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

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

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

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

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

| Conventional Fixed | | | | | | | | | | | | |
|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|--|
| Conventional 30 Yr Fixed | | | | Conventional 25 Yr Fixed | | | | Conventional 20 Yr Fixed | | | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | |
| 5.625 | 98.316 | 98.358 | 98.375 | 5.625 | 98.316 | 98.358 | 98.375 | 5.000 | 95.984 | 95.979 | 95.007 | |
| 5.750 | 98.571 | 98.703 | 98.691 | 5.750 | 98.671 | 98.703 | 98.691 | 5.125 | 96.546 | 96.541 | 95.569 | |
| 5.875 | 99.343 | 99.343 | 99.341 | 5.875 | 99.343 | 99.343 | 99.341 | 5.250 | 97.465 | 97.477 | 97.508 | |
| 6.000 | 99.939 | 99.939 | 99.936 | 6.000 | 99.939 | 99.939 | 99.936 | 5.375 | 98.075 | 98.087 | 98.117 | |
| 6.125 | 100.409 | 100.409 | 100.406 | 6.125 | 100.409 | 100.409 | 100.406 | 5.500 | 98.636 | 98.648 | 98.679 | |
| 6.250 | 100.530 | 100.530 | 100.525 | 6.250 | 100.530 | 100.530 | 100.525 | 5.625 | 99.102 | 99.137 | 99.142 | |
| 6.375 | 101.026 | 101.026 | 101.020 | 6.375 | 101.026 | 101.026 | 101.020 | 5.750 | 99.694 | 99.723 | 99.707 | |
| 6.500 | 101.475 | 101.475 | 101.469 | 6.500 | 101.475 | 101.475 | 101.469 | 5.875 | 100.169 | 100.194 | 100.188 | |
| 6.625 | 101.718 | 101.718 | 101.713 | 6.625 | 101.718 | 101.718 | 101.713 | 6.000 | 100.644 | 100.666 | 100.663 | |
| 6.750 | 101.560 | 101.560 | 101.546 | 6.750 | 101.560 | 101.560 | 101.546 | 6.125 | 101.058 | 101.080 | 101.120 | |
| 6.875 | 101.995 | 101.995 | 101.981 | 6.875 | 101.995 | 101.995 | 101.981 | 6.250 | 101.071 | 101.049 | 101.049 | |
| 7.000 | 102.304 | 102.304 | 102.290 | 7.000 | 102.304 | 102.304 | 102.290 | 6.375 | 101.564 | 101.542 | 101.542 | |
| 7.125 | 102.533 | 102.533 | 102.520 | 7.125 | 102.533 | 102.533 | 102.520 | 6.500 | 101.982 | 101.961 | 101.961 | |
| 7.250 | 102.221 | 102.212 | 102.191 | 7.250 | 102.221 | 102.212 | 102.191 | 6.625 | 102.282 | 102.261 | 102.261 | |
| 7.375 | 102.572 | 102.542 | 102.527 | 7.375 | 102.572 | 102.564 | 102.542 | 6.750 | 101.689 | 101.707 | 101.688 | |
| 7.500 | 102.909 | 102.901 | 102.879 | 7.500 | 102.909 | 102.901 | 102.879 | 6.875 | 101.995 | 102.002 | 101.981 | |
| 7.625 | 103.162 | 103.154 | 103.132 | 7.625 | 103.162 | 103.154 | 103.132 | 7.000 | 102.304 | 102.304 | 102.290 | |
| 7.750 | 102.695 | 102.653 | 102.601 | 7.750 | 102.695 | 102.653 | 102.601 | 7.125 | 102.533 | 102.533 | 102.520 | |
| 7.875 | 103.085 | 103.044 | 102.991 | 7.875 | 103.085 | 103.044 | 102.991 | 7.250 | 102.221 | 102.212 | 102.191 | |
| 8.000 | 103.355 | 103.275 | 103.193 | 8.000 | 103.355 | 103.275 | 103.193 | 7.375 | 102.572 | 102.564 | 102.542 | |
| 8.125 | 103.628 | 103.548 | 103.466 | 8.125 | 103.628 | 103.548 | 103.466 | 7.500 | 102.909 | 102.901 | 102.879 | |
| 8.250 | | | | 8.250 | | | | 7.625 | 103.162 | 103.154 | 103.132 | |
| 8.375 | | | | 8.375 | | | | 7.750 | 102.695 | 102.653 | 102.601 | |
| 8.500 | | | | 8.500 | | | | 7.875 | 102.835 | 102.794 | 102.741 | |
| 8.625 | | | | 8.625 | | | | 8.000 | 102.517 | 102.517 | 102.474 | |

