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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:
8:09:52 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	98.809	98.609	98.553	5.625	98.809	98.609	98.553	5.000	96.448	96.418	96.463	
5.750	99.175	99.208	99.147	5.750	99.175	99.208	99.147	5.125	97.010	96.980	97.035	
5.875	99.680	99.690	99.674	5.875	99.680	99.690	99.674	5.250	97.880	97.928	97.893	
6.000	100.216	100.216	100.210	6.000	100.216	100.216	100.210	5.375	98.479	98.482	98.502	
6.125	100.660	100.691	100.620	6.125	100.660	100.691	100.620	5.500	99.030	99.033	99.053	
6.250	100.679	100.679	100.666	6.250	100.679	100.679	100.666	5.625	99.599	99.618	99.559	
6.375	101.113	101.120	101.100	6.375	101.113	101.120	101.100	5.750	100.187	100.221	100.158	
6.500	101.529	101.540	101.516	6.500	101.529	101.540	101.516	5.875	100.658	100.695	100.627	
6.625	101.957	101.968	101.872	6.625	101.957	101.968	101.872	6.000	101.127	101.162	101.092	
6.750	101.655	101.655	101.629	6.750	101.655	101.655	101.629	6.125	101.532	101.607	101.537	
6.875	102.181	102.190	102.119	6.875	102.181	102.190	102.119	6.250	101.354	101.374	101.286	
7.000	102.393	102.392	102.360	7.000	102.393	102.392	102.360	6.375	101.736	101.758	101.695	
7.125	102.680	102.680	102.613	7.125	102.680	102.680	102.613	6.500	102.138	102.131	102.112	
7.250	102.363	102.299	102.299	7.250	102.363	102.254	102.299	6.625	102.160	102.215	102.120	
7.375	102.885	102.677	102.643	7.375	102.885	102.677	102.643	6.750	101.993	102.000	101.919	
7.500	103.018	103.006	102.972	7.500	103.018	103.006	102.972	6.875	102.288	102.296	102.210	
7.625	103.262	103.245	103.211	7.625	103.262	103.245	103.211	7.000	102.547	102.554	102.465	
7.750	102.785	102.752	102.693	7.750	102.785	102.752	102.693	7.125	102.748	102.785	102.697	
7.875	102.975	102.953	102.834	7.875	102.975	102.953	102.834	7.250	102.342	102.333	102.299	
8.000	103.318	103.263	103.212	8.000	103.318	103.263	103.212	7.375	102.685	102.677	102.643	
8.125	103.606	103.551	103.500	8.125	103.606	103.551	103.500	7.500	103.014	103.006	102.972	
8.250				8.250				7.625	103.254	103.245	103.211	
8.375				8.375				7.750	102.785	102.752	102.693	
8.500				8.500				7.875	102.441	102.423	102.304	
8.625				8.625				8.000	102.667	102.663	102.541	

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	97.391	97.471	97.493	4.625	97.530	97.614	97.389					
4.750	98.012	98.012	97.845	4.750	97.882	97.969	97.741					
4.875	98.372	98.372	98.210	4.875	98.287	98.345	98.113					
5.000	98.818	98.818	98.813	5.000	98.766	98.573	98.584					
5.125	98.912	98.912	98.907	5.125	99.207	99.274	99.281					
5.250	99.414	99.414	99.409	5.250	99.521	99.594	99.597					
5.375	99.804	99.804	99.760	5.375	99.824	99.891	99.892					
5.500	100.477	100.230	100.242	5.500	100.477	100.480	100.492					
5.625	100.358	100.298	100.273	5.625	100.358	100.401	100.390					
5.750	100.833	100.753	100.727	5.750	100.833	100.753	100.727					
5.875	101.265	101.184	101.158	5.875	101.265	101.184	101.158					
6.000	101.290	101.460	101.433	6.000	101.540	101.460	101.433					
6.125	101.000	100.953	100.933	6.125	101.000	101.010	100.981					
6.250	101.462	101.415	101.395	6.250	101.462	101.415	101.395					
6.375	101.627	101.580	101.560	6.375	101.877	101.830	101.810					
6.500	101.862	101.816	101.795	6.500	102.112	102.066	102.045					
6.625	101.727	101.647	101.547	6.625	101.727	101.647	101.547					
6.750	101.930	101.850	102.000	6.750	101.930	102.100	102.000					
6.875	102.334	102.254	102.154	6.875	102.334	102.254	102.154					
7.000	102.540	102.460	102.360	7.000	102.540	102.460	102.360					

