				5.500				
5.625	97.817	97.737	97.651	5.625	97.261	97.180	97.095	5.625	95.941	95.878	95.816	
5.750	98.171	98.091	98.255	5.750	97.713	97.633	97.547	5.750	96.413	96.350	96.287	
5.875	98.518	98.438	98.602	5.875	98.131	98.051	97.965	5.875	97.422	97.341	97.505	
6.000	98.857	98.776	98.691	6.000	98.543	98.463	98.377	6.000	97.876	97.796	97.710	
6.125	99.185	99.104	99.019	6.125	98.949	98.869	98.783	6.125	98.337	98.257	98.171	
6.250	99.496	99.416	99.330	6.250	99.347	99.266	99.181	6.250	98.748	98.668	98.582	
6.375	99.754	99.674	99.588	6.375	99.698	99.618	99.532	6.375	99.068	98.988	98.902	
6.500	100.002	99.922	99.836	6.500	100.032	99.952	99.866	6.500	99.397	99.317	99.481	
6.625	100.237	100.157	100.071	6.625	100.345	100.265	100.179	6.625	99.984	99.904	99.818	
6.750	100.457	100.377	100.291	6.750	100.655	100.575	100.489	6.750	100.294	100.214	100.128	
6.875	100.654	100.574	100.488	6.875	100.953	100.873	100.787	6.875	100.569	100.489	100.403	
7.000	100.877	100.797	100.711	7.000	101.259	101.179	101.093	7.000	100.863	100.783	100.697	
7.125	100.499	100.436	100.373	7.125	100.784	100.721	100.658	7.125	100.557	100.494	100.431	

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	96.309	96.246	96.183	5.250				5.250				
5.375	96.668	96.605	96.542	5.375				5.375				
5.500	97.028	96.965	96.902	5.500				5.500				
5.625	97.389	97.326	97.263	5.625	96.688	96.625	96.562	5.625	96.061	95.998	95.935	
5.750	97.750	97.687	97.624	5.750	97.110	97.047	96.984	5.750	96.532	96.469	96.406	
5.875	98.100	98.037	97.974	5.875	97.533	97.470	97.407	5.875	97.005	96.942	96.879	
6.000	98.292	98.229	98.166	6.000	97.956	97.893	97.830	6.000	97.297	97.234	97.171	
6.125	98.625	98.562	98.499	6.125	98.380	98.317	98.254	6.125	97.770	97.707	97.644	
6.250	98.815	98.752	98.689	6.250	98.792	98.729	98.666	6.250	98.062	97.999	97.936	
6.375	99.146	99.083	99.020	6.375	99.189	99.126	99.063	6.375	98.537	98.474	98.411	
6.500	99.337	99.274	99.211	6.500	99.419	99.356	99.293	6.500	99.000	98.937	98.874	
6.625	99.673	99.610	99.547	6.625	99.815	99.752	99.689	6.625	99.448	99.385	99.322	
6.750	99.894	99.831	99.768	6.750	100.042	99.979	99.916	6.750	99.710	99.647	99.584	
6.875	100.230	100.167	100.104	6.875	100.439	100.376	100.313	6.875	100.156	100.093	100.030	
7.000	100.424	100.361	100.298	7.000	100.671	100.608	100.545	7.000	100.415	100.352	100.289	
7.125	100.619	100.556	100.493	7.125	100.904	100.841	100.778	7.125	100.676	100.613	100.550	

**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	97.325	97.325	97.356	6.000				4.375				
6.125	97.756	97.756	97.769	6.125				4.500				
6.250	99.006	99.006	98.999	6.250	98.756	98.756	98.749	4.625				
6.375	99.528	99.528	99.521	6.375	99.528	99.528	99.521	4.750				
6.500	99.994	99.994	99.987	6.500	99.994	99.994	99.737	4.875				
6.625	100.631	100.608	100.609	6.625	100.631	100.608	100.609	5.000	97.089	97.082	97.067	
6.750	100.681	100.675	100.659	6.750	100.681	100.675	100.659	5.125	97.222	97.214	97.200	
6.875	101.152	101.116	101.100	6.875	101.152	101.116	101.100	5.250	97.499	97.484	97.468	
7.000	101.636	101.599	101.584	7.000	101.636	101.599	101.584	5.375	97.682	97.667	97.650	
7.125	102.029	101.992	101.977	7.125	102.029	101.992	101.977	5.500	98.317	98.302	98.285	
7.250	101.796	101.775	101.751	7.250	101.796	101.775	101.751	5.625	98.405	98.390	98.362	
7.375	102.248	102.212	102.187	7.375	102.248	102.212	102.187	5.750	98.859	98.844	98.815	
7.500	102.698	102.648	102.630	7.500	102.698	102.648	102.630	5.875	98.926	98.911	98.882	
7.625	103.040	102.989	102.972	7.625	103.040	102.989	102.972	6.000	99.190	99.178	99.166	