| 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 | 97.638 | 97.655 | 97.677 | 4.625 | 97.476 | 97.493 | 97.517 | | | | | |
| 4.750 | 97.994 | 98.006 | 98.037 | 4.750 | 97.815 | 97.827 | 97.860 | | | | | |
| 4.875 | 98.365 | 98.374 | 98.399 | 4.875 | 98.149 | 98.157 | 98.191 | | | | | |
| 5.000 | 98.835 | 98.843 | 98.871 | 5.000 | 98.563 | 98.604 | 98.602 | | | | | |
| 5.125 | 98.896 | 98.931 | 98.940 | 5.125 | 98.983 | 99.018 | 99.029 | | | | | |
| 5.250 | 99.223 | 99.233 | 99.251 | 5.250 | 99.524 | 99.304 | 99.325 | | | | | |
| 5.375 | 99.683 | 99.610 | 99.610 | 5.375 | 99.826 | 99.852 | 99.872 | | | | | |
| 5.500 | 100.002 | 100.028 | 100.037 | 5.500 | 99.933 | 99.959 | 99.979 | | | | | |
| 5.625 | 100.238 | 100.183 | 100.173 | 5.625 | 100.472 | 100.478 | 100.476 | | | | | |
| 5.750 | 100.713 | 100.616 | 100.559 | 5.750 | 100.715 | 100.717 | 100.724 | | | | | |
| 5.875 | 101.144 | 101.047 | 100.990 | 5.875 | 101.144 | 101.047 | 100.990 | | | | | |
| 6.000 | 101.419 | 101.322 | 101.266 | 6.000 | 101.419 | 101.333 | 101.338 | | | | | |
| 6.125 | 100.944 | 100.898 | 100.878 | 6.125 | 101.040 | 100.987 | 100.971 | | | | | |
| 6.250 | 101.406 | 101.359 | 101.340 | 6.250 | 101.406 | 101.359 | 101.340 | | | | | |
| 6.375 | 101.571 | 101.524 | 101.505 | 6.375 | 101.821 | 101.774 | 101.755 | | | | | |
| 6.500 | 101.806 | 101.759 | 101.740 | 6.500 | 102.056 | 102.009 | 101.990 | | | | | |
| 6.625 | 101.531 | 101.451 | 101.387 | 6.625 | 101.531 | 101.451 | 101.387 | | | | | |
| 6.750 | 101.734 | 101.654 | 101.840 | 6.750 | 101.984 | 101.904 | 101.840 | | | | | |
| 6.875 | 102.136 | 102.056 | 101.992 | 6.875 | 102.136 | 102.056 | 101.992 | | | | | |
| 7.000 | 102.342 | 102.262 | 102.198 | 7.000 | 102.342 | 102.312 | 102.448 | | | | | |

