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

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

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

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

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



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

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

Effective Time:
8:08:13 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	94.492	94.469	94.477	
5.750				5.750				5.125	95.084	95.060	95.069	
5.875	97.988	97.973	97.973	5.875	97.988	97.973	97.973	5.250	95.798	95.787	95.812	
6.000	98.454	98.474	98.516	6.000	98.464	98.474	98.516	5.375	96.414	96.402	96.427	
6.125	99.028	99.035	99.035	6.125	99.028	99.035	99.035	5.500	97.017	97.006	97.031	
6.250	99.539	99.541	99.541	6.250	99.539	99.541	99.541	5.625	97.605	97.593	97.619	
6.375	100.050	100.046	100.046	6.375	100.050	100.046	100.046	5.750	98.292	98.268	98.276	
6.500	100.581	100.551	100.551	6.500	100.581	100.551	100.551	5.875	99.138	99.114	99.122	
6.625	100.948	100.918	100.918	6.625	100.948	100.918	100.918	6.000	99.690	99.666	99.674	
6.750	101.105	101.099	101.091	6.750	101.105	101.099	101.091	6.125	100.177	100.153	100.162	
6.875	101.569	101.562	101.554	6.875	101.569	101.562	101.554	6.250	100.299	100.275	100.283	
7.000	101.968	101.962	101.954	7.000	101.968	101.962	101.954	6.375	100.805	100.775	100.775	
7.125	102.193	102.174	102.165	7.125	102.193	102.174	102.165	6.500	101.268	101.238	101.238	
7.250	102.118	102.104	102.088	7.250	102.118	102.104	102.088	6.625	101.655	101.625	101.625	
7.375	102.544	102.529	102.513	7.375	102.544	102.529	102.513	6.750	101.481	101.455	101.466	
7.500	102.838	102.824	102.807	7.500	102.838	102.824	102.807	6.875	101.944	101.908	101.900	
7.625	103.128	103.114	103.098	7.625	103.128	103.114	103.098	7.000	101.968	101.962	101.954	
7.750	102.880	102.842	102.800	7.750	102.880	102.842	102.800	7.125	102.195	102.229	102.250	
7.875	103.233	103.195	103.153	7.875	103.233	103.195	103.153	7.250	102.118	102.104	102.088	
8.000	103.172	103.360	103.327	8.000	103.172	103.360	103.327	7.375	102.544	102.529	102.513	
8.125	103.644	103.582	103.549	8.125	103.644	103.582	103.549	7.500	102.838	102.824	102.807	
8.250				8.250				7.625	102.878	103.114	103.098	
8.375				8.375				7.750	102.630	102.592	102.550	
8.500				8.500				7.875	102.983	102.945	102.903	
8.625				8.625				8.000	102.273	102.310	102.303	

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	97.689	97.780	97.853	5.000	97.319	97.576	97.615					
5.125	97.832	97.928	97.973	5.125	97.760	98.012	98.058					
5.250	98.212	98.255	98.308	5.250	98.329	98.325	98.378					
5.375	98.616	98.612	98.671	5.375	98.659	98.901	98.960					
5.500	99.807	99.109	99.168	5.500	98.805	99.047	99.106					
5.625	99.380	99.326	99.318	5.625	99.380	99.499	99.531					
5.750	99.863	99.810	99.801	5.750	99.863	99.810	99.823					
5.875	100.310	100.257	100.249	5.875	100.310	100.257	100.249					
6.000	100.405	100.602	100.594	6.000	100.655	100.602	100.594					
6.125	100.387	100.332	100.315	6.125	100.387	100.332	100.318					
6.250	100.849	100.793	100.777	6.250	100.849	100.793	100.777					
6.375	101.022	101.217	101.200	6.375	101.272	101.217	101.200					
6.500	101.321	101.266	101.499	6.500	101.571	101.516	101.499					
6.625	101.217	101.089	101.006	6.625	101.217	101.097	101.101					
6.750	101.663	101.536	101.418	6.750	101.663	101.536	101.418					
6.875	101.821	101.693	101.826	6.875	101.821	101.943	101.826					
7.000	102.083	102.206	102.089	7.000	102.333	102.206	102.089					

