



Table of Contents	
Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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:
 8:11:20 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	96.211	96.195	96.211	
5.750				5.750				5.125	96.803	96.786	96.803	
5.875	99.137	99.168	99.168	5.875	99.137	99.168	99.168	5.250	97.345	97.315	97.315	
6.000	99.729	99.732	99.741	6.000	99.729	99.732	99.741	5.375	97.961	97.931	97.931	
6.125	100.342	100.348	100.348	6.125	100.342	100.348	100.348	5.500	98.564	98.534	98.534	
6.250	100.544	100.545	100.545	6.250	100.544	100.545	100.545	5.625	99.127	99.097	99.097	
6.375	101.037	101.039	101.039	6.375	101.037	101.039	101.039	5.750	99.532	99.502	99.502	
6.500	101.489	101.490	101.490	6.500	101.489	101.490	101.490	5.875	100.351	100.321	100.321	
6.625	101.783	101.785	101.785	6.625	101.783	101.785	101.785	6.000	100.866	100.836	100.836	
6.750	101.617	101.611	101.602	6.750	101.617	101.611	101.602	6.125	101.320	101.290	101.290	
6.875	102.025	102.018	102.010	6.875	102.025	102.018	102.010	6.250	101.263	101.267	101.308	
7.000	102.401	102.394	102.386	7.000	102.401	102.394	102.386	6.375	101.751	101.755	101.797	
7.125	102.647	102.610	102.602	7.125	102.647	102.610	102.602	6.500	102.200	102.203	102.245	
7.250	102.324	102.293	102.293	7.250	102.324	102.293	102.293	6.625	102.587	102.591	102.633	
7.375	102.722	102.707	102.691	7.375	102.722	102.707	102.691	6.750	101.704	101.713	101.727	
7.500	103.020	102.978	102.961	7.500	103.020	102.978	102.961	6.875	102.025	102.018	102.010	
7.625	103.304	103.255	103.238	7.625	103.304	103.255	103.238	7.000	102.401	102.394	102.386	
7.750	102.796	102.754	102.712	7.750	102.796	102.754	102.712	7.125	102.591	102.584	102.576	
7.875	103.192	103.123	103.082	7.875	103.192	103.123	103.082	7.250	102.324	102.309	102.293	
8.000	103.305	103.236	103.195	8.000	103.305	103.236	103.195	7.375	102.722	102.707	102.691	
8.125	103.536	103.467	103.425	8.125	103.536	103.467	103.425	7.500	102.742	102.978	102.961	
8.250				8.250				7.625	103.020	103.005	102.988	
8.375				8.375				7.750	102.543	102.504	102.462	
8.500				8.500				7.875	102.875	102.836	102.794	
8.625				8.625				8.000	102.238	102.376	102.364	

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	98.684	98.720	98.787	5.000	98.769	98.549	98.582					
5.125	98.863	98.888	98.928	5.125	98.949	98.973	99.013					
5.250	99.240	99.245	99.253	5.250	99.507	99.276	99.324					
5.375	99.671	99.671	99.671	5.375	99.825	99.839	99.892					
5.500	100.022	100.037	100.090	5.500	99.960	99.974	100.028					
5.625	100.155	100.151	100.143	5.625	100.317	100.342	100.368					
5.750	100.626	100.596	100.596	5.750	100.626	100.613	100.647					
5.875	101.069	101.039	101.039	5.875	101.069	101.039	101.039					
6.000	101.416	101.386	101.386	6.000	101.416	101.386	101.386					
6.125	101.074	101.031	101.031	6.125	101.277	101.257	101.269					
6.250	101.526	101.483	101.483	6.250	101.526	101.483	101.500					
6.375	101.945	101.902	101.902	6.375	101.945	101.902	101.902					
6.500	102.249	102.206	102.206	6.500	102.249	102.206	102.206					
6.625	101.754	101.646	101.644	6.625	101.865	101.783	101.781					
6.750	102.193	102.074	101.973	6.750	102.193	102.074	101.973					
6.875	102.346	102.476	102.376	6.875	102.596	102.476	102.376					
7.000	102.864	102.745	102.644	7.000	102.864	102.745	102.644					