| 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 | 99.266 | 99.250 | 99.217 | 6.000 | 98.950 | 98.928 | 98.928 | 5.125 | 97.269 | 97.248 | 97.257 | |
| 6.125 | 100.154 | 100.137 | 100.105 | 6.125 | 99.534 | 99.512 | 99.512 | 5.250 | 97.759 | 97.737 | 97.747 | |
| 6.250 | 100.352 | 100.330 | 100.330 | 6.250 | 100.065 | 100.043 | 100.043 | 5.375 | 98.207 | 98.186 | 98.195 | |
| 6.375 | 100.868 | 100.846 | 100.846 | 6.375 | 100.809 | 100.787 | 100.787 | 5.500 | 98.519 | 98.498 | 98.507 | |
| 6.500 | 101.343 | 101.322 | 101.322 | 6.500 | 101.247 | 101.226 | 101.226 | 5.625 | 98.617 | 98.770 | 98.714 | |
| 6.625 | 101.574 | 101.553 | 101.553 | 6.625 | 101.545 | 101.524 | 101.524 | 5.750 | 99.088 | 98.991 | 98.935 | |
| 6.750 | 101.626 | 101.565 | 101.550 | 6.750 | 101.076 | 101.046 | 101.035 | 5.875 | 99.514 | 99.417 | 99.360 | |
| 6.875 | 101.865 | 101.823 | 101.813 | 6.875 | 101.538 | 101.508 | 101.497 | 6.000 | 99.773 | 99.676 | 99.619 | |
| 7.000 | 102.300 | 102.270 | 102.259 | 7.000 | 101.937 | 101.907 | 101.896 | 6.125 | 100.136 | 100.089 | 100.070 | |
| 7.125 | 102.486 | 102.456 | 102.445 | 7.125 | 102.180 | 102.150 | 102.140 | 6.250 | 100.594 | 100.547 | 100.528 | |
| 7.250 | 102.482 | 102.399 | 102.377 | 7.250 | 101.682 | 101.600 | 101.578 | 6.375 | 101.001 | 100.954 | 100.935 | |
| 7.375 | 102.752 | 102.668 | 102.646 | 7.375 | 102.033 | 101.970 | 101.926 | 6.500 | 101.207 | 101.160 | 101.141 | |
| 7.500 | 103.043 | 102.958 | 102.935 | 7.500 | 102.400 | 102.336 | 102.292 | 6.625 | 100.597 | 100.517 | 100.453 | |
| 7.625 | 103.185 | 103.098 | 103.076 | 7.625 | 102.717 | 102.131 | 102.108 | 6.750 | 101.047 | 100.967 | 100.904 | |
| 7.750 | 102.894 | 103.040 | 103.007 | 7.750 | 101.580 | 101.477 | 101.444 | 6.875 | 101.438 | 101.358 | 101.294 | |
| 7.875 | 103.196 | 103.341 | 103.309 | 7.875 | 101.102 | 101.131 | 100.940 | 7.000 | 98.220 | 98.160 | 98.333 | |

Conventional Fixed 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 | | | | | | | | | | |