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	101.243	101.228	101.195	6.750	100.783	100.747	100.739	5.125	96.432	96.409	96.425	
6.875	101.561	101.525	101.516	6.875	101.248	101.212	101.204	5.250	96.942	96.919	96.936	
7.000	102.013	101.977	101.968	7.000	101.666	101.630	101.622	5.375	97.417	97.394	97.411	
7.125	102.298	102.262	102.253	7.125	101.979	101.943	101.934	5.500	97.800	97.777	97.794	
7.250	102.255	102.247	102.201	7.250	101.804	101.758	101.741	5.625	97.734	97.681	97.672	
7.375	102.555	102.532	102.492	7.375	102.235	102.189	102.172	5.750	98.204	98.151	98.142	
7.500	102.965	102.919	102.903	7.500	102.610	102.564	102.548	5.875	98.638	98.585	98.577	
7.625	103.171	103.125	103.108	7.625	102.878	102.832	102.815	6.000	99.018	98.962	98.946	
7.750	102.770	103.010	102.938	7.750	102.309	102.247	102.214	6.125	99.554	99.499	99.482	
7.875	103.061	103.051	102.977	7.875	101.750	101.740	101.668	6.250	100.003	99.948	99.931	
8.000	103.209	103.449	103.374	8.000	101.865	101.855	101.781	6.375	100.413	100.358	100.341	
8.125	103.442	103.431	103.356	8.125	102.068	102.058	101.983	6.500	100.696	100.641	100.624	
8.250	101.067	100.886	100.795	8.250	101.461	101.281	101.190	6.625	100.259	100.131	100.014	
8.375	101.266	101.083	100.992	8.375	101.674	101.492	101.401	6.750	100.693	100.565	100.448	
8.500	101.451	101.266	101.176	8.500				6.875	101.087	100.959	100.842	
8.625	101.593	101.406	101.316	8.625				7.000	101.321	101.193	101.076	

Conventional Fixed Adjustments

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

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

Additional Purchase LPPA Adjusters										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-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</								

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	96.654	96.571	96.471	5.250				5.250				
5.375	97.020	96.937	96.836	5.375				5.375				
5.500	97.378	97.295	97.195	5.500				5.500				
5.625	97.735	97.652	97.552	5.625	97.133	97.050	96.950	5.625	96.265	96.202	96.139	
5.750	98.079	97.996	97.895	5.750	97.586	97.503	97.403	5.750	96.743	96.680	96.618	
5.875	98.409	98.326	98.226	5.875	98.011	97.928	97.827	5.875	97.571	97.488	97.387	
6.000	98.730	98.646	98.546	6.000	98.413	98.330	98.230	6.000	97.977	97.894	97.793	
6.125	99.040	98.957	98.857	6.125	98.794	98.711	98.611	6.125	98.373	98.290	98.190	
6.250	99.307	99.224	99.124	6.250	99.135	99.057	98.994	6.250	98.722	98.639	98.539	
6.375	99.554	99.471	99.371	6.375	99.521	99.458	99.395	6.375	99.048	98.965	98.875	
6.500	99.811	99.728	99.627	6.500	99.753	99.690	99.627	6.500	99.455	99.392	99.329	
6.625	100.072	99.989	99.888	6.625	99.983	99.920	99.857	6.625	99.719	99.656	99.594	
6.750	100.302	100.219	100.119	6.750	100.388	100.325	100.262	6.750	100.171	100.108	100.046	
6.875	100.512	100.429	100.328	6.875	100.454	100.391	100.328	6.875	100.434	100.371	100.308	
7.000	100.739	100.656	100.555	7.000	100.859	100.796	100.733	7.000	100.890	100.827	100.764	
7.125	100.460	100.397	100.334	7.125	100.844	100.781	100.718	7.125	100.907	100.844	100.781	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	96.581	96.518	96.455	5.250				5.250				
5.375	96.946	96.883	96.820	5.375				5.375				
5.500	97.312	97.249	97.186	5.500				5.500				
5.625	97.678	97.615	97.552	5.625	97.096	97.033	96.970	5.625	96.584	96.521	96.458	
5.750	98.020	97.957	97.894	5.750	97.524	97.461	97.398	5.750	97.063	97.000	96.937	
5.875	98.216	98.153	98.090	5.875	97.952	97.889	97.826	5.875	97.358	97.295	97.232	
6.000	98.553	98.490	98.427	6.000	98.382	98.319	98.256	6.000	97.838	97.775	97.712	
6.125	98.746	98.683	98.620	6.125	98.787	98.724	98.661	6.125	98.133	98.070	98.007	
6.250	99.082	99.019	98.956	6.250	99.189	99.126	99.063	6.250	98.613	98.550	98.487	
6.375	99.278	99.215	99.152	6.375	99.591	99.528	99.465	6.375	99.070	99.007	98.944	
6.500	99.619	99.556	99.493	6.500	99.822	99.759	99.696	6.500	99.524	99.461	99.398	
6.625	99.817	99.754	99.691	6.625	100.053	99.990	99.927	6.625	99.789	99.726	99.663	
6.750	100.040	99.977	99.914	6.750	100.457	100.394	100.331	6.750	100.241	100.178	100.115	
6.875	100.237	100.174	100.111	6.875	100.523	100.460	100.397	6.875	100.503	100.440	100.377	
7.000	100.580	100.517	100.454	7.000	100.928	100.865	100.802	7.000	100.960	100.897	100.834	
7.125	100.779	100.716	100.653	7.125	101.164	101.101	101.038	7.125	101.226	101.163	101.100	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

