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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

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	94.181	94.192	94.234	
5.750				5.750				5.125	94.811	94.810	94.844	
5.875	97.941	97.989	98.029	5.875	97.941	97.989	98.029	5.250	95.591	95.590	95.623	
6.000	98.593	98.657	98.707	6.000	98.593	98.657	98.707	5.375	96.206	96.206	96.239	
6.125	99.044	99.094	99.135	6.125	99.044	99.094	99.135	5.500	96.810	96.809	96.842	
6.250	99.546	99.550	99.536	6.250	99.546	99.550	99.536	5.625	97.443	97.432	97.449	
6.375	100.046	100.044	100.035	6.375	100.046	100.044	100.035	5.750	98.182	98.172	98.189	
6.500	100.554	100.588	100.488	6.500	100.554	100.588	100.488	5.875	99.028	99.089	99.110	
6.625	100.964	100.988	100.882	6.625	100.964	100.988	100.882	6.000	99.579	99.591	99.610	
6.750	100.986	100.976	100.960	6.750	100.986	100.976	100.960	6.125	100.066	100.066	100.085	
6.875	101.397	101.387	101.380	6.875	101.397	101.387	101.380	6.250	100.432	100.432	100.407	
7.000	101.828	101.818	101.802	7.000	101.828	101.818	101.802	6.375	100.937	100.912	100.912	
7.125	102.089	102.080	102.063	7.125	102.089	102.080	102.063	6.500	101.399	101.374	101.374	
7.250	101.896	101.874	101.849	7.250	101.896	101.874	101.849	6.625	101.786	101.762	101.762	
7.375	102.299	102.277	102.308	7.375	102.299	102.277	102.308	6.750	101.624	101.587	101.579	
7.500	102.682	102.660	102.635	7.500	102.682	102.660	102.635	6.875	102.087	102.050	102.041	
7.625	102.918	102.878	102.853	7.625	102.918	102.878	102.853	7.000	102.036	102.072	102.060	
7.750	102.605	102.541	102.474	7.750	102.605	102.541	102.474	7.125	102.364	102.400	102.388	
7.875	102.954	102.891	102.824	7.875	102.954	102.891	102.824	7.250	101.896	101.874	101.882	
8.000	103.285	103.219	103.152	8.000	103.285	103.219	103.152	7.375	102.299	102.277	102.252	
8.125	103.507	103.423	103.356	8.125	103.507	103.423	103.356	7.500	102.682	102.660	102.635	
8.250	102.512	102.374	102.198	8.250	102.512	102.374	102.198	7.625	102.900	102.878	102.853	
8.375				8.375				7.750	102.355	102.291	102.474	
8.500				8.500				7.875	102.704	102.641	102.574	
8.625				8.625				8.000	103.033	102.969	102.902	

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	97.629	97.665	97.613	5.000	97.340	97.454	97.400					
5.125	97.756	97.816	97.758	5.125	97.787	97.897	97.839					
5.250	98.152	98.152	98.106	5.250	98.112	98.217	98.155					
5.375	98.630	98.630	98.494	5.375	98.698	98.798	98.733					
5.500	98.914	99.014	98.949	5.500	98.848	98.948	98.883					
5.625	99.398	99.378	99.362	5.625	99.398	99.419	99.369					
5.750	99.632	99.863	99.846	5.750	99.882	99.863	99.846					
5.875	100.080	100.061	100.044	5.875	100.330	100.311	100.294					
6.000	100.424	100.655	100.639	6.000	100.674	100.655	100.639					
6.125	100.319	100.326	100.310	6.125	100.319	100.332	100.310					
6.250	100.531	100.788	100.772	6.250	100.781	100.788	100.772					
6.375	100.955	100.962	100.946	6.375	101.205	101.212	101.196					
6.500	101.254	101.511	101.495	6.500	101.504	101.511	101.495					
6.625	101.100	101.068	100.951	6.625	101.100	101.068	100.959					
6.750	101.297	101.264	101.397	6.750	101.547	101.514	101.397					
6.875	101.704	101.672	101.555	6.875	101.704	101.672	101.805					
7.000	101.968	101.935	101.818	7.000	101.968	102.185	102.068					