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	
6.000	99.508	99.492	99.436	6.000	99.114	99.093	99.088	5.125	97.554	97.557	97.568	
6.125	100.354	100.337	100.282	6.125	99.699	99.677	99.672	5.250	98.044	98.048	98.059	
6.250	100.516	100.498	100.490	6.250	100.228	100.207	100.202	5.375	98.493	98.496	98.508	
6.375	101.027	101.006	101.001	6.375	100.968	100.946	100.941	5.500	98.805	98.808	98.819	
6.500	101.499	101.478	101.473	6.500	101.403	101.381	101.377	5.625	98.737	98.657	98.630	
6.625	101.732	101.710	101.705	6.625	101.703	101.681	101.676	5.750	99.209	99.129	99.102	
6.750	101.816	101.795	101.781	6.750	101.243	101.222	101.204	5.875	99.634	99.554	99.528	
6.875	102.066	102.042	102.028	6.875	101.702	101.681	101.663	6.000	99.893	99.813	99.786	
7.000	102.460	102.438	102.420	7.000	102.097	102.075	102.058	6.125	100.192	100.145	100.125	
7.125	102.648	102.626	102.608	7.125	102.342	102.320	102.303	6.250	100.650	100.603	100.583	
7.250	102.600	102.558	102.551	7.250	101.812	101.771	101.764	6.375	101.058	101.011	100.991	
7.375	102.893	102.848	102.841	7.375	102.227	102.189	102.168	6.500	101.263	101.217	101.196	
7.500	103.209	103.163	103.156	7.500	102.120	102.074	102.067	6.625	100.793	100.713	100.613	
7.625	103.353	103.304	103.297	7.625	102.325	102.277	102.270	6.750	101.244	101.163	101.064	
7.750	103.232	103.168	102.908	7.750	101.646	101.582	101.572	6.875	98.041	98.143	98.147	
7.875	103.500	103.434	103.174	7.875	101.339	101.256	101.043	7.000	98.165	98.320	98.323	

Conventional Fixed Adjustments

Cumulative LPPA Cap

FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LPPA Adjusters

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

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

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.50				

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	97.501	97.400	97.302	5.250				5.250				
5.375	97.858	97.758	97.660	5.375				5.375				
5.500	98.214	98.114	98.016	5.500				5.500				
5.625	98.566	98.466	98.368	5.625	98.124	98.024	97.926	5.625	96.668	96.605	96.542	
5.750	98.905	98.804	98.707	5.750	98.573	98.473	98.375	5.750	97.145	97.082	97.020	
5.875	99.231	99.130	99.032	5.875	98.993	98.892	98.794	5.875	98.641	98.541	98.443	
6.000	99.542	99.441	99.343	6.000	99.390	99.289	99.191	6.000	99.042	98.942	98.844	
6.125	99.812	99.712	99.614	6.125	99.738	99.638	99.540	6.125	99.399	99.298	99.200	
6.250	100.081	99.981	99.883	6.250	100.082	99.981	99.883	6.250	99.754	99.653	99.555	
6.375	100.340	100.240	100.142	6.375	100.411	100.311	100.213	6.375	100.099	99.998	99.900	
6.500	100.603	100.503	100.405	6.500	100.651	100.550	100.452	6.500	100.347	100.246	100.148	
6.625	100.867	100.767	100.669	6.625	100.790	100.689	100.591	6.625	100.485	100.385	100.287	
6.750	100.132	100.069	100.006	6.750	100.976	101.126	101.028	6.750	100.929	100.829	100.731	
6.875	100.334	100.271	100.208	6.875	101.210	101.109	101.011	6.875	101.179	101.078	100.980	
7.000	100.682	100.619	100.556	7.000	100.922	100.859	100.796	7.000	101.430	101.330	101.232	
7.125				7.125	101.162	101.099	101.036	7.125	101.282	101.219	101.156	