Conventional ARM Adjustments

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

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

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

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

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

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤30	30.01-60	60.01-70	70.01-75	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	-2.000	-2.000	-2.250	-2.250	-3.250
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

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	98.464	98.449	98.449	6.000				4.375				
6.125	99.028	99.035	99.035	6.125				4.500				
6.250	99.539	99.541	99.541	6.250	99.289	99.291	99.291	4.625				
6.375	100.044	100.046	100.046	6.375	99.794	99.796	99.796	4.750				
6.500	100.768	100.738	100.738	6.500	100.768	100.738	100.738	4.875				
6.625	101.216	101.186	101.186	6.625	101.216	101.186	101.186	5.000	97.439	97.434	97.425	
6.750	101.105	101.099	101.091	6.750	101.105	101.099	101.091	5.125	97.582	97.577	97.569	
6.875	101.590	101.562	101.554	6.875	101.590	101.562	101.554	5.250	97.962	97.957	97.948	
7.000	102.067	102.031	102.023	7.000	102.067	102.031	102.023	5.375	98.254	98.249	98.240	
7.125	102.462	102.426	102.417	7.125	102.462	102.426	102.417	5.500	98.657	98.645	98.632	
7.250	102.118	102.104	102.088	7.250	102.118	102.104	102.088	5.625	99.057	99.034	99.000	
7.375	102.555	102.529	102.513	7.375	102.555	102.529	102.513	5.750	99.397	99.374	99.340	
7.500	102.994	102.948	102.932	7.500	102.994	102.948	102.932	5.875	99.732	99.708	99.675	
7.625	103.340	103.294	103.277	7.625	103.340	103.294	103.277	6.000	100.140	100.117	100.084	

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	95.893	95.872	95.847									
4.875	96.031	96.010	95.985									
5.000	96.266	96.245	96.220									
5.125	96.587	96.566	96.541									
5.250	97.058	97.019	96.969									
5.375	97.519	97.480	97.430									
5.500	97.969	97.930	98.129									
5.625	98.629	98.590	98.539									
5.750	98.674	98.885	98.834									
5.875	99.193	99.154	99.104									
6.000	99.427	99.388	99.338									

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	98.464	98.449	98.449	6.000	98.139	98.147	98.147	4.375				
6.125	99.028	99.035	99.035	6.125	98.778	98.785	98.785	4.500				
6.250	99.539	99.541	99.541	6.250	99.289	99.291	99.291	4.625				
6.375	100.044	100.046	100.046	6.375	99.794	99.796	99.796	4.750				
6.500	100.530	100.532	100.532	6.500	100.280	100.282	100.282	4.875				
6.625	100.624	100.626	100.626	6.625	100.624	100.626	100.626	5.000	97.439	97.434	97.425	
6.750	101.105	101.099	101.091	6.750	100.855	100.849	100.841	5.125	97.582	97.577	97.569	
6.875	101.319	101.312	101.304	6.875	101.319	101.312	101.304	5.250	97.962	97.957	97.948	
7.000	101.718	101.712	101.704	7.000	101.718	101.712	101.704	5.375	98.254	98.249	98.240	
7.125	101.930	101.924	101.915	7.125	101.930	101.924	101.915	5.500	98.657	98.645	98.632	
7.250	101.868	101.854	101.838	7.250	101.868	101.854	101.838	5.625	99.057	99.034	99.000	
7.375	102.294	102.279	102.263	7.375	102.294	102.279	102.263	5.750	99.397	99.374	99.340	
7.500	102.588	102.574	102.557	7.500	102.588	102.574	102.557	5.875	99.732	99.708	99.675	
7.625	102.878	102.864	102.848	7.625	102.878	102.864	102.848	6.000	100.140	100.117	100.084	