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	101.099	101.086	101.064	6.750	100.677	100.640	100.631	5.125	96.331	96.318	96.302	
6.875	101.505	101.587	101.596	6.875	101.141	101.104	101.095	5.250	96.841	96.829	96.812	
7.000	101.905	101.885	101.893	7.000	101.559	101.522	101.513	5.375	97.320	97.307	97.290	
7.125	102.191	102.153	102.145	7.125	101.871	101.834	101.826	5.500	97.703	97.690	97.673	
7.250	101.995	101.985	101.965	7.250	101.653	101.606	101.581	5.625	97.752	97.733	97.716	
7.375	102.403	102.356	102.331	7.375	102.082	102.035	102.010	5.750	98.223	98.204	98.187	
7.500	102.813	102.766	102.741	7.500	102.458	102.411	102.386	5.875	98.658	98.639	98.622	
7.625	103.019	102.972	102.947	7.625	102.725	102.679	102.654	6.000	98.989	98.970	98.953	
7.750	102.661	102.590	102.515	7.750	102.174	102.090	101.998	6.125	99.486	99.493	99.477	
7.875	102.939	102.867	102.792	7.875	102.574	102.489	102.397	6.250	99.936	99.943	99.926	
8.000	103.110	103.037	102.962	8.000	101.745	101.673	101.598	6.375	100.347	100.354	100.337	
8.125	103.384	103.309	103.235	8.125	101.978	101.904	101.830	6.500	100.629	100.637	100.620	
8.250	100.770	100.586	100.495	8.250	101.263	101.080	100.989	6.625	100.142	100.110	99.993	
8.375	100.969	100.784	100.694	8.375	101.476	101.292	101.201	6.750	100.577	100.544	100.427	
8.500	101.157	100.971	100.881	8.500				6.875	100.970	100.938	100.821	
8.625	101.324	101.137	101.047	8.625				7.000	101.205	101.173	101.055	

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	-							

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	96.926	96.846	96.752	5.250				5.250				
5.375	97.291	97.211	97.117	5.375				5.375				
5.500	97.650	97.570	97.476	5.500				5.500				
5.625	98.007	97.927	97.833	5.625	97.357	97.276	97.183	5.625	96.339	96.276	96.214	
5.750	98.351	98.270	98.177	5.750	97.810	97.730	97.636	5.750	96.820	96.757	96.695	
5.875	98.680	98.600	98.506	5.875	98.233	98.153	98.059	5.875	97.867	97.787	97.693	
6.000	99.000	98.919	98.826	6.000	98.639	98.559	98.465	6.000	98.323	98.243	98.149	
6.125	99.310	99.229	99.136	6.125	99.028	98.947	98.853	6.125	98.782	98.701	98.608	
6.250	99.578	99.498	99.404	6.250	99.359	99.278	99.185	6.250	98.903	98.823	98.729	
6.375	99.852	99.772	99.678	6.375	99.680	99.599	99.535	6.375	99.482	99.402	99.308	
6.500	100.115	100.035	99.941	6.500	99.993	99.913	99.819	6.500	99.819	99.738	99.644	
6.625	100.361	100.281	100.187	6.625	100.298	100.235	100.172	6.625	100.159	100.078	99.985	
6.750	100.605	100.525	100.431	6.750	100.563	100.483	100.404	6.750	100.466	100.386	100.292	
6.875	100.863	100.783	100.689	6.875	100.938	100.875	100.812	6.875	100.755	100.685	100.623	
7.000	101.116	101.036	100.942	7.000	101.175	101.112	101.049	7.000	101.058	100.978	100.887	
7.125	100.770	100.707	100.644	7.125	101.162	101.099	101.036	7.125	101.030	100.967	100.905	

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	96.693	96.630	96.567	5.250				5.250				
5.375	97.061	96.998	96.935	5.375				5.375				
5.500	97.429	97.366	97.303	5.500				5.500				
5.625	97.798	97.735	97.672	5.625	97.193	97.130	97.067	5.625	96.659	96.596	96.533	
5.750	98.167	98.104	98.041	5.750	97.624	97.561	97.498	5.750	97.140	97.077	97.014	
5.875	98.509	98.446	98.383	5.875	98.055	97.992	97.929	5.875	97.622	97.559	97.496	
6.000	98.706	98.643	98.580	6.000	98.487	98.424	98.361	6.000	97.919	97.856	97.793	
6.125	99.046	98.983	98.920	6.125	98.920	98.857	98.794	6.125	98.402	98.339	98.276	
6.250	99.240	99.177	99.114	6.250	99.325	99.262	99.199	6.250	98.699	98.636	98.573	
6.375	99.579	99.516	99.453	6.375	99.730	99.667	99.604	6.375	99.183	99.120	99.057	
6.500	99.777	99.714	99.651	6.500	99.964	99.901	99.838	6.500	99.640	99.577	99.514	
6.625	100.122	100.059	99.996	6.625	100.367	100.304	100.241	6.625	100.097	100.034	99.971	
6.750	100.347	100.284	100.221	6.750	100.600	100.537	100.474	6.750	100.363	100.300	100.237	
6.875	100.692	100.629	100.566	6.875	101.008	100.945	100.882	6.875	100.818	100.755	100.692	
7.000	100.890	100.827	100.764	7.000	101.245	101.182	101.119	7.000	101.082	101.019	100.956	
7.125	101.090	101.027	100.964	7.125	101.482	101.419	101.356	7.125	101.350	101.287	101.224	