| 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 | 97.390 | 97.350 | 97.250 | 5.250 | | | | 5.250 | | | | |
| 5.375 | 97.750 | 97.709 | 97.608 | 5.375 | | | | 5.375 | | | | |
| 5.500 | 98.109 | 98.066 | 97.965 | 5.500 | | | | 5.500 | | | | |
| 5.625 | 98.465 | 98.420 | 98.319 | 5.625 | 98.025 | 97.979 | 97.879 | 5.625 | 96.414 | 96.351 | 96.289 | |
| 5.750 | 98.808 | 98.761 | 98.660 | 5.750 | 98.478 | 98.430 | 98.329 | 5.750 | 96.893 | 96.830 | 96.767 | |
| 5.875 | 99.138 | 99.088 | 98.987 | 5.875 | 98.901 | 98.851 | 98.750 | 5.875 | 98.549 | 98.499 | 98.399 | |
| 6.000 | 99.447 | 99.395 | 99.295 | 6.000 | 99.293 | 99.241 | 99.140 | 6.000 | 98.944 | 98.893 | 98.792 | |
| 6.125 | 99.732 | 99.678 | 99.577 | 6.125 | 99.648 | 99.594 | 99.493 | 6.125 | 99.308 | 99.254 | 99.153 | |
| 6.250 | 100.010 | 99.954 | 99.854 | 6.250 | 100.000 | 99.944 | 99.844 | 6.250 | 99.668 | 99.612 | 99.511 | |
| 6.375 | 100.273 | 100.215 | 100.114 | 6.375 | 100.341 | 100.283 | 100.182 | 6.375 | 100.016 | 99.958 | 99.858 | |
| 6.500 | 100.538 | 100.477 | 100.377 | 6.500 | 100.586 | 100.526 | 100.426 | 6.500 | 100.266 | 100.206 | 100.105 | |
| 6.625 | 100.806 | 100.744 | 100.643 | 6.625 | 100.730 | 100.667 | 100.567 | 6.625 | 100.409 | 100.347 | 100.246 | |
| 6.750 | 101.019 | 100.955 | 100.854 | 6.750 | 100.919 | 100.855 | 100.754 | 6.750 | 100.606 | 100.542 | 100.491 | |
| 6.875 | 101.124 | 101.104 | 101.003 | 6.875 | 101.156 | 101.089 | 100.989 | 6.875 | 100.859 | 100.792 | 100.942 | |
| 7.000 | 100.537 | 100.474 | 100.411 | 7.000 | 100.756 | 100.693 | 100.630 | 7.000 | 101.363 | 101.294 | 101.194 | |
| 7.125 | | | | 7.125 | 100.995 | 100.932 | 100.869 | 7.125 | 101.076 | 101.013 | 100.950 | |
| 2/1/5 ARM | Margin: 2.75% | | | 5/1/5 ARM | Margin: 2.75% | | | 5/1/5 ARM | Margin: 2.75% | | | |

| Conventional ARM High Balance | | | | | | | | | | | | |
|-----------------------------------|---------------|---------|---------|-----------------------------------|---------------|---------|---------|------------------------------------|---------------|---------|---------|--|
| Conventional 5/6 ARM High Balance | | | | Conventional 7/6 ARM High Balance | | | | Conventional 10/6 ARM High Balance | | | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | | | | 5.000 | | | | 5.000 | | | | |
| 5.125 | | | | 5.125 | | | | 5.125 | | | | |
| 5.250 | 96.839 | 96.776 | 96.713 | 5.250 | | | | 5.250 | | | | |
| 5.375 | 97.204 | 97.141 | 97.078 | 5.375 | | | | 5.375 | | | | |
| 5.500 | 97.568 | 97.505 | 97.442 | 5.500 | | | | 5.500 | | | | |
| 5.625 | 97.934 | 97.871 | 97.808 | 5.625 | 97.561 | 97.498 | 97.435 | 5.625 | 96.741 | 96.678 | 96.615 | |
| 5.750 | 98.275 | 98.212 | 98.149 | 5.750 | 97.990 | 97.927 | 97.864 | 5.750 | 97.219 | 97.156 | 97.093 | |
| 5.875 | 98.472 | 98.409 | 98.346 | 5.875 | 98.419 | 98.356 | 98.293 | 5.875 | 97.514 | 97.451 | 97.388 | |
| 6.000 | 98.812 | 98.749 | 98.686 | 6.000 | 98.514 | 98.451 | 98.388 | 6.000 | 97.993 | 97.930 | 97.867 | |
| 6.125 | 99.007 | 98.944 | 98.881 | 6.125 | 98.918 | 98.855 | 98.792 | 6.125 | 98.287 | 98.224 | 98.161 | |
| 6.250 | 99.351 | 99.288 | 99.225 | 6.250 | 99.322 | 99.259 | 99.196 | 6.250 | 98.767 | 98.704 | 98.641 | |
| 6.375 | 99.550 | 99.487 | 99.424 | 6.375 | 99.726 | 99.663 | 99.600 | 6.375 | 99.223 | 99.160 | 99.097 | |
| 6.500 | 99.895 | 99.832 | 99.769 | 6.500 | 99.960 | 99.897 | 99.834 | 6.500 | 99.680 | 99.617 | 99.554 | |
| 6.625 | 100.094 | 100.031 | 99.968 | 6.625 | 100.198 | 100.135 | 100.072 | 6.625 | 99.946 | 99.883 | 99.820 | |
| 6.750 | 100.317 | 100.254 | 100.191 | 6.750 | 100.606 | 100.543 | 100.480 | 6.750 | 100.402 | 100.339 | 100.276 | |
| 6.875 | 100.517 | 100.454 | 100.391 | 6.875 | 100.675 | 100.612 | 100.549 | 6.875 | 100.672 | 100.609 | 100.546 | |
| 7.000 | 100.864 | 100.801 | 100.738 | 7.000 | 101.082 | 101.019 | 100.956 | 7.000 | 101.132 | 101.069 | 101.006 | |
| 7.125 | 101.067 | 101.004 | 100.941 | 7.125 | 101.321 | 101.258 | 101.195 | 7.125 | 101.402 | 101.339 | 101.276 | |
| 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 LPA Cap