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	95.673	95.650	95.619									
4.875	95.819	95.796	95.765									
5.000	96.063	96.040	96.010									
5.125	96.397	96.375	96.344									
5.250	96.629	96.599	96.554									
5.375	97.102	97.072	97.027									
5.500	97.568	97.538	97.493									
5.625	97.992	97.962	97.917									
5.750	98.300	98.270	98.225									
5.875	98.583	98.553	98.508									
6.000	99.091	99.061	99.016									

**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	97.325	97.325	97.356	6.000				4.375				
6.125	97.756	97.756	97.769	6.125				4.500				
6.250	99.006	99.006	98.999	6.250	98.756	98.756	98.749	4.625				
6.375	99.528	99.528	99.521	6.375	99.528	99.528	99.521	4.750				
6.500	99.994	99.994	99.987	6.500	99.994	99.994	99.737	4.875				
6.625	100.127	100.127	100.120	6.625	100.377	100.377	100.370	5.000	97.089	97.082	97.067	
6.750	100.681	100.675	100.659	6.750	100.431	100.425	100.409	5.125	97.222	97.214	97.200	
6.875	101.113	101.107	101.091	6.875	100.863	100.857	100.841	5.250	97.499	97.484	97.468	
7.000	101.288	101.281	101.266	7.000	101.288	101.281	101.266	5.375	97.682	97.667	97.650	
7.125	101.553	101.546	101.530	7.125	101.553	101.546	101.530	5.500	98.317	98.302	98.285	
7.250	101.796	101.775	101.751	7.250	101.546	101.525	101.501	5.625	98.405	98.390	98.362	
7.375	101.982	101.962	101.937	7.375	101.982	101.962	101.937	5.750	98.859	98.844	98.815	
7.500	102.330	102.309	102.285	7.500	102.330	102.309	102.285	5.875	98.926	98.911	98.882	
7.625	102.560	102.539	102.515	7.625	102.560	102.539	102.515	6.000	99.190	99.178	99.166	

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	95.673	95.650	95.619									
4.875	95.819	95.796	95.765									
5.000	96.063	96.040	96.010									
5.125	96.397	96.375	96.344									
5.250	96.629	96.599	96.554									
5.375	97.102	97.072	97.027									
5.500	97.568	97.538	97.493									
5.625	97.992	97.962	97.917									
5.750	98.300	98.270	98.225									

**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

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	94.466	94.466	94.466	2.625				2.625				
5.750	95.193	95.193	95.193	2.750				2.750				
5.875	96.943	96.995	97.007	2.875				2.875				
6.000	97.497	97.530	97.539	3.000				3.000				
6.125	98.048	98.074	98.083	3.125				3.125				
6.250	98.594	98.645	98.654	3.250				3.250				
6.375	99.119	99.144	99.149	3.375				3.375				
6.500	99.560	99.553	99.555	3.500				3.500				
6.625	100.129	100.120	100.122	3.625				3.625				
6.750	100.343	100.378	100.363	3.750				3.750				
6.875	100.803	100.805	100.786	3.875				3.875				
7.000	101.199	101.160	101.139	4.000				4.000				
7.125	101.660	101.621	101.600	4.125				4.125				
7.250	101.515	101.534	101.543	4.250				4.250				
7.375	101.829	101.812	101.817									