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	101.704	101.681	101.663	6.750	101.259	101.222	101.214	5.125	97.344	97.327	97.327	
6.875	102.022	101.985	101.977	6.875	101.705	101.669	101.660	5.250	97.830	97.813	97.813	
7.000	102.461	102.424	102.415	7.000	102.113	102.076	102.068	5.375	98.268	98.271	98.271	
7.125	102.752	102.715	102.707	7.125	102.432	102.395	102.387	5.500	98.666	98.640	98.640	
7.250	102.579	102.558	102.532	7.250	102.053	102.250	102.225	5.625	98.509	98.479	98.479	
7.375	102.857	102.836	102.809	7.375	102.463	102.410	102.385	5.750	98.968	98.938	98.938	
7.500	102.901	102.880	102.852	7.500	102.834	102.781	102.756	5.875	99.398	99.368	99.368	
7.625	103.034	103.013	102.984	7.625	102.321	102.300	102.272	6.000	99.731	99.701	99.701	
7.750	103.035	102.989	102.953	7.750	101.725	101.680	101.644	6.125	100.241	100.198	100.198	
7.875	103.349	103.303	103.266	7.875	101.982	101.937	101.900	6.250	100.680	100.638	100.638	
8.000	103.454	103.408	103.370	8.000	102.086	102.040	102.003	6.375	101.087	101.044	101.044	
8.125	103.622	103.575	103.537	8.125	102.259	102.213	102.175	6.500	101.375	101.332	101.332	
8.250	101.300	101.076	101.027	8.250	101.699	101.476	101.427	6.625	100.796	100.676	100.576	
8.375	101.487	101.264	101.214	8.375	101.902	101.679	101.630	6.750	101.223	101.104	101.003	
8.500	101.662	101.438	101.387	8.500				6.875	100.193	100.136	100.121	
8.625	101.785	101.561	101.509	8.625				7.000	100.493	100.435	100.419	

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	0.000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

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

Additional R/T Refinance LPPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
--	------	----------	----------	----------	----------



YOUR BFF IN WHOLESALE
Thursday, December 14, 2023

Effective Time:
8:11:20 AM

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

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	97.430	97.346	97.246	5.250				5.250				
5.375	97.790	97.706	97.605	5.375				5.375				
5.500	98.147	98.063	97.962	5.500				5.500				
5.625	98.501	98.417	98.316	5.625	97.994	97.909	97.809	5.625	97.157	97.094	97.031	
5.750	98.843	98.758	98.658	5.750	98.445	98.361	98.260	5.750	97.640	97.577	97.514	
5.875	99.170	99.085	98.985	5.875	98.866	98.782	98.681	5.875	98.464	98.380	98.279	
6.000	99.488	99.403	99.303	6.000	99.270	99.186	99.086	6.000	98.876	98.792	98.691	
6.125	99.790	99.705	99.605	6.125	99.651	99.566	99.466	6.125	99.264	99.180	99.080	
6.250	100.048	99.963	99.863	6.250	99.985	99.922	99.859	6.250	99.601	99.516	99.416	
6.375	100.308	100.224	100.123	6.375	100.389	100.326	100.263	6.375	99.931	99.850	99.787	
6.500	100.571	100.486	100.386	6.500	100.622	100.559	100.496	6.500	100.371	100.308	100.245	
6.625	100.829	100.745	100.644	6.625	100.853	100.790	100.727	6.625	100.637	100.574	100.511	
6.750	101.057	100.973	100.873	6.750	101.261	101.198	101.135	6.750	101.093	101.030	100.968	
6.875	101.267	101.183	101.082	6.875	101.325	101.262	101.199	6.875	101.357	101.294	101.231	
7.000	101.053	101.415	101.315	7.000	101.734	101.671	101.608	7.000	101.567	101.504	101.442	
7.125				7.125	101.720	101.657	101.594	7.125	101.836	101.773	101.710	