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	97.033	96.970	96.907	5.250				5.250				
5.375	97.396	97.333	97.270	5.375				5.375				
5.500	97.718	97.655	97.592	5.500				5.500				
5.625	98.082	98.019	97.956	5.625	97.774	97.711	97.648	5.625	96.994	96.931	96.868	
5.750	98.420	98.357	98.294	5.750	98.202	98.139	98.076	5.750	97.472	97.409	97.346	
5.875	98.615	98.552	98.489	5.875	98.614	98.551	98.488	5.875	97.765	97.702	97.639	
6.000	98.955	98.892	98.829	6.000	98.683	98.620	98.557	6.000	98.244	98.181	98.118	
6.125	99.153	99.090	99.027	6.125	99.085	99.022	98.959	6.125	98.521	98.458	98.395	
6.250	99.495	99.432	99.369	6.250	99.486	99.423	99.360	6.250	98.975	98.912	98.849	
6.375	99.694	99.631	99.568	6.375	99.890	99.827	99.764	6.375	99.429	99.366	99.303	
6.500	100.037	99.974	99.911	6.500	100.128	100.065	100.002	6.500	99.883	99.820	99.757	
6.625	100.237	100.174	100.111	6.625	100.365	100.302	100.239	6.625	100.151	100.088	100.025	
6.750	100.459	100.396	100.333	6.750	100.772	100.709	100.646	6.750	100.610	100.547	100.484	
6.875	100.660	100.597	100.534	6.875	100.840	100.777	100.714	6.875	100.879	100.816	100.753	
7.000	101.008	100.945	100.882	7.000	101.248	101.185	101.122	7.000	101.339	101.276	101.213	
7.125	101.210	101.147	101.084	7.125	101.488	101.425	101.362	7.125	101.608	101.545	101.482	

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	99.966	99.966	100.210	6.000	99.966	99.966	99.960	4.375				
6.125	100.357	100.357	100.351	6.125	100.357	100.357	100.351	4.500				
6.250	100.679	100.679	100.666	6.250	100.679	100.679	100.666	4.625				
6.375	101.113	101.113	101.100	6.375	101.113	101.113	101.100	4.750				
6.500	101.579	101.558	101.553	6.500	101.579	101.558	101.553	4.875				
6.625	101.970	101.948	101.943	6.625	101.970	101.948	101.943	5.000	98.568	98.568	98.563	
6.750	101.655	101.655	101.629	6.750	101.655	101.655	101.629	5.125	98.662	98.662	98.657	
6.875	102.088	102.088	102.062	6.875	102.088	102.088	102.062	5.250	99.164	99.164	99.159	
7.000	102.510	102.488	102.470	7.000	102.510	102.488	102.470	5.375	99.413	99.413	99.408	
7.125	102.850	102.828	102.811	7.125	102.850	102.828	102.811	5.500	99.728	99.728	99.723	
7.250	102.342	102.333	102.299	7.250	102.342	102.333	102.299	5.625	100.065	100.048	100.023	
7.375	102.789	102.751	102.730	7.375	102.789	102.751	102.730	5.750	100.343	100.326	100.301	
7.500	103.223	103.185	103.164	7.500	103.223	103.185	103.164	5.875	100.575	100.558	100.533	
7.625	103.532	103.493	103.472	7.625	103.532	103.493	103.472	6.000	100.673	100.656	100.631	

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	97.288	97.271	97.001									
4.875	97.399	97.382	97.362									
5.000	97.662	97.645	97.625									
5.125	98.003	97.987	97.966									
5.250	98.291	98.274	98.254									
5.375	98.670	98.636	98.596									
5.500	98.863	98.830	98.789									
5.625	99.228	99.195	99.155									
5.750	99.464	99.431	99.640									
5.875	99.934	99.900	99.860									
6.000	100.109	100.076	100.036									

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	99.966	99.966	100.210	6.000	99.966	99.966	99.960	4.375				
6.125	100.357	100.357	100.351	6.125	100.357	100.357	100.351	4.500				
6.250	100.679	100.679	100.666	6.250	100.429	100.429	100.416	4.625				
6.375	101.113	101.113	101.100	6.375	100.863	100.863	100.850	4.750				
6.500	101.279	101.279	101.266	6.500	101.279	101.279	101.266	4.875				
6.625	101.559	101.559	101.546	6.625	101.559	101.559	101.546	5.000	98.568	98.568	98.563	
6.750	101.655	101.655	101.629	6.750	101.405	101.405	101.379	5.125	98.662	98.662	98.657	
6.875	101.838	101.838	101.812	6.875	101.838	101.838	101.812	5.250	99.164	99.164	99.159	
7.000	102.136	102.136	102.110	7.000	102.136	102.136	102.110	5.375	99.413	99.413	99.408	
7.125	102.389	102.389	102.363	7.125	102.389	102.389	102.363	5.500	99.728	99.728	99.723	
7.250	102.342	102.333	102.299	7.250	102.092	102.083	102.049	5.625	100.065	100.048	100.023	
7.375	102.685	102.677	102.643	7.375	102.435	102.427	102.393	5.750	100.343	100.326	100.301	
7.500	103.014	103.006	102.972	7.500	102.764	102.756	102.722	5.875	100.575	100.558	100.533	
7.625	103.004	102.995	102.961	7.625	103.004	102.995	102.961	6.000	100.673	100.656	100.631	