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	95.893	95.872	95.847									
4.875	96.031	96.010	95.985									
5.000	96.266	96.245	96.220									
5.125	96.587	96.566	96.541									
5.250	97.058	97.019	96.969									
5.375	97.519	97.480	97.430									
5.500	97.969	97.930	98.129									
5.625	98.629	98.590	98.539									
5.750	98.674	98.885	98.834									

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	95.199	95.234	95.243	2.625				2.625				
5.750	95.876	95.904	95.911	2.750				2.750				
5.875	97.553	97.574	97.639	2.875				2.875				
6.000	98.069	98.085	98.156	3.000				3.000				
6.125	98.598	98.615	98.685	3.125				3.125				
6.250	98.988	99.015	99.059	3.250				3.250				
6.375	99.447	99.470	99.520	3.375				3.375				
6.500	99.909	99.927	99.984	3.500				3.500				
6.625	100.398	100.416	100.472	3.625				3.625				
6.750	100.524	100.537	100.567	3.750				3.750				
6.875	100.930	100.938	100.975	3.875				3.875				
7.000	101.259	101.262	101.305	4.000				4.000				
7.125	101.692	101.695	101.738	4.125				4.125				
7.250	101.602	101.617	101.632	4.250				4.250				
7.375	101.853	101.862	101.885									

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



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:
8:08:13 AM

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	97.829	97.930	97.947	5.375	97.829	97.930	97.947	5.000				
5.500	98.626	98.727	98.743	5.500	98.626	98.727	98.743	5.125				
5.625	99.094	99.195	99.212	5.625	99.094	99.195	99.212	5.250				
5.750	99.723	99.825	99.841	5.750	99.723	99.825	99.841	5.375	97.829	97.930	97.947	
5.875	100.575	100.591	100.208	5.875	100.575	100.393	100.206	5.500	98.626	98.727	98.743	
6.000	101.094	100.909	100.725	6.000	101.094	100.909	100.725	5.625	99.094	99.195	99.212	
6.125	101.536	101.351	101.195	6.125	101.536	101.351	101.195	5.750	99.723	99.825	99.841	
6.250	101.809	101.639	101.634	6.250	101.809	101.639	101.634	5.875	100.575	100.393	100.206	
6.375	101.782	101.760	101.739	6.375	101.782	101.760	101.739	6.000	101.094	100.909	100.725	
6.500	102.191	102.169	102.148	6.500	102.191	102.169	102.148	6.125	101.536	101.351	101.195	
6.625	102.527	102.505	102.484	6.625	102.527	102.505	102.484	6.250	101.809	101.639	101.634	
6.750	102.682	102.627	102.595	6.750	102.682	102.627	102.595	6.375	101.782	101.760	101.739	
6.875	102.616	102.531	102.446	6.875	102.616	102.531	102.446	6.500	102.191	102.169	102.148	
7.000	103.025	102.940	102.854	7.000	103.025	102.940	102.854	6.625	102.527	102.505	102.484	
7.125	103.347	103.262	103.176	7.125	103.347	103.262	103.176	6.750	102.682	102.627	102.595	
7.250	103.339	103.231	103.166	7.250	103.339	103.231	103.166	6.875	102.616	102.531	102.446	
7.375	102.991	102.877	102.764	7.375	102.991	102.877	102.764	7.000	103.025	102.940	102.854	
7.500	103.273	103.160	103.046	7.500	103.273	103.160	103.046	7.125	103.347	103.262	103.176	
7.625	103.547	103.434	103.320	7.625	103.547	103.434	103.320	7.250	103.339	103.231	103.166	
7.750	103.578	103.429	103.300	7.750	103.578	103.429	103.300	7.375	102.991	102.877	102.764	
7.875	102.515	102.401	102.288	7.875	102.515	102.401	102.288	7.500	103.273	103.160	103.046	
8.000	101.420	101.227	101.177	8.000	101.420	101.227	101.177	7.625	103.547	103.434	103.320	
8.125	101.902	101.710	101.658	8.125	101.902	101.710	101.658	7.750	103.578	103.429	103.300	