Conventional ARM Adjustments

Cumulative LPA 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 LPA 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 LPA 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 LPA 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 LPA 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	98.006	98.037	98.037	6.000				4.375				
6.125	98.202	98.214	98.214	6.125				4.500				
6.250	99.546	99.544	99.536	6.250	99.296	99.294	99.286	4.625				
6.375	100.046	100.044	100.035	6.375	100.046	99.794	99.785	4.750				
6.500	100.649	100.624	100.624	6.500	100.649	100.624	100.624	4.875				
6.625	101.098	101.073	101.073	6.625	101.098	101.073	101.073	5.000	97.379	97.371	97.363	
6.750	100.986	100.976	100.960	6.750	100.986	100.976	100.960	5.125	97.506	97.498	97.490	
6.875	101.483	101.446	101.437	6.875	101.483	101.446	101.437	5.250	97.888	97.873	97.856	
7.000	101.959	101.922	101.914	7.000	101.959	101.922	101.914	5.375	98.066	98.051	98.034	
7.125	102.355	102.317	102.309	7.125	102.355	102.317	102.309	5.500	98.691	98.676	98.659	
7.250	101.940	101.893	101.868	7.250	101.940	101.893	101.868	5.625	98.890	98.875	98.858	
7.375	102.403	102.356	102.331	7.375	102.403	102.356	102.331	5.750	99.067	99.056	99.022	
7.500	102.842	102.795	102.770	7.500	102.842	102.795	102.770	5.875	99.371	99.360	99.326	
7.625	103.188	103.141	103.116	7.625	103.188	103.141	103.116	6.000	99.467	99.446	99.423	

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	95.950	95.927	95.902									
4.875	96.093	96.070	96.045									
5.000	96.331	96.308	96.282									
5.125	96.655	96.632	96.607									
5.250	96.950	96.920	96.886									
5.375	97.260	97.230	97.196									
5.500	97.953	97.926	97.876									
5.625	98.369	98.342	98.292									
5.750	98.669	98.643	98.593									
5.875	98.940	98.913	98.863									
6.000	99.179	99.152	99.102									

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	98.006	98.037	98.037	6.000				4.375				
6.125	98.202	98.214	98.214	6.125				4.500				
6.250	99.546	99.544	99.536	6.250	99.296	99.294	99.286	4.625				
6.375	100.046	100.044	100.035	6.375	100.046	99.794	99.785	4.750				
6.500	100.499	100.497	100.488	6.500	100.249	100.247	100.238	4.875				
6.625	100.642	100.640	100.632	6.625	100.892	100.640	100.632	5.000	97.379	97.371	97.363	
6.750	100.986	100.976	100.960	6.750	100.986	100.726	100.710	5.125	97.506	97.498	97.490	
6.875	101.397	101.387	101.370	6.875	101.147	101.137	101.120	5.250	97.888	97.873	97.856	
7.000	101.578	101.568	101.552	7.000	101.578	101.568	101.552	5.375	98.066	98.051	98.034	
7.125	101.839	101.830	101.813	7.125	101.839	101.830	101.813	5.500	98.691	98.676	98.659	
7.250	101.896	101.874	101.849	7.250	101.646	101.624	101.599	5.625	98.890	98.875	98.858	
7.375	102.049	102.027	102.002	7.375	102.049	102.027	102.002	5.750	99.067	99.056	99.022	
7.500	102.432	102.410	102.385	7.500	102.432	102.410	102.385	5.875	99.371	99.360	99.326	
7.625	102.650	102.628	102.603	7.625	102.650	102.628	102.603	6.000	99.467	99.446	99.423	