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	97.130	97.219	97.273	5.375	97.130	97.219	97.273	5.000				
5.500	97.993	98.022	98.076	5.500	97.933	98.022	98.076	5.125				
5.625	98.409	98.497	98.552	5.625	98.409	98.497	98.552	5.250				
5.750	99.047	99.135	99.189	5.750	99.047	99.135	99.189	5.375	97.130	97.219	97.273	
5.875	99.718	99.764	99.803	5.875	99.718	99.764	99.803	5.500	97.933	98.022	98.076	
6.000	100.273	100.320	100.359	6.000	100.273	100.320	100.359	5.625	98.409	98.497	98.552	
6.125	100.891	100.846	100.885	6.125	100.891	100.846	100.885	5.750	99.047	99.135	99.189	
6.250	101.275	101.309	101.348	6.250	101.275	101.309	101.348	5.875	99.718	99.764	99.803	
6.375	101.203	101.174	101.146	6.375	101.203	101.174	101.146	6.000	100.273	100.320	100.359	
6.500	101.632	101.621	101.645	6.500	101.632	101.621	101.645	6.125	100.891	100.846	100.885	
6.625	102.011	102.045	102.069	6.625	102.011	102.045	102.069	6.250	101.275	101.309	101.348	
6.750	102.341	102.398	102.421	6.750	102.341	102.398	102.421	6.375	101.203	101.174	101.146	
6.875	102.117	102.074	102.032	6.875	102.117	102.074	102.032	6.500	101.632	101.621	101.645	
7.000	102.548	102.505	102.463	7.000	102.548	102.505	102.463	6.625	102.011	102.045	102.069	
7.125	102.792	102.777	102.785	7.125	102.792	102.777	102.785	6.750	102.341	102.398	102.421	
7.250	102.939	102.825	102.712	7.250	102.939	102.825	102.712	6.875	102.117	102.074	102.032	
7.375	102.852	102.738	102.624	7.375	102.852	102.738	102.624	7.000	102.548	102.505	102.463	
7.500	103.119	103.005	102.891	7.500	103.119	103.005	102.891	7.125	102.792	102.777	102.785	
7.625	103.402	103.289	103.175	7.625	103.402	103.289	103.175	7.250	102.939	102.825	102.712	
7.750	103.349	103.255	103.160	7.750	103.349	103.255	103.160	7.375	102.852	102.738	102.624	
7.875	102.512	102.398	102.285	7.875	102.512	102.398	102.285	7.500	103.119	103.005	102.891	
8.000	102.751	102.637	102.524	8.000	102.751	102.637	102.524	7.625	103.402	103.289	103.175	
8.125	102.946	102.832	102.719	8.125	102.946	102.832	102.719	7.750	103.349	103.255	103.160	

  

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	95.375	95.394	95.448
3.375				3.375				5.500	96.178	96.197	96.251
3.500	90.345	90.583	90.696	3.500	90.345	90.583	90.696	5.625	96.654	96.673	96.727
3.625	90.893	91.130	91.244	3.625	90.893	91.130	91.244	5.750	97.187	97.185	97.224
3.750	92.071	92.287	92.384	3.750	92.071	92.287	92.384	5.875	98.331	98.329	98.118
3.875	92.618	92.833	92.931	3.875	92.618	92.833	92.931	6.000	98.887	98.885	98.674
4.000	93.163	93.379	93.477	4.000	93.163	93.379	93.477	6.125	99.413	99.411	99.450
4.125	93.707	93.923	94.021	4.125	93.707	93.923	94.021	6.250	100.586	100.401	100.217
4.250	94.251	94.467	94.565	4.250	94.251	94.467	94.565	6.375	100.747	100.803	100.826
4.375	95.297	95.422	95.504	4.375	95.297	95.422	95.504	6.500	101.269	101.325	101.099
4.500	95.961	95.989	96.043	4.500	95.961	95.989	96.043	6.625	101.693	101.499	101.523
4.625	96.479	96.507	96.577	4.625	96.479	96.507	96.577	6.750	101.253	101.210	101.168
4.750	97.133	97.147	97.161	4.750	97.133	97.147	97.161	6.875	101.350	101.392	101.400
4.875	97.266	97.280	97.295	4.875	97.266	97.280	97.295	7.000	101.826	101.868	101.876
5.000	97.424	97.596	97.663	5.000	97.424	97.596	97.663	7.125	102.261	102.053	102.061
5.125	97.933	97.854	97.921	5.125	97.933	97.854	97.921	7.250	101.975	101.910	101.868
5.250	98.030	98.178	98.230	5.250	98.030	98.178	98.230	7.375	101.831	101.775	101.768
5.375	98.282	98.431	98.482	5.375	98.282	98.431	98.482	7.500	102.283	102.226	102.219
5.500	98.764	98.913	98.965	5.500	98.764	98.913	98.965	7.625	102.467	102.410	102.403
5.625	99.223	99.372	99.424	5.625	99.223	99.372	99.424	7.750	102.074	101.980	101.885
5.750	99.339	99.309	99.290	5.750	99.339	99.309	99.290	7.875	100.106	99.992	99.878
5.875	99.572	99.449	99.486	5.875	99.572	99.449	99.486	8.000	100.345	100.231	100.118
6.000				6.000				8.125	100.540	100.426	100.312