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	96.153	96.255	96.202
3.375				3.375				5.500	96.950	97.052	96.999
3.500	91.069	91.395	91.500	3.500	91.069	91.395	91.500	5.625	97.419	97.520	97.467
3.625	91.616	91.942	92.047	3.625	91.616	91.942	92.047	5.750	98.637	98.682	98.661
3.750	92.775	93.132	93.224	3.750	92.775	93.132	93.224	5.875	99.491	99.568	99.548
3.875	93.321	93.678	93.770	3.875	93.321	93.678	93.770	6.000	100.036	100.114	100.093
4.000	93.865	94.222	94.314	4.000	93.865	94.222	94.314	6.125	100.547	100.625	100.604
4.125	94.407	94.764	94.856	4.125	94.407	94.764	94.856	6.250	101.120	100.936	101.001
4.250	95.107	95.523	95.603	4.250	95.107	95.523	95.603	6.375	101.161	101.215	101.239
4.375	96.037	96.313	96.393	4.375	96.037	96.313	96.393	6.500	101.626	101.681	101.704
4.500	96.549	96.848	96.928	4.500	96.549	96.848	96.928	6.625	102.019	102.074	102.097
4.625	97.070	97.377	97.457	4.625	97.070	97.377	97.457	6.750	101.970	101.915	101.882
4.750	97.649	97.642	97.635	4.750	97.649	97.642	97.635	6.875	101.802	101.832	101.797
4.875	97.853	97.845	97.838	4.875	97.853	97.845	97.838	7.000	102.251	102.281	102.246
5.000	97.996	98.241	98.308	5.000	97.996	98.241	98.308	7.125	102.651	102.681	102.645
5.125	98.415	98.490	98.557	5.125	98.415	98.490	98.557	7.250	102.533	102.424	102.360
5.250	98.628	98.605	98.622	5.250	98.628	98.605	98.622	7.375	102.393	102.400	102.155
5.375	98.784	98.796	98.850	5.375	98.784	98.796	98.850	7.500	102.817	102.824	102.579
5.500	99.254	99.266	99.321	5.500	99.254	99.266	99.321	7.625	102.980	102.987	102.992
5.625	99.702	99.715	99.769	5.625	99.702	99.715	99.769	7.750	102.928	102.779	102.650
5.750	99.888	99.834	99.826	5.750	99.888	99.834	99.826	7.875	100.109	99.995	99.881
5.875	100.038	100.002	99.967	5.875	100.038	100.002	99.967	8.000	99.602	99.410	99.360
6.000				6.000				8.125	100.003	99.810	99.759

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	101.626	101.681	101.704	6.125	100.547	100.625	100.604	4.500	93.675	94.001	93.955
6.625	102.019	102.074	102.097	6.250	101.120	100.936	101.001	4.625	94.187	94.512	94.467
6.750	101.970	101.915	101.882	6.375	101.161	101.215	101.239	4.750	94.024	94.017	94.010
6.875	101.802	101.832	101.797	6.500	101.626	101.681	101.704	4.875	94.228	94.220	94.213
7.000	102.251	102.281	102.246	6.625	102.019	102.074	102.097	5.000	94.371	94.364	94.357
7.125	102.651	102.681	102.645	6.750	101.970	101.915	101.882	5.125	94.528	94.771	94.764
7.250	102.533	102.424	102.360	6.875	101.802	101.832	101.797	5.250	96.121	96.078	96.035
7.375	102.393	102.400	102.155	7.000	102.251	102.281	102.246	5.375	96.078	96.036	95.993
7.500	102.817	102.824	102.579	7.125	102.651	102.681	102.645	5.500	96.448	96.406	96.363
7.625	102.980	102.987	102.992	7.250	102.533	102.424	102.360	5.625	96.824	96.782	96.739
7.750	102.928	102.779	102.650	7.375	102.393	102.400	102.155	5.750	97.839	97.803	97.768
7.875	100.109	99.995	99.881	7.500	102.817	102.824	102.579	5.875	98.163	98.127	98.092
8.000	99.602	99.410	99.360	7.625	102.980	102.987	102.992	6.000	98.472	98.437	98.401
8.125	100.003	99.810	99.759	7.750	102.928	102.779	102.650	6.125	98.730	98.694	98.659