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	97.352	97.289	97.226	5.250				5.250				
5.375	97.720	97.657	97.594	5.375				5.375				
5.500	98.088	98.025	97.962	5.500				5.500				
5.625	98.457	98.394	98.331	5.625	97.944	97.881	97.818	5.625	97.476	97.413	97.350	
5.750	98.801	98.738	98.675	5.750	98.375	98.312	98.249	5.750	97.959	97.896	97.833	
5.875	98.997	98.934	98.871	5.875	98.808	98.745	98.682	5.875	98.256	98.193	98.130	
6.000	99.336	99.273	99.210	6.000	99.240	99.177	99.114	6.000	98.740	98.677	98.614	
6.125	99.530	99.467	99.404	6.125	99.649	99.586	99.523	6.125	99.036	98.973	98.910	
6.250	99.868	99.805	99.742	6.250	100.054	99.991	99.928	6.250	99.521	99.458	99.395	
6.375	100.064	100.001	99.938	6.375	100.459	100.396	100.333	6.375	99.982	99.919	99.856	
6.500	100.408	100.345	100.282	6.500	100.691	100.628	100.565	6.500	100.440	100.377	100.314	
6.625	100.606	100.543	100.480	6.625	100.923	100.860	100.797	6.625	100.706	100.643	100.580	
6.750	100.830	100.767	100.704	6.750	101.330	101.267	101.204	6.750	101.163	101.100	101.037	
6.875	101.027	100.964	100.901	6.875	101.395	101.332	101.269	6.875	101.426	101.363	101.300	
7.000	101.372	101.309	101.246	7.000	101.803	101.740	101.677	7.000	101.887	101.824	101.761	
7.125	101.572	101.509	101.446	7.125	102.039	101.976	101.913	7.125	102.155	102.092	102.029	

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	99.726	99.732	99.732	6.000				4.375				
6.125	100.092	100.098	100.098	6.125				4.500				
6.250	100.544	100.545	100.545	6.250	100.544	100.545	100.545	4.625				
6.375	101.037	101.039	101.039	6.375	101.037	101.039	101.039	4.750				
6.500	101.489	101.490	101.495	6.500	101.489	101.490	101.495	4.875				
6.625	101.899	101.903	101.944	6.625	101.899	101.903	101.944	5.000	98.385	98.394	98.386	
6.750	101.617	101.611	101.602	6.750	101.617	101.611	101.602	5.125	98.514	98.524	98.515	
6.875	102.052	102.018	102.010	6.875	102.052	102.018	102.010	5.250	98.990	98.995	98.986	
7.000	102.514	102.477	102.469	7.000	102.514	102.477	102.469	5.375	99.270	99.275	99.266	
7.125	102.915	102.878	102.870	7.125	102.915	102.878	102.870	5.500	99.646	99.650	99.642	
7.250	102.344	102.309	102.293	7.250	102.344	102.309	102.293	5.625	99.903	99.901	99.893	
7.375	102.788	102.735	102.710	7.375	102.788	102.735	102.710	5.750	100.206	100.184	100.150	
7.500	103.218	103.165	103.140	7.500	103.218	103.165	103.140	5.875	100.466	100.444	100.410	
7.625	103.574	103.521	103.496	7.625	103.574	103.521	103.496	6.000	100.853	100.831	100.798	

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	96.883	96.881	96.856									
4.875	97.022	97.020	96.995									
5.000	97.237	97.236	97.210									
5.125	97.571	97.565	97.540									
5.250	97.874	97.868	97.843									
5.375	98.250	98.216	98.166									
5.500	98.939	98.905	98.855									
5.625	99.333	99.300	99.249									
5.750	99.615	99.581	99.531									
5.875	99.862	99.829	99.778									
6.000	100.326	100.292	100.242									

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	99.726	99.732	99.732	6.000	99.476	99.482	99.482	4.375				
6.125	100.092	100.098	100.098	6.125	100.092	100.098	100.098	4.500				
6.250	100.544	100.545	100.545	6.250	100.294	100.295	100.295	4.625				
6.375	101.037	101.039	101.039	6.375	100.787	100.789	100.789	4.750				
6.500	101.489	101.240	101.240	6.500	101.239	101.240	101.240	4.875				
6.625	101.533	101.535	101.535	6.625	101.533	101.535	101.535	5.000	98.385	98.394	98.386	
6.750	101.617	101.611	101.602	6.750	101.367	101.361	101.352	5.125	98.514	98.524	98.515	
6.875	102.025	102.018	102.010	6.875	101.775	101.768	101.760	5.250	98.990	98.995	98.986	
7.000	102.151	102.144	102.136	7.000	102.151	102.144	102.136	5.375	99.270	99.275	99.266	
7.125	102.341	102.334	102.326	7.125	102.341	102.334	102.326	5.500	99.646	99.650	99.642	
7.250	102.324	102.309	102.293	7.250	102.074	102.059	102.043	5.625	99.903	99.901	99.893	
7.375	102.472	102.457	102.441	7.375	102.472	102.457	102.441	5.750	100.206	100.184	100.150	
7.500	102.742	102.728	102.711	7.500	102.742	102.728	102.711	5.875	100.466	100.444	100.410	
7.625	103.020	103.005	102.988	7.625	103.020	103.005	102.988	6.000	100.853	100.831	100.798	