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	95.950	95.927	95.902									
4.875	96.093	96.070	96.045									
5.000	96.331	96.308	96.282									
5.125	96.655	96.632	96.607									
5.250	96.950	96.920	96.886									
5.375	97.260	97.230	97.196									
5.500	97.953	97.926	97.876									
5.625	98.369	98.342	98.292									
5.750	98.669	98.643	98.593									

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	95.336	95.336	95.334	2.625				2.625				
5.750	96.054	96.054	96.051	2.750				2.750				
5.875	97.680	97.726	97.764	2.875				2.875				
6.000	98.208	98.249	98.284	3.000				3.000				
6.125	98.743	98.785	98.820	3.125				3.125				
6.250	99.270	99.300	99.178	3.250				3.250				
6.375	99.740	99.765	99.640	3.375				3.375				
6.500	100.211	100.232	100.103	3.500				3.500				
6.625	100.701	100.721	100.592	3.625				3.625				
6.750	100.512	100.521	100.532	3.750				3.750				
6.875	100.931	100.935	100.943	3.875				3.875				
7.000	101.276	101.276	101.280	4.000				4.000				
7.125	101.721	101.721	101.725	4.125				4.125				
7.250	101.537	101.526	101.592	4.250				4.250				
7.375	101.800	101.784	101.846									