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	101.782	101.760	101.739	6.375	101.782	101.760	101.739	6.000	101.094	100.909	100.725
6.500	102.191	102.169	102.148	6.500	102.191	102.169	102.148	6.125	101.536	101.351	101.195
6.625	102.527	102.505	102.484	6.625	102.527	102.505	102.484	6.250	101.809	101.639	101.634
6.750	102.682	102.627	102.595	6.750	102.682	102.627	102.595	6.375	101.782	101.760	101.739
6.875	102.616	102.531	102.446	6.875	102.616	102.531	102.446	6.500	102.191	102.169	102.148
7.000	103.025	102.940	102.854	7.000	103.025	102.940	102.854	6.625	102.527	102.505	102.484
7.125	103.347	103.262	103.176	7.125	103.347	103.262	103.176	6.750	102.682	102.627	102.595
7.250	103.339	103.231	103.166	7.250	103.339	103.231	103.166	6.875	102.616	102.531	102.446
7.375	102.991	102.877	102.764	7.375	102.991	102.877	102.764	7.000	103.025	102.940	102.854
7.500	103.273	103.160	103.046	7.500	103.273	103.160	103.046	7.125	103.347	103.262	103.176
7.625	103.547	103.434	103.320	7.625	103.547	103.434	103.320	7.250	103.339	103.231	103.166
7.750	103.578	103.429	103.300	7.750	103.578	103.429	103.300	7.375	102.991	102.877	102.764
7.875	102.515	102.401	102.288	7.875	102.515	102.401	102.288	7.500	103.273	103.160	103.046
8.000	101.420	101.227	101.177	8.000	101.420	101.227	101.177	7.625	103.547	103.434	103.320
8.125	101.902	101.710	101.658	8.125	101.902	101.710	101.658	7.750	103.578	103.429	103.300

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	96.549	96.848	96.928	4.500	96.549	96.848	96.928	6.625	102.019	102.074	102.097
4.625	97.070	97.377	97.457	4.625	97.070	97.377	97.457	6.750	101.970	101.915	101.882
4.750	97.649	97.642	97.635	4.750	97.649	97.642	97.635	6.875	101.802	101.832	101.797
4.875											