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	96.883	96.881	96.856									
4.875	97.022	97.020	96.995									
5.000	97.237	97.236	97.210									
5.125	97.571	97.565	97.540									
5.250	97.874	97.868	97.843									
5.375	98.250	98.216	98.166									
5.500	98.939	98.905	98.855									
5.625	99.333	99.300	99.249									
5.750	99.615	99.581	99.531									

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	96.882	96.916	96.923	2.625				2.625				
5.750	97.350	97.377	97.383	2.750				2.750				
5.875	98.815	98.796	98.835	2.875				2.875				
6.000	99.313	99.289	99.334	3.000				3.000				
6.125	99.829	99.805	99.850	3.125				3.125				
6.250	99.952	99.892	99.910	3.250				3.250				
6.375	100.393	100.328	100.352	3.375				3.375				
6.500	100.838	100.768	100.799	3.500				3.500				
6.625	101.315	101.245	101.276	3.625				3.625				
6.750	101.013	101.033	101.037	3.750				3.750				
6.875	101.376	101.390	101.401	3.875				3.875				
7.000	101.659	101.668	101.685	4.000				4.000				
7.125	102.033	102.043	102.060	4.125				4.125				
7.250	101.762	101.783	101.773	4.250				4.250				
7.375	101.970	101.985	101.982									

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

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	99.050	99.088	99.089	5.375	99.050	99.088	99.089	5.000				
5.500	99.843	99.882	99.883	5.500	99.843	99.882	99.883	5.125				
5.625	100.307	100.345	100.347	5.625	100.307	100.345	100.347	5.250				
5.750	100.929	100.967	100.968	5.750	100.929	100.967	100.968	5.375	99.050	99.088	99.089	
5.875	101.195	101.018	100.911	5.875	101.195	101.018	100.911	5.500	99.843	99.882	99.883	
6.000	101.643	101.458	101.443	6.000	101.643	101.458	101.443	5.625	100.307	100.345	100.347	
6.125	102.060	101.941	101.928	6.125	102.060	101.941	101.928	5.750	100.929	100.967	100.968	
6.250	102.358	102.334	102.321	6.250	102.358	102.334	102.321	5.875	101.195	101.011	100.911	
6.375	101.999	101.978	101.956	6.375	101.999	101.978	101.956	6.000	101.643	101.458	101.443	
6.500	102.393	102.371	102.350	6.500	102.393	102.371	102.350	6.125	102.060	101.941	101.928	
6.625	102.713	102.692	102.671	6.625	102.713	102.692	102.671	6.250	102.358	102.334	102.321	
6.750	102.978	102.916	102.868	6.750	102.978	102.916	102.868	6.375	101.999	101.978	101.956	
6.875	102.540	102.469	102.397	6.875	102.540	102.469	102.397	6.500	102.393	102.371	102.350	
7.000	102.888	102.817	102.746	7.000	102.888	102.817	102.746	6.625	102.713	102.692	102.671	
7.125	103.192	103.121	103.050	7.125	103.192	103.121	103.050	6.750	102.978	102.916	102.868	
7.250	103.310	103.210	103.121	7.250	103.310	103.210	103.121	6.875	102.540	102.469	102.397	
7.375	103.029	102.915	102.802	7.375	103.029	102.915	102.802	7.000	102.888	102.817	102.746	
7.500	103.299	103.186	103.092	7.500	103.299	103.186	103.092	7.125	103.192	103.121	103.050	
7.625	103.609	103.449	103.335	7.625	103.609	103.449	103.335	7.250	103.310	103.210	103.121	
7.750	103.612	103.443	103.225	7.750	103.612	103.443	103.225	7.375	103.029	102.915	102.802	
7.875	101.169	100.977	100.927	7.875	101.169	100.977	100.927	7.500	103.299	103.186	103.092	
8.000	101.622	101.430	101.379	8.000	101.622	101.430	101.379	7.625	103.609	103.449	103.335	
8.125	102.072	101.879	101.828	8.125	102.072	101.879	101.828	7.750	103.612	103.443	103.225	