  

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	101.269	101.325	101.099	6.125	99.413	99.411	99.450	4.500	92.928	92.997	93.079
6.625	101.693	101.499	101.523	6.250	100.586	100.401	100.217	4.625	93.451	93.519	93.602
6.750	101.253	101.210	101.168	6.375	100.747	100.803	100.826	4.750	93.508	93.522	93.536
6.875	101.350	101.392	101.400	6.500	101.269	101.325	101.099	4.875	93.641	93.655	93.670
7.000	101.826	101.868	101.876	6.625	101.693	101.499	101.523	5.000	93.705	93.720	93.734
7.125	102.261	102.053	102.061	6.750	101.253	101.210	101.168	5.125	94.063	94.077	94.091
7.250	101.975	101.910	101.868	6.875	101.350	101.392	101.400	5.250	95.571	95.571	95.571
7.375	101.831	101.775	101.768	7.000	101.826	101.868	101.876	5.375	95.471	95.471	95.471
7.500	102.283	102.226	102.219	7.125	102.261	102.053	102.061	5.500	95.597	95.597	95.597
7.625	102.467	102.410	102.403	7.250	101.975	101.910	101.868	5.625	95.862	95.862	95.862
7.750	102.074	101.980	101.885	7.375	101.831	101.775	101.768	5.750	96.931	96.924	96.917
7.875	100.106	99.992	99.878	7.500	102.283	102.226	102.219	5.875	97.242	97.235	97.228
8.000	100.345	100.231	100.118	7.625	102.467	102.410	102.403	6.000	97.565	97.558	97.551
8.125	100.540	100.426	100.312	7.750	102.074	101.980	101.885	6.125	97.831	97.823	97.816

  

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	101.203	101.174	101.146	6.375	101.203	101.174	101.146	6.000	100.273	100.320	100.359
6.500	101.632	101.621	101.645	6.500	101.632	101.621	101.645	6.125	100.891	100.846	100.885
6.625	102.011	102.045	102.069	6.625	102.011	102.045	102.069	6.250	101.275	101.309	101.348
6.750	102.341	102.398	102.421	6.750	102.341	102.398	102.421	6.375	101.203	101.174	101.146
6.875	102.117	102.074	102.032	6.875	102.117	102.074	102.032	6.500	101.632	101.621	101.645
7.000	102.548	102.505	102.463	7.000	102.548	102.505	102.463	6.625	102.011	102.045	102.069
7.125	102.792	102.777	102.785	7.125	102.792	102.777	102.785	6.750	102.341	102.398	102.421
7.250	102.939	102.825	102.712	7.250	102.939	102.825	102.712	6.875	102.117	102.074	102.032
7.375	102.852	102.738	102.624	7.375	102.852	102.738	102.624	7.000	102.548	102.505	102.463
7.500	103.119	103.005	102.891	7.500	103.119	103.005	102.891	7.125	102.792	102.777	102.785
7.625	103.402	103.289	103.175	7.625	103.402	103.289	103.175	7.250	102.939	102.825	102.712
7.750	103.349	103.255	103.160	7.750	103.349	103.255	103.160	7.375	102.852	102.738	102.624
7.875	102.512	102.398	102.285	7.875	102.512	102.398	102.285	7.500	103.119	103.005	102.891
8.000	102.751	102.637	102.524	8.000	102.751	102.637	102.524	7.625	103.402	103.289	103.175
8.125	102.946	102.832	102.719	8.125	102.946	102.832	102.719	7.750	103.349	103.255	103.160