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	97.807	97.928	97.944	5.375	97.807	97.928	97.944	5.000				
5.500	98.489	98.610	98.627	5.500	98.489	98.610	98.627	5.125				
5.625	98.839	98.961	98.977	5.625	98.839	98.961	98.977	5.250				
5.750	99.521	99.643	99.659	5.750	99.521	99.643	99.659	5.375	97.807	97.928	97.944	
5.875	100.575	100.594	100.206	5.875	100.575	100.594	100.206	5.500	98.489	98.610	98.627	
6.000	101.094	100.909	100.725	6.000	101.094	100.909	100.725	5.625	98.839	98.961	98.977	
6.125	101.536	101.351	101.174	6.125	101.536	101.351	101.174	5.750	99.521	99.643	99.659	
6.250	101.809	101.627	101.579	6.250	101.809	101.627	101.579	5.875	100.575	100.594	100.206	
6.375	101.782	101.760	101.739	6.375	101.782	101.760	101.739	6.000	101.094	100.909	100.725	
6.500	102.191	102.169	102.148	6.500	102.191	102.169	102.148	6.125	101.536	101.351	101.174	
6.625	102.527	102.505	102.484	6.625	102.527	102.505	102.484	6.250	101.809	101.627	101.579	
6.750	102.682	102.627	102.595	6.750	102.682	102.627	102.595	6.375	101.782	101.760	101.739	
6.875	102.616	102.531	102.446	6.875	102.616	102.531	102.446	6.500	102.191	102.169	102.148	
7.000	103.025	102.940	102.854	7.000	103.025	102.940	102.854	6.625	102.527	102.505	102.484	
7.125	103.347	103.262	103.176	7.125	103.347	103.262	103.176	6.750	102.682	102.627	102.595	
7.250	103.339	103.231	103.166	7.250	103.339	103.231	103.166	6.875	102.616	102.531	102.446	
7.375	102.991	102.877	102.764	7.375	102.991	102.877	102.764	7.000	103.025	102.940	102.854	
7.500	103.273	103.160	103.046	7.500	103.273	103.160	103.046	7.125	103.347	103.262	103.176	
7.625	103.547	103.434	103.320	7.625	103.547	103.434	103.320	7.250	103.339	103.231	103.166	
7.750	103.578	103.429	103.300	7.750	103.578	103.429	103.300	7.375	102.991	102.877	102.764	
7.875	102.515	102.401	102.288	7.875	102.515	102.401	102.288	7.500	103.273	103.160	103.046	
8.000	101.420	101.227	101.177	8.000	101.420	101.227	101.177	7.625	103.547	103.434	103.320	
8.125	101.902	101.710	101.658	8.125	101.902	101.710	101.658	7.750	103.578	103.429	103.300	
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	96.149	96.271	96.218	
3.375				3.375				5.500	96.832	96.953	96.900	
3.500	91.075	91.401	91.505	3.500	91.075	91.401	91.505	5.625	97.182	97.303	97.250	
3.625	91.585	91.911	92.015	3.625	91.585	91.911	92.015	5.750	98.640	98.738	98.718	
3.750	92.838	93.195	93.288	3.750	92.838	93.195	93.288	5.875	99.440	99.538	99.517	
3.875	93.345	93.702	93.794	3.875	93.345	93.702	93.794	6.000	99.954	100.051	100.031	
4.000	93.845	94.202	94.295	4.000	93.845	94.202	94.295	6.125	100.380	100.477	100.457	
4.125	94.336	94.693	94.785	4.125	94.336	94.693	94.785	6.250	101.120	100.936	101.001	
4.250	95.242	95.598	95.647	4.250	95.242	95.598	95.647	6.375	101.013	101.020	101.044	
4.375	96.037	96.303	96.383	4.375	96.037	96.303	96.383	6.500	101.422	101.464	101.488	
4.500	96.549	96.774	96.853	4.500	96.549	96.774	96.853	6.625	101.758	101.737	101.748	
4.625	97.070	97.227	97.307	4.625	97.070	97.227	97.307	6.750	101.970	101.915	101.882	
4.750	97.649	97.642	97.635	4.750	97.649	97.642	97.635	6.875	101.702	101.594	101.540	
4.875	97.603	97.845	97.838	4.875	97.603	97.845	97.838	7.000	102.149	102.041	101.976	
5.000	97.996	98.084	98.151	5.000	97.996	98.084	98.151	7.125	102.576	102.467	102.402	
5.125	98.160	98.481	98.548	5.125	98.160	98.481	98.548	7.250	102.533	102.424	102.360	
5.250	98.628	98.605	98.622	5.250	98.628	98.605	98.622	7.375	102.186	102.213	102.218	
5.375	98.652	98.914	98.719	5.375	98.652	98.914	98.719	7.500	102.498	102.479	102.484	
5.500	99.016	99.279	99.333	5.500	99.016	99.279	99.333	7.625	102.894	102.754	102.759	
5.625	99.430	99.618	99.673	5.625	99.430	99.618	99.673	7.750	102.928	102.779	102.650	
5.750	99.888	99.834	99.826	5.750	99.888	99.834	99.826	7.875	100.109	99.995	99.881	
5.875	100.038	100.002	99.967	5.875	100.038	100.002	99.967	8.000	99.602	99.410	99.360	
6.000				6.000				8.125	100.003	99.810	99.759	
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	101.422	101.464	101.488	6.125	100.380	100.477	100.457	4.500	93.516	93.841	93.796	
6.625	101.758	101.737	101.748	6.250	101.120	100.936	101.001	4.625	93.919	94.244	94.199	
6.750	101.970	101.915	101.882	6.375	101.013	101.020	101.044	4.750	94.024	94.017	94.010	
6.875	101.702	101.594	101.540	6.500	101.422	101.464	101.488	4.875	94.228	94.220	94.213	
7.000	102.149	102.041	101.976	6.625	101.758	101.737	101.748	5.000	94.371	94.364	94.357	
7.125	102.576	102.467	102.402	6.750	101.970	101.915	101.882	5.125	94.528	94.521	94.514	
7.250	102.533	102.424	102.360	6.875	101.702	101.594	101.540	5.250	96.121	96.078	96.035	
7.375	102.186	102.213	102.218	7.000	102.149	102.041	101.976	5.375	96.078	96.036	95.993	
7.500	102.498	102.479	102.484	7.125	102.576	102.467	102.402	5.500	96.448	96.406	96.363	
7.625	102.894	102.754	102.759	7.250	102.533	102.424	102.360	5.625	96.824	96.782	96.739	
7.750	102.928	102.779	102.650	7.375	102.186	102.213	102.218	5.750	97.839	97.803	97.768	
7.875	100.109	99.995	99.881	7.500	102.498	102.479	102.484	5.875	98.163	98.127	98.092	
8.000	99.602	99.410	99.360	7.625	102.894	102.754	102.759	6.000	98.472	98.437	98.401	
8.125	100.003	99.810	99.759	7.750	102.928	102.779	102.650	6.125	98.730	98.694	98.659	
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	101.782	101.760	101.739	6.375	101.782	101.760	101.739	6.000	101.094	100.909	100.725	
6.500	102.191	102.169	102.148	6.500	102.191	102.169	102.148	6.125	101.536	101.351	101.174	
6.625	102.527	102.505	102.484	6.625	102.527	102.505	102.484	6.250	101.809	101.627	101.579	
6.750	102.682	102.627	102.595	6.750	102.682	102.627	102.595	6.375	101.782	101.760	101.739	
6.875	102.616	102.531	102.446	6.875	102.616	102.531	102.446	6.500	102.191	102.169	102.148	
7.000	103.025	102.940	102.854	7.000	103.025	102.940	102.854	6.625	102.527	102.505	102.484	
7.125	103.347	103.262	103.176	7.125	103.347	103.262	103.176	6.750	102.682	102.627	102.595	
7.250	103.339	103.231	103.166	7.250	103.339	103.231	103.166	6.875	102.616	102.531	102.446	
7.375	102.991	102.877	102.764	7.375	102.991	102.877	102.764	7.000	103.025	102.940	102.854	
7.500	103.273	103.160	103.046	7.500	103.273	103.160	103.046	7.125	103.347	103.262	103.176	
7.625	103.547	103.434	103.320	7.625	103.547	103.434	103.320	7.250	103.339	103.231	103.166	
7.750	103.578	103.429	103.300	7.750	103.578	103.429	103.300	7.375	102.991	102.877	102.764	
7.875	102.515	102.401	102.288	7.875	102.515	102.401	102.288	7.500	103.273	103.160	103.046	
8.000	101.420	101.227	101.177	8.000	101.420	101.227	101.177	7.625	103.547	103.434	103.320	
8.125	101.902	101.710	101.658	8.125	101.902	101.710	101.658	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	96.549	96.774	96.853	4.500	96.549	96.774	96.853	6.625	101.758	101.737	101.748	
4.625	97.070	97.227	97.307	4.625	97.070	97.227	97.307	6.750	101.970	101.915	101.882	
4.750	97.649	97.642	97.635	4.750	97.649	97.642	97.635	6.875	101.702	101.594	101.540	
4.875	97.603	97.845	97.838	4.875	97.603	97.845	97.838	7.000	102.149	102.041	10	