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	97.993	98.128	98.131	5.375	97.993	98.128	98.131	5.000				
5.500	98.794	98.929	98.932	5.500	98.794	98.929	98.932	5.125				
5.625	99.267	99.402	99.404	5.625	99.267	99.402	99.404	5.250				
5.750	99.900	100.036	100.038	5.750	99.900	100.036	100.038	5.375	97.993	98.128	98.131	
5.875	100.332	100.465	100.522	5.875	100.332	100.465	100.522	5.500	98.794	98.929	98.932	
6.000	100.883	100.996	101.074	6.000	100.883	100.996	101.074	5.625	99.267	99.402	99.404	
6.125	101.558	101.515	101.592	6.125	101.558	101.515	101.592	5.750	99.900	100.036	100.038	
6.250	101.909	101.966	102.043	6.250	101.909	101.966	102.043	5.875	100.332	100.465	100.522	
6.375	101.712	101.691	101.669	6.375	101.712	101.691	101.669	6.000	100.883	100.996	101.074	
6.500	102.128	102.107	102.086	6.500	102.128	102.107	102.086	6.125	101.558	101.515	101.592	
6.625	102.462	102.441	102.440	6.625	102.462	102.441	102.440	6.250	101.909	101.966	102.043	
6.750	102.603	102.678	102.736	6.750	102.603	102.678	102.736	6.375	101.712	101.691	101.669	
6.875	102.457	102.393	102.329	6.875	102.457	102.393	102.329	6.500	102.128	102.107	102.086	
7.000	102.872	102.808	102.744	7.000	102.872	102.808	102.744	6.625	102.462	102.441	102.440	
7.125	103.128	103.064	103.089	7.125	103.128	103.064	103.089	6.750	102.603	102.678	102.736	
7.250	103.268	103.155	103.041	7.250	103.268	103.155	103.041	6.875	102.457	102.393	102.329	
7.375	103.150	103.036	102.923	7.375	103.150	103.036	102.923	7.000	102.872	102.808	102.744	
7.500	103.407	103.293	103.271	7.500	103.407	103.293	103.271	7.125	103.128	103.064	103.089	
7.625	103.684	103.571	103.457	7.625	103.684	103.571	103.457	7.250	103.268	103.155	103.041	
7.750	103.697	103.603	103.469	7.750	103.697	103.603	103.469	7.375	103.150	103.036	102.923	
7.875	102.908	102.795	102.681	7.875	102.908	102.795	102.681	7.500	103.407	103.293	103.271	
8.000	103.119	103.005	102.892	8.000	103.119	103.005	102.892	7.625	103.684	103.571	103.457	
8.125	103.307	103.194	103.080	8.125	103.307	103.194	103.080	7.750	103.697	103.603	103.469	
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	96.318	96.453	96.456	
3.375				3.375				5.500	97.119	97.254	97.256	
3.500	90.989	91.256	91.137	3.500	90.989	91.256	91.137	5.625	97.591	97.726	97.729	
3.625	91.537	91.805	91.685	3.625	91.537	91.805	91.685	5.750	98.862	98.975	98.802	
3.750	92.733	92.979	92.886	3.750	92.733	92.979	92.886	5.875	99.503	99.616	99.693	
3.875	93.281	93.526	93.433	3.875	93.281	93.526	93.433	6.000	100.054	100.167	100.244	
4.000	93.827	94.072	93.979	4.000	93.827	94.072	93.979	6.125	100.573	100.686	100.763	
4.125	94.371	94.617	94.524	4.125	94.371	94.617	94.524	6.250	101.220	101.035	100.851	
4.250	94.979	95.202	95.151	4.250	94.979	95.202	95.151	6.375	101.193	101.274	101.332	
4.375	95.867	95.994	95.943	4.375	95.867	95.994	95.943	6.500	101.685	101.776	101.584	
4.500	96.535	96.571	96.606	4.500	96.535	96.571	96.606	6.625	102.075	102.166	101.974	
4.625	97.052	97.088	97.123	4.625	97.052	97.088	97.123	6.750	101.890	101.832	101.793	
4.750	97.663	97.441	97.470	4.750	97.663	97.441	97.470	6.875	101.618	101.687	101.804	
4.875	97.795	97.823	97.852	4.875	97.795	97.823	97.852	7.000	102.078	102.146	102.263	
5.000	97.937	98.138	98.113	5.000	97.937	98.138	98.113	7.125	102.488	102.556	102.673	
5.125	98.442	98.393	98.369	5.125	98.442	98.393	98.369	7.250	102.325	102.259	102.449	
5.250	98.529	98.516	98.530	5.250	98.529	98.516	98.530	7.375	102.261	102.307	102.374	
5.375	98.798	98.977	98.963	5.375	98.798	98.977	98.963	7.500	102.692	102.738	102.805	
5.500	99.276	99.455	99.441	5.500	99.276	99.455	99.441	7.625	103.111	103.157	102.974	
5.625	99.730	99.909	99.895	5.625	99.730	99.909	99.895	7.750	102.797	102.703	102.569	
5.750	99.655	99.886	99.869	5.750	99.655	99.886	99.869	7.875	100.502	100.389	100.275	
5.875	99.798	99.954	99.951	5.875	99.798	99.954	99.951	8.000	100.713	100.599	100.486	
6.000				6.000				8.125	100.901	100.787	100.674	
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	101.695	101.776	101.584	6.125	100.573	100.686	100.763	4.500	93.467	93.690	93.639	
6.625	102.075	102.166	101.974	6.250	101.220	101.035	100.851	4.625	93.986	94.209	94.158	
6.750	101.890	101.832	101.793	6.375	101.183	101.274	101.332	4.750	94.038	94.066	94.095	
6.875	101.618	101.687	101.804	6.500	101.685	101.776	101.584	4.875	94.170	94.198	94.227	
7.000	102.078	102.146	102.263	6.625	102.075	102.166	101.974	5.000	94.235	94.263	94.291	
7.125	102.488	102.556	102.673	6.750	101.890	101.832	101.793	5.125	94.590	94.619	94.647	
7.250	102.325	102.259	102.449	6.875	101.618	101.687	101.804	5.250	96.064	96.079	96.093	
7.375	102.261	102.307	102.374	7.000	102.078	102.146	102.263	5.375	95.952	95.966	95.981	
7.500	102.692	102.738	102.805	7.125	102.488	102.556	102.673	5.500	96.217	96.231	96.245	
7.625	103.111	103.157	102.974	7.250	102.325	102.259	102.449	5.625	96.475	96.489	96.503	
7.750	102.797	102.703	102.569	7.375	102.261	102.307	102.374	5.750	97.495	97.495	97.495	
7.875	100.502	100.389	100.275	7.500	102.692	102.738	102.805	5.875	97.796	97.796	97.796	
8.000	100.713	100.599	100.486	7.625	103.111	103.157	102.974	6.000	98.110	98.110	98.110	
8.125	100.901	100.787	100.674	7.750	102.797	102.703	102.569	6.125	98.358	98.358	98.358	
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	101.712	101.691	101.669	6.375	101.712	101.691	101.669	6.000	100.883	100.996	101.074	
6.500	102.128	102.107	102.086	6.500	102.128	102.107	102.086	6.125	101.558	101.515	101.592	
6.625	102.462	102.441	102.440	6.625	102.462	102.441	102.440	6.250	101.909	101.966	102.043	
6.750	102.603	102.678	102.736	6.750	102.603	102.678	102.736	6.375	101.712	101.691	101.669	
6.875	102.457	102.393	102.329	6.875	102.457	102.393	102.329	6.500	102.128	102.107	102.086	
7.000	102.872	102.808	102.744	7.000	102.872	102.808	102.744	6.625	102.462	102.441	102.440	
7.125	103.128	103.064	103.089	7.125	103.128	103.064	103.089	6.750	102.603	102.678	102.736	
7.250	103.268	103.155	103.041	7.250	103.268	103.155	103.041	6.875	102.457	102.393	102.329	
7.375	103.150	103.036	102.923	7.375	103.150	103.036	102.923	7.000	102.872	102.808	102.744	
7.500	103.407	103.293	103.271	7.500	103.407	103.293	103.271	7.125	103.128	103.064	103.089	
7.625	103.684	103.571	103.457	7.625	103.684	103.571	103.457	7.250	103.268	103.155	103.041	
7.750	103.697	103.603	103.469	7.750	103.697	103.603	103.469	7.375	103.150	103.036	102.923	
7.875	102.908	102.795	102.681	7.875	102.908	102.795	102.681	7.500	103.407	103.293	103.271	
8.000	103.119	103.005	102.892	8.000	103.119	103.005	102.892	7.625	103.684	103.571	103.457	
8.125	103.307	103.194	103.080	8.125	103.307	103.194	103.080	7.750	103.697	103.603	103.469	
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	96.535	96.571	96.606	4.500	96.535	96.571	96.606	6.625	102.075	102.166	101.974	
4.625	97.052	97.088	97.123	4.625	97.052	97.088	97.123	6.750	101.890	101.832	101.793	