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

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

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

Additional Purchase LPA Adjusters

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

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

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

Additional R/T Refinance LPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

| | ≤ 30 | 30.01-60 | 60.01-70 | 70.01-75 | 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 LPA 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 LPA Adjusters

| | |
|------------------------|---|
| Escrow Waiver | -0.250 |
| Temporary 2-1 Buydown | Buydown options and pricing available through PML |
| Lock Extension per Day | -0.030 |

| Home Ready | | | | | | | | | | | | |
|------------------------|---------|---------|---------|------------------------|---------|---------|---------|------------------------|---------|---------|---------|--|
| Home Ready 30 Yr Fixed | | | | Home Ready 20 Yr Fixed | | | | Home Ready 15 Yr Fixed | | | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | |
| 6.000 | 99.939 | 99.939 | 99.936 | 6.000 | 99.689 | 99.689 | 99.686 | 4.375 | | | | |
| 6.125 | 100.159 | 100.159 | 100.156 | 6.125 | 100.159 | 100.159 | 100.156 | 4.500 | | | | |
| 6.250 | 100.530 | 100.530 | 100.525 | 6.250 | 100.530 | 100.530 | 100.525 | 4.625 | | | | |
| 6.375 | 101.026 | 101.026 | 101.020 | 6.375 | 101.026 | 101.026 | 101.020 | 4.750 | | | | |
| 6.500 | 101.475 | 101.475 | 101.469 | 6.500 | 101.475 | 101.475 | 101.469 | 4.875 | | | | |
| 6.625 | 101.812 | 101.791 | 101.791 | 6.625 | 101.812 | 101.791 | 101.791 | 5.000 | 98.696 | 98.687 | 98.679 | |
| 6.750 | 101.560 | 101.560 | 101.546 | 6.750 | 101.560 | 101.560 | 101.546 | 5.125 | 98.537 | 98.528 | 98.520 | |
| 6.875 | 101.995 | 101.995 | 101.981 | 6.875 | 101.995 | 101.995 | 101.981 | 5.250 | 98.973 | 98.965 | 98.957 | |
| 7.000 | 102.350 | 102.320 | 102.309 | 7.000 | 102.350 | 102.320 | 102.309 | 5.375 | 99.480 | 99.472 | 99.464 | |
| 7.125 | 102.689 | 102.659 | 102.648 | 7.125 | 102.689 | 102.659 | 102.648 | 5.500 | 99.833 | 99.816 | 99.800 | |
| 7.250 | 102.221 | 102.212 | 102.191 | 7.250 | 102.221 | 102.212 | 102.191 | 5.625 | 99.950 | 99.933 | 99.914 | |
| 7.375 | 102.657 | 102.593 | 102.550 | 7.375 | 102.657 | 102.593 | 102.550 | 5.750 | 100.240 | 100.224 | 100.204 | |
| 7.500 | 103.103 | 103.039 | 102.995 | 7.500 | 103.103 | 103.039 | 102.995 | 5.875 | 100.480 | 100.463 | 100.444 | |
| 7.625 | 103.410 | 103.347 | 103.303 | 7.625 | 103.410 | 103.347 | 103.303 | 6.000 | 100.834 | 100.817 | 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 | 97.164 | 97.139 | 97.114 | | | | | | | | | |
| 4.875 | 97.390 | 97.377 | 97.363 | | | | | | | | | |
| 5.000 | 97.793 | 97.780 | 97.766 | | | | | | | | | |
| 5.125 | 98.002 | 97.989 | 97.977 | | | | | | | | | |
| 5.250 | 98.299 | 98.286 | 98.274 | | | | | | | | | |
| 5.375 | 98.599 | 98.586 | 98.574 | | | | | | | | | |
| 5.500 | 98.995 | 98.961 | 98.926 | | | | | | | | | |
| 5.625 | 99.371 | 99.338 | 99.302 | | | | | | | | | |
| 5.750 | 99.618 | 99.584 | 99.549 | | | | | | | | | |
| 5.875 | 99.846 | 99.813 | 99.777 | | | | | | | | | |
| 6.000 | 100.278 | 100.244 | 100.209 | | | | | | | | | |