  

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	95.961	95.989	96.043	4.500	95.961	95.989	96.043	6.625	101.693	101.499	101.523
4.625	96.479	96.507	96.577	4.625	96.479	96.507	96.577	6.750	101.253	101.210	101.168
4.750	97.133	97.147	97.161	4.750	97.133	97.147	97.161	6.875	101.350	101.392	101.400

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	97.111	97.219	97.274	5.375	97.111	97.219	97.274	5.000				
5.500	97.802	97.910	97.965	5.500	97.802	97.910	97.965	5.125				
5.625	98.165	98.274	98.328	5.625	98.165	98.274	98.328	5.250				
5.750	98.868	98.976	99.030	5.750	98.868	98.976	99.030	5.375	97.111	97.219	97.274	
5.875	99.669	99.735	99.774	5.875	99.669	99.735	99.774	5.500	97.802	97.910	97.965	
6.000	100.212	100.278	100.317	6.000	100.212	100.278	100.317	5.625	98.165	98.274	98.328	
6.125	100.891	100.748	100.787	6.125	100.891	100.748	100.787	5.750	98.868	98.976	99.030	
6.250	101.275	101.136	101.175	6.250	101.275	101.136	101.175	5.875	99.669	99.735	99.774	
6.375	101.203	101.174	101.146	6.375	101.203	101.174	101.146	6.000	100.212	100.278	100.317	
6.500	101.632	101.604	101.575	6.500	101.632	101.604	101.575	6.125	100.891	100.748	100.787	
6.625	102.011	101.982	101.954	6.625	102.011	101.982	101.954	6.250	101.275	101.136	101.175	
6.750	102.095	102.043	102.009	6.750	102.095	102.043	102.009	6.375	101.203	101.174	101.146	
6.875	102.117	102.074	102.032	6.875	102.117	102.074	102.032	6.500	101.632	101.604	101.575	
7.000	102.548	102.505	102.463	7.000	102.548	102.505	102.463	6.625	102.011	101.982	101.954	
7.125	102.792	102.750	102.707	7.125	102.792	102.750	102.707	6.750	102.095	102.043	102.009	
7.250	102.939	102.825	102.712	7.250	102.939	102.825	102.712	6.875	102.117	102.074	102.032	
7.375	102.602	102.488	102.374	7.375	102.602	102.488	102.374	7.000	102.548	102.505	102.463	
7.500	103.119	103.005	102.891	7.500	103.119	103.005	102.891	7.125	102.792	102.750	102.707	
7.625	103.402	103.289	103.175	7.625	103.402	103.289	103.175	7.250	102.939	102.825	102.712	
7.750	103.349	103.255	103.160	7.750	103.349	103.255	103.160	7.375	102.602	102.488	102.374	
7.875	102.512	102.398	102.285	7.875	102.512	102.398	102.285	7.500	103.119	103.005	102.891	
8.000	102.751	102.637	102.524	8.000	102.751	102.637	102.524	7.625	103.402	103.289	103.175	
8.125	102.946	102.832	102.719	8.125	102.946	102.832	102.719	7.750	103.349	103.255	103.160	
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	95.324	95.363	95.417	
3.375				3.375				5.500	96.015	96.054	96.108	
3.500	90.356	90.594	90.707	3.500	90.356	90.594	90.707	5.625	96.378	96.417	96.471	
3.625	90.870	91.108	91.221	3.625	90.870	91.108	91.221	5.750	97.182	97.200	97.239	
3.750	92.138	92.354	92.452	3.750	92.138	92.354	92.452	5.875	98.250	98.268	98.307	
3.875	92.649	92.865	92.963	3.875	92.649	92.865	92.963	6.000	98.793	98.811	98.850	
4.000	93.155	93.370	93.468	4.000	93.155	93.370	93.468	6.125	99.321	99.281	99.320	
4.125	93.653	93.869	93.966	4.125	93.653	93.869	93.966	6.250	100.586	100.401	100.217	
4.250	94.488	94.692	94.764	4.250	94.488	94.692	94.764	6.375	100.543	100.619	100.642	
4.375	95.297	95.424	95.507	4.375	95.297	95.424	95.507	6.500	101.050	101.126	101.150	
4.500	95.961	95.989	96.018	4.500	95.961	95.989	96.018	6.625	101.401	101.477	101.501	
4.625	96.479	96.507	96.536	4.625	96.479	96.507	96.536	6.750	101.253	101.210	101.168	
4.750	97.133	97.147	97.161	4.750	97.133	97.147	97.161	6.875	101.086	101.140	101.149	
4.875	97.266	97.280	97.295	4.875	97.266	97.280	97.295	7.000	101.517	101.515	101.523	
5.000	97.330	97.457	97.525	5.000	97.330	97.457	97.525	7.125	101.791	101.853	101.861	
5.125	97.697	97.868	97.935	5.125	97.697	97.868	97.935	7.250	101.975	101.660	101.618	