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	97.404	97.442	97.374
3.375				3.375				5.500	98.198	98.236	98.168
3.500	92.447	92.609	92.658	3.500	92.447	92.609	92.658	5.625	98.662	98.700	98.632
3.625	92.996	93.158	93.207	3.625	92.996	93.158	93.207	5.750	99.524	99.500	99.471
3.750	94.176	94.276	94.313	3.750	94.176	94.276	94.313	5.875	100.153	100.130	100.101
3.875	94.724	94.824	94.860	3.875	94.724	94.824	94.860	6.000	100.685	100.662	100.633
4.000	95.269	95.369	95.405	4.000	95.269	95.369	95.405	6.125	101.170	101.147	101.118
4.125	95.810	95.910	95.946	4.125	95.810	95.910	95.946	6.250	101.650	101.716	101.531
4.250	96.423	96.538	96.562	4.250	96.423	96.538	96.562	6.375	101.651	101.628	101.603
4.375	97.232	97.331	97.431	4.375	97.232	97.331	97.431	6.500	102.081	102.059	102.033
4.500	97.747	97.859	97.946	4.500	97.747	97.859	97.946	6.625	102.451	102.179	102.154
4.625	98.266	98.381	98.460	4.625	98.266	98.381	98.460	6.750	102.266	102.204	102.155
4.750	98.673	98.765	98.858	4.750	98.673	98.765	98.858	6.875	101.984	101.916	101.869
4.875	98.865	98.957	99.049	4.875	98.865	98.957	99.049	7.000	102.393	102.325	102.278
5.000	99.145	99.228	99.240	5.000	99.145	99.228	99.240	7.125	102.751	102.683	102.636
5.125	99.626	99.709	99.721	5.125	99.626	99.709	99.721	7.250	102.504	102.404	102.315
5.250	99.536	99.529	99.522	5.250	99.536	99.529	99.522	7.375	102.580	102.317	102.267
5.375	99.831	99.914	99.913	5.375	99.831	99.914	99.913	7.500	102.969	102.706	102.656
5.500	100.283	100.116	100.115	5.500	100.283	100.116	100.115	7.625	103.103	103.090	103.040
5.625	100.715	100.548	100.547	5.625	100.715	100.548	100.547	7.750	102.962	102.793	102.575
5.750	100.667	100.637	100.637	5.750	100.667	100.637	100.637	7.875	99.481	99.289	99.240
5.875	100.868	100.904	100.890	5.875	100.868	100.904	100.890	8.000	99.848	99.656	99.606
6.000				6.000				8.125	100.212	100.020	99.969

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	102.081	102.059	102.033	6.125	101.170	101.147	101.118	4.500	94.882	94.997	94.896
6.625	102.451	102.179	102.154	6.250	101.650	101.716	101.531	4.625	95.376	95.491	95.390
6.750	102.266	102.204	102.155	6.375	101.651	101.628	101.603	4.750	95.048	95.140	95.233
6.875	101.984	101.916	101.869	6.500	102.081	102.059	102.033	4.875	95.240	95.332	95.424
7.000	102.393	102.325	102.278	6.625	102.451	102.179	102.154	5.000	95.376	95.469	95.561
7.125	102.751	102.683	102.636	6.750	102.266	102.204	102.155	5.125	95.767	95.609	95.702
7.250	102.504	102.404	102.315	6.875	101.984	101.916	101.869	5.250	97.099	97.092	97.085
7.375	102.580	102.317	102.267	7.000	102.393	102.325	102.278	5.375	97.034	97.027	97.019
7.500	102.969	102.706	102.656	7.125	102.751	102.683	102.636	5.500	97.379	97.372	97.365
7.625	103.103	103.090	103.040	7.250	102.504	102.404	102.315	5.625	97.739	97.732	97.725
7.750	102.962	102.793	102.575	7.375	102.580	102.317	102.267	5.750	98.481	98.445	98.409
7.875	99.481	99.289	99.240	7.500	102.969	102.706	102.656	5.875	98.724	98.689	98.653
8.000	99.848	99.656	99.606	7.625	103.103	103.090	103.040	6.000	99.014	98.979	98.943
8.125	100.212	100.020	99.969	7.750	102.962	102.793	102.575	6.125	99.241	99.205	99.170