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 | 99.939 | 99.939 | 99.936 | 6.000 | 99.689 | 99.689 | 99.686 | 4.375 | | | | |
| 6.125 | 100.159 | 100.159 | 100.156 | 6.125 | 100.159 | 100.159 | 100.156 | 4.500 | | | | |
| 6.250 | 100.530 | 100.530 | 100.525 | 6.250 | 100.280 | 100.280 | 100.275 | 4.625 | | | | |
| 6.375 | 101.026 | 101.026 | 101.020 | 6.375 | 100.776 | 100.776 | 100.770 | 4.750 | | | | |
| 6.500 | 101.475 | 101.475 | 101.469 | 6.500 | 101.225 | 101.225 | 101.219 | 4.875 | | | | |
| 6.625 | 101.468 | 101.468 | 101.463 | 6.625 | 101.468 | 101.468 | 101.463 | 5.000 | 98.696 | 98.687 | 98.679 | |
| 6.750 | 101.560 | 101.560 | 101.546 | 6.750 | 101.310 | 101.310 | 101.296 | 5.125 | 98.537 | 98.528 | 98.520 | |
| 6.875 | 101.995 | 101.995 | 101.731 | 6.875 | 101.745 | 101.745 | 101.731 | 5.250 | 98.973 | 98.965 | 98.957 | |
| 7.000 | 102.304 | 102.304 | 102.040 | 7.000 | 102.054 | 102.054 | 102.040 | 5.375 | 99.480 | 99.472 | 99.464 | |
| 7.125 | 102.283 | 102.283 | 102.270 | 7.125 | 102.283 | 102.283 | 102.270 | 5.500 | 99.833 | 99.816 | 99.800 | |
| 7.250 | 102.221 | 102.212 | 102.191 | 7.250 | 101.971 | 101.962 | 101.941 | 5.625 | 99.950 | 99.933 | 99.914 | |
| 7.375 | 102.572 | 102.564 | 102.542 | 7.375 | 102.322 | 102.314 | 102.292 | 5.750 | 100.240 | 100.224 | 100.204 | |
| 7.500 | 102.909 | 102.901 | 102.629 | 7.500 | 102.659 | 102.651 | 102.629 | 5.875 | 100.480 | 100.463 | 100.444 | |
| 7.625 | 102.912 | 102.904 | 102.882 | 7.625 | 102.912 | 102.904 | 102.882 | 6.000 | 100.834 | 100.817 | 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 | 97.164 | 97.139 | 97.114 | | | | | | | | | |
| 4.875 | 97.390 | 97.377 | 97.363 | | | | | | | | | |
| 5.000 | 97.793 | 97.780 | 97.766 | | | | | | | | | |
| 5.125 | 98.002 | 97.989 | 97.977 | | | | | | | | | |
| 5.250 | 98.299 | 98.286 | 98.274 | | | | | | | | | |
| 5.375 | 98.599 | 98.586 | 98.574 | | | | | | | | | |
| 5.500 | 98.995 | 98.961 | 98.926 | | | | | | | | | |
| 5.625 | 99.371 | 99.338 | 99.302 | | | | | | | | | |
| 5.750 | 99.618 | 99.584 | 99.549 | | | | | | | | | |