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	97.972	98.127	98.129	5.375	97.972	98.127	98.129	5.000				
5.500	98.659	98.814	98.817	5.500	98.659	98.814	98.817	5.125				
5.625	99.016	99.171	99.174	5.625	99.016	99.171	99.174	5.250				
5.750	99.708	99.863	99.866	5.750	99.708	99.863	99.866	5.375	97.972	98.127	98.129	
5.875	100.272	100.405	100.482	5.875	100.272	100.405	100.482	5.500	98.659	98.814	98.817	
6.000	100.798	100.931	101.008	6.000	100.798	100.931	101.008	5.625	99.016	99.171	99.174	
6.125	101.558	101.376	101.453	6.125	101.558	101.376	101.453	5.750	99.708	99.863	99.866	
6.250	101.909	101.726	101.803	6.250	101.909	101.726	101.803	5.875	100.272	100.405	100.482	
6.375	101.712	101.691	101.669	6.375	101.712	101.691	101.669	6.000	100.798	100.931	101.008	
6.500	102.128	102.107	102.086	6.500	102.128	102.107	102.086	6.125	101.558	101.376	101.453	
6.625	102.462	102.441	102.419	6.625	102.462	102.441	102.419	6.250	101.909	101.726	101.803	
6.750	102.603	102.544	102.505	6.750	102.603	102.544	102.505	6.375	101.712	101.691	101.669	
6.875	102.457	102.393	102.329	6.875	102.457	102.393	102.329	6.500	102.128	102.107	102.086	
7.000	102.872	102.808	102.744	7.000	102.872	102.808	102.744	6.625	102.462	102.441	102.419	
7.125	103.128	103.064	103.000	7.125	103.128	103.064	103.000	6.750	102.603	102.544	102.505	
7.250	103.268	103.155	103.041	7.250	103.268	103.155	103.041	6.875	102.457	102.393	102.329	
7.375	102.900	103.036	102.923	7.375	102.900	103.036	102.923	7.000	102.872	102.808	102.744	
7.500	103.407	103.293	103.179	7.500	103.407	103.293	103.179	7.125	103.128	103.064	103.000	
7.625	103.684	103.571	103.457	7.625	103.684	103.571	103.457	7.250	103.268	103.155	103.041	
7.750	103.697	103.603	103.469	7.750	103.697	103.603	103.469	7.375	102.900	103.036	102.923	
7.875	102.908	102.795	102.681	7.875	102.908	102.795	102.681	7.500	103.407	103.293	103.179	
8.000	103.119	103.005	102.892	8.000	103.119	103.005	102.892	7.625	103.684	103.571	103.457	
8.125	103.307	103.194	103.080	8.125	103.307	103.194	103.080	7.750	103.697	103.603	103.469	
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	96.314	96.469	96.472	
3.375				3.375				5.500	97.002	97.157	97.159	
3.500	90.996	91.264	91.144	3.500	90.996	91.264	91.144	5.625	97.359	97.514	97.516	
3.625	91.509	91.777	91.657	3.625	91.509	91.777	91.657	5.750	98.902	99.034	98.862	
3.750	92.798	93.044	92.951	3.750	92.798	93.044	92.951	5.875	99.460	99.593	99.670	
3.875	93.309	93.554	93.461	3.875	93.309	93.554	93.461	6.000	99.987	100.120	100.197	
4.000	93.813	94.058	93.965	4.000	93.813	94.058	93.965	6.125	100.681	100.564	100.642	
4.125	94.308	94.554	94.461	4.125	94.308	94.554	94.461	6.250	101.220	101.035	101.851	
4.250	95.027	95.250	95.199	4.250	95.027	95.250	95.199	6.375	100.989	101.100	101.158	
4.375	95.867	95.990	95.939	4.375	95.867	95.990	95.939	6.500	101.455	101.566	101.624	
4.500	96.535	96.571	96.606	4.500	96.535	96.571	96.606	6.625	101.760	101.870	101.928	
4.625	97.052	97.088	97.123	4.625	97.052	97.088	97.123	6.750	101.890	101.832	101.793	
4.750	97.663	97.441	97.470	4.750	97.663	97.441	97.470	6.875	101.496	101.469	101.586	
4.875	97.795	97.823	97.852	4.875	97.795	97.823	97.852	7.000	101.942	101.877	101.959	
5.000	97.860	97.990	97.965	5.000	97.860	97.990	97.965	7.125	102.368	102.303	102.278	
5.125	98.194	98.395	98.371	5.125	98.194	98.395	98.371	7.250	102.325	102.259	102.449	
5.250	98.529	98.516	98.530	5.250	98.529	98.516	98.530	7.375	102.300	102.117	102.183	
5.375	98.671	98.849	98.835	5.375	98.671	98.849	98.835	7.500	102.572	102.638	102.455	