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	97.288	97.271	97.001									
4.875	97.399	97.382	97.362									
5.000	97.662	97.645	97.625									
5.125	98.003	97.987	97.966									
5.250	98.291	98.274	98.254									
5.375	98.670	98.636	98.596									
5.500	98.863	98.830	98.789									
5.625	99.228	99.195	99.155									
5.750	99.464	99.431	99.640									

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	98.487	98.536	98.474	2.625				2.625				
5.750	98.876	98.907	98.844	2.750				2.750				
5.875	99.359	99.393	99.326	2.875				2.875				
6.000	99.844	99.875	99.804	3.000				3.000				
6.125	100.370	100.401	100.330	3.125				3.125				
6.250	100.296	100.314	100.226	3.250				3.250				
6.375	100.739	100.759	100.667	3.375				3.375				
6.500	101.195	101.204	101.109	3.500				3.500				
6.625	101.665	101.675	101.579	3.625				3.625				
6.750	101.358	101.363	101.282	3.750				3.750				
6.875	101.731	101.736	101.650	3.875				3.875				
7.000	102.013	102.009	101.920	4.000				4.000				
7.125	102.390	102.390	102.301	4.125				4.125				
7.250	102.073	102.064	102.006	4.250				4.250				
7.375	102.314	102.309	102.245									

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

RefiNow Adjustments

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

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

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

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

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

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

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

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

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	99.968	99.984	100.000	5.375	99.968	99.984	100.000	5.000				
5.500	100.587	100.639	100.626	5.500	100.587	100.639	100.626	5.125				
5.625	101.054	101.106	101.094	5.625	101.054	101.106	101.094	5.250	99.656	99.757	99.757	
5.750	101.679	101.481	101.468	5.750	101.679	101.481	101.468	5.375	99.968	99.984	100.000	
5.875	101.539	101.319	101.216	5.875	101.529	101.319	101.216	5.500	100.587	100.639	100.626	
6.000	101.943	101.774	101.749	6.000	101.943	101.774	101.749	5.625	101.054	101.106	101.094	
6.125	102.272	102.257	102.232	6.125	102.272	102.257	102.232	5.750	101.679	101.481	101.468	
6.250	102.594	102.648	102.373	6.250	102.594	102.648	102.373	5.875	101.529	101.319	101.216	
6.375	102.256	102.232	102.208	6.375	102.256	102.232	102.208	6.000	101.943	101.774	101.749	
6.500	102.601	102.576	102.552	6.500	102.601	102.576	102.552	6.125	102.272	102.257	102.232	
6.625	102.915	102.923	102.886	6.625	102.915	102.923	102.886	6.250	102.594	102.648	102.373	
6.750	103.076	103.085	103.047	6.750	103.076	103.085	103.047	6.375	102.256	102.232	102.208	
6.875	102.972	102.900	102.827	6.875	102.972	102.900	102.827	6.500	102.601	102.576	102.552	
7.000	103.197	103.113	103.063	7.000	103.197	103.113	103.063	6.625	102.915	102.923	102.886	
7.125	103.560	103.476	103.425	7.125	103.560	103.476	103.425	6.750	103.076	103.085	103.047	
7.250	103.382	103.271	103.201	7.250	103.382	103.271	103.201	6.875	102.972	102.900	102.827	
7.375	102.802	102.782	102.719	7.375	102.802	102.782	102.719	7.000	103.197	103.113	103.063	
7.500	103.196	103.175	103.113	7.500	103.196	103.175	103.113	7.125	103.560	103.476	103.425	
7.625	103.335	103.314	103.251	7.625	103.335	103.314	103.251	7.250	103.382	103.271	103.201	
7.750	103.341	103.182	103.063	7.750	103.341	103.182	103.063	7.375	102.802	102.782	102.719	
7.875				7.875				7.500	103.196	103.175	103.113	
8.000				8.000				7.625	103.335	103.314	103.251	
8.125				8.125				7.750	103.341	103.182	103.063	