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	101.999	101.978	101.956	6.375	101.999	101.978	101.956	6.000	101.643	101.458	101.443
6.500	102.393	102.371	102.350	6.500	102.393	102.371	102.350	6.125	102.060	101.941	101.928
6.625	102.713	102.692	102.671	6.625	102.713	102.692	102.671	6.250	102.358	102.334	102.321
6.750	102.978	102.916	102.868	6.750	102.978	102.916	102.868	6.375	101.999	101.978	101.956
6.875	102.540	102.469	102.397	6.875	102.540	102.469	102.397	6.500	102.393	102.371	102.350
7.000	102.888	102.817	102.746	7.000	102.888	102.817	102.746	6.625	102.713	102.692	102.671
7.125	103.192	103.121	103.050	7.125	103.192	103.121	103.050	6.750	102.978	102.916	102.868
7.250	103.310	103.210	103.121	7.250	103.310	103.210	103.121	6.875	102.540	102.469	102.397
7.375	103.029	102.915	102.802	7.375	103.029	102.915	102.802	7.000	102.888	102.817	102.746
7.500	103.299	103.186	103.092	7.500	103.299	103.186	103.092	7.125	103.192	103.121	103.050
7.625	103.609	103.449	103.335	7.625	103.609	103.449	103.335	7.250	103.310	103.210	103.121
7.750	103.612	103.443	103.225	7.750	103.612	103.443	103.225	7.375	103.029	102.915	102.802
7.875	101.169	100.977	100.927	7.875	101.169	100.977	100.927	7.500	103.299	103.186	103.092
8.000	101.622	101.430	101.379	8.000	101.622	101.430	101.379	7.625	103.609	103.449	103.335
8.125	102.072	101.879	101.828	8.125	102.072	101.879	101.828	7.750	103.612	103.443	103.225

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	97.747	97.859	97.946	4.500	97.747	97.859	97.946	6.625	102.451	102.179	102.154
4.625	98.266	98.381	98.460	4.625	98.266	98.381	98.460	6.750	102.266	102.204	102.155
4.750	98.673	98.765	98.858	4.750	98.673	98.765	98.858	6.87			