Effective Time:
8:08:13 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	97.755	97.606	97.306	6.750	95.155	95.006	94.706	6.750				
6.875	97.992	97.797	97.497	6.875	95.392	95.197	94.897	6.875				
7.000	98.406	98.211	97.911	7.000	95.806	95.611	95.311	7.000				
7.125	98.779	98.584	98.284	7.125	96.179	95.984	95.684	7.125				
7.250	99.143	98.948	98.648	7.250	96.543	96.348	96.048	7.250				
7.375	99.332	99.064	98.764	7.375	96.732	96.464	96.164	7.375				
7.500	99.716	99.448	99.148	7.500	97.116	96.848	96.548	7.500				
7.625	100.059	99.791	99.491	7.625	97.459	97.191	96.891	7.625				
7.750	100.383	100.115	99.815	7.750	97.783	97.515	97.215	7.750				
7.875	100.495	100.153	99.853	7.875	97.895	97.553	97.253	7.875				
8.000	100.849	100.507	100.207	8.000	98.249	97.907	97.607	8.000				
8.125	101.162	100.820	100.520	8.125	98.562	98.220	97.920	8.125				
8.250	101.446	101.104	100.804	8.250	98.846	98.504	98.204	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	95.755	95.606	95.306	6.750	93.155	93.006	92.706	6.750				
6.875	95.992	95.797	95.497	6.875	93.392	93.197	92.897	6.875				
7.000	96.406	96.211	95.911	7.000	93.806	93.611	93.311	7.000				
7.125	96.779	96.584	96.284	7.125	94.179	93.984	93.684	7.125				
7.250	97.143	96.948	96.648	7.250	94.543	94.348	94.048	7.250				
7.375	97.332	97.064	96.764	7.375	94.732	94.464	94.164	7.375				
7.500	97.716	97.448	97.148	7.500	95.116	94.848	94.548	7.500				
7.625	98.059	97.791	97.491	7.625	95.459	95.191	94.891	7.625				
7.750	98.383	98.115	97.815	7.750	95.783	95.515	95.215	7.750				
7.875	98.495	98.153	97.853	7.875	95.895	95.553	95.253	7.875				
8.000	98.849	98.507	98.207	8.000	96.249	95.907	95.607	8.000				
8.125	99.162	98.820	98.520	8.125	96.562	96.220	95.920	8.125				
8.250	99.446	99.104	98.804	8.250	96.846	96.504	96.204	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.