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	97.663	97.658	97.645
3.250				3.250				5.375	98.330	98.325	98.312
3.375				3.375				5.500	98.878	98.873	99.110
3.500	92.408	92.479	92.514	3.500	92.408	92.479	92.514	5.625	99.596	99.590	99.578
3.625	92.960	93.031	93.066	3.625	92.960	93.031	93.066	5.750	99.857	99.899	99.874
3.750	94.097	94.168	94.190	3.750	94.097	94.168	94.190	5.875	100.490	100.532	100.507
3.875	94.647	94.718	94.740	3.875	94.647	94.718	94.740	6.000	101.023	101.065	101.040
4.000	95.194	95.265	95.288	4.000	95.194	95.265	95.288	6.125	101.506	101.549	101.524
4.125	95.737	95.808	95.830	4.125	95.737	95.808	95.830	6.250	101.799	101.839	101.629
4.250	96.449	96.551	96.561	4.250	96.449	96.551	96.561	6.375	101.927	101.936	101.898
4.375	97.239	97.341	97.351	4.375	97.239	97.341	97.351	6.500	102.109	102.117	102.080
4.500	97.770	97.872	97.882	4.500	97.770	97.872	97.882	6.625	102.479	102.487	102.450
4.625	98.291	98.392	98.403	4.625	98.291	98.392	98.403	6.750	102.320	102.274	102.247
4.750	98.690	98.714	98.738	4.750	98.690	98.714	98.738	6.875	102.350	102.255	102.205
4.875	98.926	98.950	98.974	4.875	98.926	98.950	98.974	7.000	102.513	102.417	102.367
5.000	99.174	99.291	99.289	5.000	99.174	99.291	99.289	7.125	102.875	102.780	102.730
5.125	99.649	99.766	99.763	5.125	99.649	99.766	99.763	7.250	102.513	102.403	102.333
5.250	99.741	99.744	99.756	5.250	99.741	99.744	99.756	7.375	102.366	102.346	102.283
5.375	99.950	99.989	99.974	5.375	99.950	99.989	99.974	7.500	102.760	102.739	102.677
5.500	100.399	100.188	100.173	5.500	100.399	100.188	100.173	7.625	102.899	102.878	102.815
5.625	100.830	100.618	100.604	5.625	100.830	100.618	100.604	7.750	102.410	102.251	102.132
5.750	100.892	100.811	100.785	5.750	100.892	100.811	100.785	7.875			
5.875	100.787	100.714	100.654	5.875	100.787	100.714	100.654	8.000			
6.000				6.000				8.125			

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	102.109	102.117	102.080	6.125	101.506	101.549	101.524	4.500	94.898	94.875	94.885
6.625	102.479	102.487	102.450	6.250	101.799	101.839	101.629	4.625	95.383	95.360	95.370
6.750	102.320	102.274	102.247	6.375	101.927	101.936	101.898	4.750	95.065	95.089	95.113
6.875	102.350	102.255	102.205	6.500	102.109	102.117	102.080	4.875	95.301	95.325	95.349
7.000	102.513	102.417	102.367	6.625	102.479	102.487	102.450	5.000	95.538	95.562	95.587
7.125	102.875	102.780	102.730	6.750	102.320	102.274	102.247	5.125	95.711	95.735	95.759
7.250	102.513	102.403	102.333	6.875	102.350	102.255	102.205	5.250	97.225	97.177	97.128
7.375	102.366	102.346	102.283	7.000	102.513	102.417	102.367	5.375	97.197	97.149	97.100
7.500	102.760	102.739	102.677	7.125	102.875	102.780	102.730	5.500	97.537	97.489	97.440
7.625	102.899	102.878	102.815	7.250	102.513	102.403	102.333	5.625	97.888	97.839	97.791
7.750	102.410	102.251	102.132	7.375	102.366	102.346	102.283	5.750	98.682	98.609	98.536
7.875				7.500	102.760	102.739	102.677	5.875	98.912	98.839	98.766
8.000				7.625	102.899	102.878	102.815	6.000	99.191	99.118	99.045
8.125				7.750	102.410	102.251	102.132	6.125	99.413	99.340	99.268