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	99.049	99.108	99.109	5.375	99.049	99.108	99.109	5.000				
5.500	99.721	99.779	99.780	5.500	99.721	99.779	99.780	5.125				
5.625	100.051	100.109	100.110	5.625	100.051	100.109	100.110	5.250				
5.750	100.699	100.757	100.758	5.750	100.699	100.757	100.758	5.375	99.049	99.108	99.109	
5.875	101.195	101.011	100.851	5.875	101.195	101.011	100.851	5.500	99.721	99.779	99.780	
6.000	101.643	101.458	101.352	6.000	101.643	101.458	101.352	5.625	100.051	100.109	100.110	
6.125	102.060	101.905	101.856	6.125	102.060	101.905	101.856	5.750	100.699	100.757	100.758	
6.250	102.339	102.286	102.237	6.250	102.339	102.286	102.237	5.875	101.195	101.011	100.851	
6.375	101.999	101.978	101.956	6.375	101.999	101.978	101.956	6.000	101.643	101.458	101.352	
6.500	102.393	102.371	102.350	6.500	102.393	102.371	102.350	6.125	102.060	101.905	101.856	
6.625	102.713	102.692	102.671	6.625	102.713	102.692	102.671	6.250	102.339	102.286	102.237	
6.750	102.978	102.916	102.868	6.750	102.978	102.916	102.868	6.375	101.999	101.978	101.956	
6.875	102.540	102.469	102.397	6.875	102.540	102.469	102.397	6.500	102.393	102.371	102.350	
7.000	102.888	102.817	102.746	7.000	102.888	102.817	102.746	6.625	102.713	102.692	102.671	
7.125	103.192	103.121	103.050	7.125	103.192	103.121	103.050	6.750	102.978	102.916	102.868	
7.250	103.310	103.210	103.121	7.250	103.310	103.210	103.121	6.875	102.540	102.469	102.397	
7.375	103.029	102.915	102.802	7.375	103.029	102.915	102.802	7.000	102.888	102.817	102.746	
7.500	103.299	103.186	103.072	7.500	103.299	103.186	103.072	7.125	103.192	103.121	103.050	
7.625	103.609	103.449	103.335	7.625	103.609	103.449	103.335	7.250	103.310	103.210	103.121	
7.750	103.612	103.443	103.225	7.750	103.612	103.443	103.225	7.375	103.029	102.915	102.802	
7.875	101.169	100.977	100.927	7.875	101.169	100.977	100.927	7.500	103.299	103.186	103.072	
8.000	101.622	101.430	101.379	8.000	101.622	101.430	101.379	7.625	103.609	103.449	103.335	
8.125	102.072	101.879	101.828	8.125	102.072	101.879	101.828	7.750	103.612	103.443	103.225	
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	97.392	97.450	97.382	
3.375				3.375				5.500	98.064	98.122	98.053	
3.500	92.444	92.607	92.655	3.500	92.444	92.607	92.655	5.625	98.393	98.451	98.383	
3.625	92.952	93.114	93.163	3.625	92.952	93.114	93.163	5.750	99.541	99.537	99.508	
3.750	94.233	94.333	94.369	3.750	94.233	94.333	94.369	5.875	100.312	100.308	100.279	
3.875	94.736	94.836	94.873	3.875	94.736	94.836	94.873	6.000	100.779	100.776	100.747	
4.000	95.230	95.329	95.366	4.000	95.230	95.329	95.366	6.125	101.140	101.137	101.108	
4.125	95.710	95.810	95.846	4.125	95.710	95.810	95.846	6.250	101.650	101.716	101.531	
4.250	96.455	96.579	96.594	4.250	96.455	96.579	96.594	6.375	101.367	101.365	101.340	
4.375	97.232	97.331	97.431	4.375	97.232	97.331	97.431	6.500	101.782	101.779	101.754	
4.500	97.747	97.846	97.946	4.500	97.747	97.846	97.946	6.625	102.050	102.048	102.023	
4.625	98.261	98.361	98.460	4.625	98.261	98.361	98.460	6.750	102.266	102.204	102.155	
4.750	98.673	98.765	98.858	4.750	98.673	98.765	98.858	6.875	101.722	101.657	101.610	
4.875	98.865	98.957	99.049	4.875	98.865	98.957	99.049	7.000	102.149	102.050	101.961	
5.000	99.001	99.094	99.186	5.000	99.001	99.094	99.186	7.125	102.560	102.460	102.371	
5.125	99.312	99.395	99.406	5.125	99.312	99.395	99.406	7.250	102.504	102.404	102.315	
5.250	99.536	99.529	99.522	5.250	99.536	99.529	99.522	7.375	102.379	102.386	102.086	
5.375	99.670	99.753	99.752	5.375	99.670	99.753	99.752	7.500	102.618	102.626	102.576	
5.500	100.015	100.098	100.097	5.500	100.015	100.098	100.097	7.625	102.959	102.879	102.829	
5.625	100.341	100.424	100.423	5.625	100.341	100.424	100.423	7.750	102.962	102.793	102.575	
5.750	100.667	100.637	100.637	5.750	100.667	100.637	100.637	7.875	99.481	99.289	99.240	
5.875	100.690	100.725	100.712	5.875	100.690	100.725	100.712	8.000	99.848	99.656	99.606	
6.000				6.000				8.125	100.212	100.020	99.969	
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	101.782	101.779	101.754	6.125	101.140	101.137	101.108	4.500	94.666	94.781	94.680	
6.625	102.050	102.048	102.023	6.250	101.650	101.716	101.531	4.625	95.034	95.149	95.048	
6.750	102.266	102.204	102.155	6.375	101.367	101.365	101.340	4.750	95.048	95.140	95.233	
6.875	101.722	101.657	101.610	6.500	101.782	101.779	101.754	4.875	95.240	95.332	95.424	
7.000	102.149	102.050	101.961	6.625	102.050	102.048	102.023	5.000	95.376	95.469	95.561	
7.125	102.560	102.460	102.371	6.750	102.266	102.204	102.155	5.125	95.517	95.609	95.702	
7.250	102.504	102.404	102.315	6.875	101.722	101.657	101.610	5.250	97.099	97.092	97.085	
7.375	102.379	102.386	102.086	7.000	102.149	102.050	101.961	5.375	97.034	97.027	97.019	
7.500	102.618	102.626	102.576	7.125	102.560	102.460	102.371	5.500	97.379	97.372	97.365	
7.625	102.959	102.879	102.829	7.250	102.504	102.404	102.315	5.625	97.739	97.732	97.725	
7.750	102.962	102.793	102.575	7.375	102.379	102.386	102.086	5.750	98.481	98.445	98.409	
7.875	99.481	99.289	99.240	7.500	102.618	102.626	102.576	5.875	98.724	98.689	98.653	
8.000	99.848	99.656	99.606	7.625	102.959	102.879	102.829	6.000	99.014	98.979	98.943	
8.125	100.212	100.020	99.969	7.750	102.962	102.793	102.575	6.125	99.241	99.205	99.170	
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	101.999	101.978	101.956	6.375	101.999	101.978	101.956	6.000	101.643	101.458	101.352	
6.500	102.393	102.371	102.350	6.500	102.393	102.371	102.350	6.125	102.060	101.905	101.856	
6.625	102.713	102.692	102.671	6.625	102.713	102.692	102.671	6.250	102.339	102.286	102.237	
6.750	102.978	102.916	102.868	6.750	102.978	102.916	102.868	6.375	101.999	101.978	101.956	
6.875	102.540	102.469	102.397	6.875	102.540	102.469	102.397	6.500	102.393	102.371	102.350	
7.000	102.888	102.817	102.746	7.000	102.888	102.817	102.746	6.625	102.713	102.692	102.671	
7.125	103.192	103.121	103.050	7.125	103.192	103.121	103.050	6.750	102.978	102.916	102.868	
7.250	103.310	103.210	103.121	7.250	103.310	103.210	103.121	6.875	102.540	102.469	102.397	
7.375	103.029	102.915	102.802	7.375	103.029	102.915	102.802	7.000	102.888	102.817	102.746	
7.500	103.299	103.186	103.072	7.500	103.299	103.186	103.072	7.125	103.192	103.121	103.050	
7.625	103.609	103.449	103.335	7.625	103.609	103.449	103.335	7.250	103.310	103.210	103.121	
7.750	103.612	103.443	103.225	7.750	103.612	103.443	103.225	7.375	103.029	102.915	102.802	
7.875	101.169	100.977	100.927	7.875	101.169	100.977	100.927	7.500	103.299	103.186	103.072	
8.000	101.622	101.430	101.379	8.000	101.622	101.430	101.379	7.625	103.609	103.449	103.335	
8.125	102.072	101.879	101.828	8.125	102.072	101.879	101.828	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	97.747	97.846	97.946	4.500	97.747	97.846	97.946	6.625	102.050	102.048	102.023	
4.625	98.261	98.361	98.460	4.625	98.261	98.361	98.460	6.750	102.266	102.204	102.155	
4.750	98.673	98.765	98.858	4.750	98.673	98.765	98.858	6.875	101.722	101.657	101.610	
4.875	98.865	98.957	99.049	4.875	98.865	98.957	99.0					