5.250	98.012	98.154	98.206	5.250	98.012	98.154	98.206	7.375	101.818	101.781	101.524	
5.375	98.410	98.309	98.361	5.375	98.410	98.309	98.361	7.500	102.104	102.067	101.810	
5.500	98.786	98.685	98.737	5.500	98.786	98.685	98.737	7.625	102.392	102.355	102.348	
5.625	99.132	99.281	99.333	5.625	99.132	99.281	99.333	7.750	102.074	101.980	101.885	
5.750	99.339	99.309	99.290	5.750	99.339	99.309	99.290	7.875	100.106	99.992	99.878	
5.875	99.403	99.529	99.566	5.875	99.403	99.529	99.566	8.000	100.345	100.231	100.118	
6.000				6.000				8.125	100.540	100.426	100.312	
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	101.050	101.126	101.150	6.125	99.321	99.281	99.320	4.500	92.796	92.865	92.947	
6.625	101.401	101.477	101.501	6.250	100.586	100.401	100.217	4.625	93.217	93.285	93.368	
6.750	101.253	101.210	101.168	6.375	100.543	100.619	100.642	4.750	93.508	93.522	93.536	
6.875	101.086	101.140	101.149	6.500	101.050	101.126	101.150	4.875	93.641	93.655	93.670	
7.000	101.517	101.515	101.523	6.625	101.401	101.477	101.501	5.000	93.705	93.720	93.734	
7.125	101.791	101.853	101.861	6.750	101.253	101.210	101.168	5.125	93.813	93.827	93.841	
7.250	101.975	101.660	101.618	6.875	101.086	101.140	101.149	5.250	95.571	95.571	95.571	
7.375	101.818	101.781	101.524	7.000	101.517	101.515	101.523	5.375	95.471	95.471	95.471	
7.500	102.104	102.067	101.810	7.125	101.791	101.853	101.861	5.500	95.597	95.597	95.597	
7.625	102.392	102.355	102.348	7.250	101.975	101.660	101.618	5.625	95.862	95.862	95.862	
7.750	102.074	101.980	101.885	7.375	101.818	101.781	101.524	5.750	96.931	96.924	96.917	
7.875	100.106	99.992	99.878	7.500	102.104	102.067	101.810	5.875	97.242	97.235	97.228	
8.000	100.345	100.231	100.118	7.625	102.392	102.355	102.348	6.000	97.565	97.558	97.551	
8.125	100.540	100.426	100.312	7.750	102.074	101.980	101.885	6.125	97.831	97.823	97.816	
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	101.203	101.174	101.146	6.375	101.203	101.174	101.146	6.000	100.212	100.278	100.317	
6.500	101.632	101.604	101.575	6.500	101.632	101.604	101.575	6.125	100.891	100.748	100.787	
6.625	102.011	101.982	101.954	6.625	102.011	101.982	101.954	6.250	101.275	101.136	101.175	
6.750	102.095	102.043	102.009	6.750	102.095	102.043	102.009	6.375	101.203	101.174	101.146	
6.875	102.117	102.074	102.032	6.875	102.117	102.074	102.032	6.500	101.632	101.604	101.575	
7.000	102.548	102.505	102.463	7.000	102.548	102.505	102.463	6.625	102.011	101.982	101.954	
7.125	102.792	102.750	102.707	7.125	102.792	102.750	102.707	6.750	102.095	102.043	102.009	
7.250	102.939	102.825	102.712	7.250	102.939	102.825	102.712	6.875	102.117	102.074	102.032	
7.375	102.602	102.488	102.374	7.375	102.602	102.488	102.374	7.000	102.548	102.505	102.463	
7.500	103.119	103.005	102.891	7.500	103.119	103.005	102.891	7.125	102.792	102.750	102.707	
7.625	103.402	103.289	103.175	7.625	103.402	103.289	103.175	7.250	102.939	102.825	102.712	
7.750	103.349	103.255	103.160	7.750	103.349	103.255	103.160	7.375	102.602	102.488	102.374	
7.875	102.512	102.398	102.285	7.875	102.512	102.398	102.285	7.500	103.119	103.005	102.891	
8.000	102.751	102.637	102.524	8.000	102.751	102.637	102.524	7.625	103.402	103.289	103.175	
8.125	102.946	102.832	102.719	8.125	102.946	102.832	102.719	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	95.961	95.989	96.018	4.500	95.961	95.989	96.018	6.625	101.401	101.477	101.501	
4.625	96.479	96.507	96.536	4.625	96.479	96.507	96.536	6.750	101.253	101.210	101.168	
4.750	97.133	97.147	97.161	4.750	97.133	97.147	97.161	6.875	101.086	101.140	101.149	
4.875	97.266	97.280	97.295	4.875	97.266	97.280	97.295	7.000	101.517	101.515	101.523	