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	102.256	102.232	102.208	6.375	102.256	102.232	102.208	6.000	101.943	101.774	101.749
6.500	102.601	102.576	102.552	6.500	102.601	102.576	102.552	6.125	102.272	102.257	102.232
6.625	102.915	102.923	102.886	6.625	102.915	102.923	102.886	6.250	102.594	102.648	102.373
6.750	103.076	103.085	103.047	6.750	103.076	103.085	103.047	6.375	102.256	102.232	102.208
6.875	102.972	102.900	102.827	6.875	102.972	102.900	102.827	6.500	102.601	102.576	102.552
7.000	103.197	103.113	103.063	7.000	103.197	103.113	103.063	6.625	102.915	102.923	102.886
7.125	103.560	103.476	103.425	7.125	103.560	103.476	103.425	6.750	103.076	103.085	103.047
7.250	103.382	103.271	103.201	7.250	103.382	103.271	103.201	6.875	102.972	102.900	102.827
7.375	102.802	102.782	102.719	7.375	102.802	102.782	102.719	7.000	103.197	103.113	103.063
7.500	103.196	103.175	103.113	7.500	103.196	103.175	103.113	7.125	103.560	103.476	103.425
7.625	103.335	103.314	103.251	7.625	103.335	103.314	103.251	7.250	103.382	103.271	103.201
7.750	103.341	103.182	103.063	7.750	103.341	103.182	103.063	7.375	102.802	102.782	102.719
7.875				7.875				7.500	103.196	103.175	103.113
8.000				8.000				7.625	103.335	103.314	103.251
8.125				8.125				7.750	103.341	103.182	103.063

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	97.770	97.872	97.882	4.500	97.770	97.872	97.882	6.625	102.479	102.487	102.450
4.625	98.291	98.392	98.403	4.625	98.291	98.392	98.403	6.750	102.320	102.274	102.247
4.750	98.690	98.714	98.738	4.750	98.690	98.714	98.738	6.875	102.350	102.255	102.205
4.875	98.926	98.950	98.974	4.875	98.926	98.950	98.974	7.000	102.513	102.417	102.367
5.000	99.174	99.291	99.289	5.000	99.174	99.291	99.289	7.125	102.875	102.780	102.730
5.125	99.649	99.766</									