Effective Time:
8:11:20 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	98.071	97.861	97.561	6.750	95.471	95.261	94.961	6.750				
6.875	98.318	98.047	97.747	6.875	95.718	95.447	95.147	6.875				
7.000	98.732	98.461	98.161	7.000	96.132	95.861	95.561	7.000				
7.125	99.095	98.824	98.524	7.125	96.495	96.224	95.924	7.125				
7.250	99.439	99.168	98.868	7.250	96.839	96.568	96.268	7.250				
7.375	99.708	99.377	99.077	7.375	97.108	96.777	96.477	7.375				
7.500	100.082	99.751	99.451	7.500	97.482	97.151	96.851	7.500				
7.625	100.415	100.084	99.784	7.625	97.815	97.484	97.184	7.625				
7.750	100.739	100.408	100.108	7.750	98.139	97.808	97.508	7.750				
7.875	100.576	100.185	99.885	7.875	97.976	97.585	97.285	7.875				
8.000	100.920	100.529	100.229	8.000	98.320	97.929	97.629	8.000				
8.125	101.213	100.822	100.522	8.125	98.613	98.222	97.922	8.125				
8.250	101.497	101.106	100.806	8.250	98.897	98.506	98.206	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	96.071	95.861	95.561	6.750	93.471	93.261	92.961	6.750				
6.875	96.318	96.047	95.747	6.875	93.718	93.447	93.147	6.875				
7.000	96.732	96.461	96.161	7.000	94.132	93.861	93.561	7.000				
7.125	97.095	96.824	96.524	7.125	94.495	94.224	93.924	7.125				
7.250	97.439	97.168	96.868	7.250	94.839	94.568	94.268	7.250				
7.375	97.708	97.377	97.077	7.375	95.108	94.777	94.477	7.375				
7.500	98.082	97.751	97.451	7.500	95.482	95.151	94.851	7.500				
7.625	98.415	98.084	97.784	7.625	95.815	95.484	95.184	7.625				
7.750	98.739	98.408	98.108	7.750	96.139	95.808	95.508	7.750				
7.875	98.576	98.185	97.885	7.875	95.976	95.585	95.285	7.875				
8.000	98.920	98.529	98.229	8.000	96.320	95.929	95.629	8.000				
8.125	99.213	98.822	98.522	8.125	96.613	96.222	95.922	8.125				
8.250	99.497	99.106	98.806	8.250	96.897	96.506	96.206	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.