**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:  
7:56:12 AM

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	97.524	97.358	97.058	6.750	94.924	94.758	94.458	6.750				
6.875	97.565	97.422	97.122	6.875	94.965	94.822	94.522	6.875				
7.000	97.999	97.856	97.556	7.000	95.399	95.256	94.956	7.000				
7.125	98.392	98.249	97.949	7.125	95.792	95.649	95.349	7.125				
7.250	98.766	98.623	98.323	7.250	96.166	96.023	95.723	7.250				
7.375	98.977	98.797	98.497	7.375	96.377	96.197	95.897	7.375				
7.500	99.381	99.201	98.901	7.500	96.781	96.601	96.301	7.500				
7.625	99.734	99.554	99.254	7.625	97.134	96.954	96.654	7.625				
7.750	100.078	99.898	99.598	7.750	97.478	97.298	96.998	7.750				
7.875	100.148	99.916	99.616	7.875	97.548	97.316	97.016	7.875				
8.000	100.512	100.280	99.980	8.000	97.912	97.680	97.380	8.000				
8.125	100.835	100.603	100.303	8.125	98.235	98.003	97.703	8.125				
8.250	101.149	100.917	100.617	8.250	98.549	98.317	98.017	8.250				
8.375				8.375				8.375				

  

Government DPA												
BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_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	95.524	95.358	95.058	6.750	92.924	92.758	92.458	6.750				
6.875	95.565	95.422	95.122	6.875	92.965	92.822	92.522	6.875				
7.000	95.999	95.856	95.556	7.000	93.399	93.256	92.956	7.000				
7.125	96.392	96.249	95.949	7.125	93.792	93.649	93.349	7.125				
7.250	96.766	96.623	96.323	7.250	94.166	94.023	93.723	7.250				
7.375	96.977	96.797	96.497	7.375	94.377	94.197	93.897	7.375				
7.500	97.381	97.201	96.901	7.500	94.781	94.601	94.301	7.500				
7.625	97.734	97.554	97.254	7.625	95.134	94.954	94.654	7.625				
7.750	98.078	97.898	97.598	7.750	95.478	95.298	94.998	7.750				
7.875	98.148	97.916	97.616	7.875	95.548	95.316	95.016	7.875				
8.000	98.512	98.280	97.980	8.000	95.912	95.680	95.380	8.000				
8.125	98.835	98.603	98.303	8.125	96.235	96.003	95.703	8.125				
8.250	99.149	98.917	98.617	8.250	96.549	96.317	96.017	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

<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.