5.500	99.042	99.221	99.207	5.500	99.042	99.221	99.207	7.625	102.851	102.917	102.984	
5.625	99.447	99.563	99.549	5.625	99.447	99.563	99.549	7.750	102.797	102.703	102.569	
5.750	99.655	99.886	99.869	5.750	99.655	99.886	99.869	8.000	100.713	100.599	100.486	
5.875	99.671	99.784	99.780	5.875	99.671	99.784	99.780	8.125	100.901	100.787	100.674	
6.000				6.000								
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	101.455	101.566	101.624	6.125	100.681	100.564	100.642	4.500	93.321	93.544	93.493	
6.625	101.760	101.870	101.928	6.250	101.220	101.035	100.851	4.625	93.735	93.958	93.907	
6.750	101.890	101.832	101.793	6.375	100.989	101.100	101.158	4.750	94.038	94.066	94.095	
6.875	101.496	101.469	101.586	6.500	101.455	101.566	101.624	4.875	94.170	94.198	94.227	
7.000	101.942	101.877	101.959	6.625	101.760	101.870	101.928	5.000	94.235	94.263	94.291	
7.125	102.368	102.303	102.278	6.750	101.890	101.832	101.793	5.125	94.340	94.369	94.397	
7.250	102.325	102.259	102.449	6.875	101.496	101.469	101.586	5.250	96.064	96.079	96.093	
7.375	102.300	102.117	102.183	7.000	101.942	101.877	101.959	5.375	95.952	95.966	95.981	
7.500	102.572	102.638	102.455	7.125	102.368	102.303	102.278	5.500	96.217	96.231	96.245	
7.625	102.851	102.917	102.984	7.250	102.325	102.259	102.449	5.625	96.475	96.489	96.503	
7.750	102.797	102.703	102.569	7.375	102.300	102.117	102.183	5.750	97.495	97.495	97.495	
7.875	100.502	100.389	100.275	7.500	102.572	102.638	102.455	5.875	97.796	97.796	97.796	
8.000	100.713	100.599	100.486	7.625	102.851	102.917	102.984	6.000	98.110	98.110	98.110	
8.125	100.901	100.787	100.674	7.750	102.797	102.703	102.569	6.125	98.358	98.358	98.358	
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	101.712	101.691	101.669	6.375	101.712	101.691	101.669	6.000	100.798	100.931	101.008	
6.500	102.128	102.107	102.086	6.500	102.128	102.107	102.086	6.125	101.558	101.376	101.453	
6.625	102.462	102.441	102.419	6.625	102.462	102.441	102.419	6.250	101.909	101.726	101.803	
6.750	102.603	102.544	102.505	6.750	102.603	102.544	102.505	6.375	101.712	101.691	101.669	
6.875	102.457	102.393	102.329	6.875	102.457	102.393	102.329	6.500	102.128	102.107	102.086	
7.000	102.872	102.808	102.744	7.000	102.872	102.808	102.744	6.625	102.462	102.441	102.419	
7.125	103.128	103.064	103.000	7.125	103.128	103.064	103.000	6.750	102.603	102.544	102.505	
7.250	103.268	103.155	103.041	7.250	103.268	103.155	103.041	6.875	102.457	102.393	102.329	
7.375	102.900	103.036	102.923	7.375	102.900	103.036	102.923	7.000	102.872	102.808	102.744	
7.500	103.407	103.293	103.179	7.500	103.407	103.293	103.179	7.125	103.128	103.064	103.000	
7.625	103.684	103.571	103.457	7.625	103.684	103.571	103.457	7.250	103.268	103.155	103.041	
7.750	103.697	103.603	103.469	7.750	103.697	103.603	103.469	7.375	102.900	103.036	102.923	
7.875	102.908	102.795	102.681	7.875	102.908	102.795	102.681	7.500	103.407	103.293	103.179	
8.000	103.119	103.005	102.892	8.000	103.119	103.005	102.892	7.625	103.684	103.571	103.457	
8.125	103.307	103.194	103.080	8.125	103.307	103.194	103.080	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	96.535	96.571	96.606	4.500	96.535	96.571	96.606	6.625	101.760	101.870	101.928	
4.625	97.052	97.088	97.123	4.625	97.052	97.088	97.123	6.750	101.890	101.832	101.793	
4.750	97.663	97.441	97.470	4.750	97.663	97.441	97.470	6.875	101.496	101.469	101.586	
4.875	97.795	97.823	97.852	4.875	97.795	97.823	97.852	7.000	101.942	101.877	101.959	
5.00												