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	99.968	99.984	100.000	5.375	99.968	99.984	100.000	5.000				
5.500	100.502	100.532	100.535	5.500	100.502	100.532	100.535	5.125				
5.625	100.896	100.912	100.928	5.625	100.896	100.912	100.928	5.250	99.750	99.621	99.620	
5.750	101.434	101.506	101.243	5.750	101.434	101.506	101.243	5.375	99.968	99.984	100.000	
5.875	101.529	101.319	101.148	5.875	101.529	101.319	101.148	5.500	100.502	100.532	100.535	
6.000	101.943	101.733	101.612	6.000	101.943	101.733	101.612	5.625	100.896	100.912	100.928	
6.125	102.272	102.062	101.967	6.125	102.272	102.062	101.967	5.750	101.434	101.506	101.243	
6.250	102.488	102.278	102.135	6.250	102.488	102.278	102.135	5.875	101.529	101.319	101.148	
6.375	102.256	102.232	102.208	6.375	102.256	102.232	102.208	6.000	101.943	101.733	101.612	
6.500	102.601	102.576	102.552	6.500	102.601	102.576	102.552	6.125	102.272	102.062	101.967	
6.625	102.858	102.834	102.809	6.625	102.858	102.834	102.809	6.250	102.488	102.278	102.135	
6.750	102.912	102.839	102.767	6.750	102.912	102.839	102.767	6.375	102.256	102.232	102.208	
6.875	102.972	102.900	102.827	6.875	102.972	102.900	102.827	6.500	102.601	102.576	102.552	
7.000	103.104	103.031	102.958	7.000	103.104	103.031	102.958	6.625	102.858	102.834	102.809	
7.125	103.235	103.162	103.090	7.125	103.235	103.162	103.090	6.750	102.912	102.839	102.767	
7.250	103.382	103.271	103.201	7.250	103.382	103.271	103.201	6.875	102.972	102.900	102.827	
7.375	102.611	102.610	102.547	7.375	102.611	102.610	102.547	7.000	103.104	103.031	102.958	
7.500	102.940	102.853	102.791	7.500	102.940	102.853	102.791	7.125	103.235	103.162	103.090	
7.625	103.323	103.164	103.047	7.625	103.323	103.164	103.047	7.250	103.382	103.271	103.201	
7.750	103.341	103.182	103.063	7.750	103.341	103.182	103.063	7.375	102.611	102.610	102.547	
7.875				7.875				7.500	102.940	102.853	102.791	
8.000				8.000				7.625	103.323	103.164	103.047	
8.125				8.125				7.750	103.341	103.182	103.063	
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	97.707	97.722	97.709	
3.250				3.250				5.375	98.316	98.331	98.318	
3.375				3.375				5.500	98.989	99.004	98.991	
3.500	92.401	92.472	92.507	3.500	92.401	92.472	92.507	5.625	99.319	99.333	99.321	
3.625	92.909	92.980	93.015	3.625	92.909	92.980	93.015	5.750	99.870	99.933	99.908	
3.750	94.151	94.222	94.244	3.750	94.151	94.222	94.244	5.875	100.640	100.452	100.427	
3.875	94.654	94.725	94.747	3.875	94.654	94.725	94.747	6.000	101.104	100.916	100.891	
4.000	95.145	95.216	95.239	4.000	95.145	95.216	95.239	6.125	101.459	101.522	101.497	
4.125	95.622	95.693	95.716	4.125	95.622	95.693	95.716	6.250	101.799	101.839	101.829	
4.250	96.475	96.547	96.567	4.250	96.475	96.547	96.567	6.375	101.639	101.667	101.630	
4.375	97.232	97.297	97.307	4.375	97.232	97.297	97.307	6.500	102.056	102.084	102.047	
4.500	97.737	97.761	97.785	4.500	97.737	97.761	97.785	6.625	102.323	102.351	102.314	
4.625	98.255	98.280	98.304	4.625	98.255	98.280	98.304	6.750	102.320	102.274	102.247	
4.750	98.690	98.714	98.738	4.750	98.690	98.714	98.738	6.875	102.069	101.994	101.944	
4.875	98.926	98.950	98.974	4.875	98.926	98.950	98.974	7.000	102.402	102.327	102.277	
5.000	99.163	99.187	99.212	5.000	99.163	99.187	99.212	7.125	102.724	102.649	102.599	
5.125	99.336	99.437	99.434	5.125	99.336	99.437	99.434	7.250	102.513	102.403	102.333	
5.250	99.741	99.744	99.756	5.250	99.741	99.744	99.756	7.375	102.163	102.162	102.099	
5.375	99.785	99.824	99.809	5.375	99.785	99.824	99.809	7.500	102.406	102.405	102.343	
5.500	100.128	100.166	100.152	5.500	100.128	100.166	100.152	7.625	102.662	102.662	102.599	
5.625	100.455	100.493	100.478	5.625	100.455	100.493	100.478	7.750	102.410	102.251	102.132	
5.750	100.892	100.811	100.785	5.750	100.892	100.811	100.785	8.000				
5.875	100.787	100.714	100.641	5.875	100.787	100.714	100.641	8.125				
6.000				6.000								
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.500	102.056	102.084	102.047	6.125	101.459	101.522	101.497	4.500	94.662	94.639	94.649	
6.625	102.323	102.351	102.314	6.250	101.799	101.839	101.629	4.625	95.019	94.996	95.006	
6.750	102.320	102.274	102.247	6.375	101.639	101.667	101.630	4.750	95.065	95.089	95.113	
6.875	102.069	101.994	101.944	6.500	102.056	102.084	102.047	4.875	95.301	95.325	95.349	
7.000	102.402	102.327	102.277	6.625	102.323	102.351	102.314	5.000	95.538	95.562	95.587	
7.125	102.724	102.649	102.599	6.750	102.320	102.274	102.247	5.125	95.711	95.735	95.759	
7.250	102.513	102.403	102.333	6.875	102.069	101.994	101.944	5.250	97.225	97.177	97.128	
7.375	102.163	102.162	102.099	7.000	102.402	102.327	102.277	5.375	97.197	97.149	97.100	
7.500	102.406	102.405	102.343	7.125	102.724	102.649	102.599	5.500	97.537	97.489	97.440	
7.625	102.662	102.662	102.599	7.250	102.513	102.403	102.333	5.625	97.888	97.839	97.791	
7.750	102.410	102.251	102.132	7.375	102.163	102.162	102.099	5.750	98.682	98.609	98.536	
7.875				7.500	102.406	102.405	102.343	5.875	98.912	98.839	98.766	
8.000				7.625	102.662	102.662	102.599	6.000	99.191	99.118	99.045	
8.125				7.750	102.410	102.251	102.132	6.125	99.413	99.340	99.268	
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	102.255	102.232	102.208	6.375	102.255	102.232	102.208	6.000	101.943	101.733	101.612	
6.500	102.601	102.576	102.552	6.500	102.601	102.576	102.552	6.125	102.272	102.062	101.967	
6.625	102.858	102.834	102.809	6.625	102.858	102.834	102.809	6.250	102.488	102.278	102.135	
6.750	102.912	102.839	102.767	6.750	102.912	102.839	102.767	6.375	102.256	102.232	102.208	
6.875	102.972	102.900	102.827	6.875	102.972	102.900	102.827	6.500	102.601	102.576	102.552	
7.000	103.104	103.031	102.958	7.000	103.104	103.031	102.958	6.625	102.858	102.834	102.809	
7.125	103.235	103.162	103.090	7.125	103.235	103.162	103.090	6.750	102.912	102.839	102.767	
7.250	103.382	103.271	103.201	7.250	103.382	103.271	103.201	6.875	102.972	102.900	102.827	
7.375	102.611	102.610	102.547	7.375	102.611	102.610	102.547	7.000	103.104	103.031	102.958	
7.500	102.940	102.853	102.791	7.500	102.940	102.853	102.791	7.125	103.235	103.162	103.090	
7.625	103.323	103.164	103.047	7.625	103.323	103.164	103.047	7.250	103.382	103.271	103.201	
7.750	103.341	103.182	103.063	7.750	103.341	103.182	103.063	7.375	102.611	102.610	102.547	
7.875				7.875				7.500	102.940	102.853	102.791	
8.000				8.000				7.625	103.323	103.164	103.047	
8.125				8.125				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	97.737	97.761	97.785	4.500	97.737	97.761	97.785	6.625	102.323	102.351	102.314	
4.625	98.255	98.280	98.304	4.625	98.255	98.280	98.304	6.750	102.320	102.274	102.247	
4.750	98.690	98.714	98.738	4.750	98.690	98.714	98.738	6.875	102.069	101.994	101.944	
4.875	98.926	98.950	98.974	4.875	98.926	98.950	98.974	7.000	102.402	102.327	102.277	
5.000	99.163	99.187	99.212	5.000	99.163	99.187	99.212	7.125	102.724	102.649	102.599	
5.125	99.336	99.437	99.434	5.125	99.336	99.437	99.434	7.250	102.513	102.403	102.333	
5.250	99.741	99.744	99.756									