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:
11:43:13 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	97.935	97.718	97.418	6.750	95.335	95.118	94.818	6.750				
6.875	98.102	97.868	97.568	6.875	95.502	95.268	94.968	6.875				
7.000	98.526	98.292	97.992	7.000	95.926	95.692	95.392	7.000				
7.125	98.909	98.675	98.375	7.125	96.309	96.075	95.775	7.125				
7.250	99.348	99.042	98.742	7.250	96.748	96.442	96.142	7.250				
7.375	99.752	99.446	99.146	7.375	97.152	96.846	96.546	7.375				
7.500	100.146	99.840	99.540	7.500	97.546	97.240	96.940	7.500				
7.625	100.489	100.183	99.883	7.625	97.889	97.583	97.283	7.625				
7.750	100.823	100.517	100.217	7.750	98.223	97.917	97.617	7.750				
7.875	101.006	100.628	100.328	7.875	98.406	98.028	97.728	7.875				
8.000	101.360	100.982	100.682	8.000	98.760	98.382	98.082	8.000				
8.125	101.683	101.305	101.005	8.125	99.083	98.705	98.405	8.125				
8.250	101.987	101.609	101.309	8.250	99.387	99.009	98.709	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	95.935	95.718	95.418	6.750	93.335	93.118	92.818	6.750				
6.875	96.102	95.868	95.568	6.875	93.502	93.268	92.968	6.875				
7.000	96.526	96.292	95.992	7.000	93.926	93.692	93.392	7.000				
7.125	96.909	96.675	96.375	7.125	94.309	94.075	93.775	7.125				
7.250	97.348	97.042	96.742	7.250	94.748	94.442	94.142	7.250				
7.375	97.752	97.446	97.146	7.375	95.152	94.846	94.546	7.375				
7.500	98.146	97.840	97.540	7.500	95.546	95.240	94.940	7.500				
7.625	98.489	98.183	97.883	7.625	95.889	95.583	95.283	7.625				
7.750	98.823	98.517	98.217	7.750	96.223	95.917	95.617	7.750				
7.875	99.006	98.628	98.328	7.875	96.406	96.028	95.728	7.875				
8.000	99.360	98.982	98.682	8.000	96.760	96.382	96.082	8.000				
8.125	99.683	99.305	99.005	8.125	97.083	96.705	96.405	8.125				
8.250	99.987	99.609	99.309	8.250	97.387	97.009	96.709	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.