Effective Time:
 8:09:52 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	98.194	98.003	97.703	6.750	95.594	95.403	95.103	6.750				
6.875	98.608	98.417	98.117	6.875	96.008	95.817	95.517	6.875				
7.000	99.012	98.821	98.521	7.000	96.412	96.221	95.921	7.000				
7.125	99.365	99.174	98.874	7.125	96.765	96.574	96.274	7.125				
7.250	99.709	99.518	99.218	7.250	97.109	96.918	96.618	7.250				
7.375	100.086	99.821	99.521	7.375	97.486	97.221	96.921	7.375				
7.500	100.450	100.185	99.885	7.500	97.850	97.585	97.285	7.500				
7.625	100.773	100.508	100.208	7.625	98.173	97.908	97.608	7.625				
7.750	101.087	100.822	100.522	7.750	98.487	98.222	97.922	7.750				
7.875	100.907	100.569	100.269	7.875	98.307	97.969	97.669	7.875				
8.000	101.211	100.873	100.573	8.000	98.611	98.273	97.973	8.000				
8.125	101.504	101.166	100.866	8.125	98.904	98.566	98.266	8.125				
8.250	101.788	101.450	101.150	8.250	99.188	98.850	98.550	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	96.194	96.003	95.703	6.750	93.594	93.403	93.103	6.750				
6.875	96.608	96.417	96.117	6.875	94.008	93.817	93.517	6.875				
7.000	97.012	96.821	96.521	7.000	94.412	94.221	93.921	7.000				
7.125	97.365	97.174	96.874	7.125	94.765	94.574	94.274	7.125				
7.250	97.709	97.518	97.218	7.250	95.109	94.918	94.618	7.250				
7.375	98.086	97.821	97.521	7.375	95.486	95.221	94.921	7.375				
7.500	98.450	98.185	97.885	7.500	95.850	95.585	95.285	7.500				
7.625	98.773	98.508	98.208	7.625	96.173	95.908	95.608	7.625				
7.750	99.087	98.822	98.522	7.750	96.487	96.222	95.922	7.750				
7.875	98.907	98.569	98.269	7.875	96.307	95.969	95.669	7.875				
8.000	99.211	98.873	98.573	8.000	96.611	96.273	95.973	8.000				
8.125	99.504	99.166	98.866	8.125	96.904	96.566	96.266	8.125				
8.250	99.788	99.450	99.150	8.250	97.188	96.850	96.550	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.