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 | 97.935 | 97.953 | 97.962 | 2.625 | | | | 2.625 | | | | |
| 5.750 | 98.378 | 98.408 | 98.387 | 2.750 | | | | 2.750 | | | | |
| 5.875 | 98.866 | 98.891 | 98.882 | 2.875 | | | | 2.875 | | | | |
| 6.000 | 99.354 | 99.375 | 99.371 | 3.000 | | | | 3.000 | | | | |
| 6.125 | 99.879 | 99.900 | 99.896 | 3.125 | | | | 3.125 | | | | |
| 6.250 | 99.936 | 99.952 | 99.921 | 3.250 | | | | 3.250 | | | | |
| 6.375 | 100.386 | 100.397 | 100.377 | 3.375 | | | | 3.375 | | | | |
| 6.500 | 100.847 | 100.854 | 100.835 | 3.500 | | | | 3.500 | | | | |
| 6.625 | 101.321 | 101.329 | 101.311 | 3.625 | | | | 3.625 | | | | |
| 6.750 | 101.063 | 101.082 | 101.039 | 3.750 | | | | 3.750 | | | | |
| 6.875 | 101.443 | 101.457 | 101.425 | 3.875 | | | | 3.875 | | | | |
| 7.000 | 101.732 | 101.742 | 101.710 | 4.000 | | | | 4.000 | | | | |
| 7.125 | 102.116 | 102.126 | 102.096 | 4.125 | | | | 4.125 | | | | |
| 7.250 | 101.813 | 101.850 | 101.794 | 4.250 | | | | 4.250 | | | | |
| 7.375 | 102.061 | 102.093 | 102.049 | | | | | | | | | |

| 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 | 99.478 | 99.503 | 99.527 | 5.375 | 99.478 | 99.503 | 99.527 | 5.000 | | | | |
| 5.500 | 100.226 | 100.152 | 100.165 | 5.500 | 100.226 | 100.152 | 100.165 | 5.125 | | | | |
| 5.625 | 100.687 | 100.613 | 100.626 | 5.625 | 100.687 | 100.613 | 100.626 | 5.250 | 98.990 | 99.061 | 99.087 | |
| 5.750 | 101.304 | 101.230 | 100.993 | 5.750 | 101.304 | 101.230 | 100.993 | 5.375 | 99.478 | 99.503 | 99.527 | |
| 5.875 | 101.317 | 101.387 | 101.147 | 5.875 | 101.317 | 101.387 | 101.147 | 5.500 | 100.226 | 100.152 | 100.165 | |
| 6.000 | 101.753 | 101.792 | 101.582 | 6.000 | 101.753 | 101.792 | 101.582 | 5.625 | 100.687 | 100.613 | 100.626 | |
| 6.125 | 102.140 | 102.180 | 101.970 | 6.125 | 102.140 | 102.180 | 101.970 | 5.750 | 101.304 | 101.230 | 100.993 | |
| 6.250 | 102.408 | 102.242 | 102.243 | 6.250 | 102.408 | 102.242 | 102.243 | 5.875 | 101.317 | 101.357 | 101.147 | |
| 6.375 | 102.079 | 102.055 | 102.031 | 6.375 | 102.079 | 102.055 | 102.031 | 6.000 | 101.753 | 101.792 | 101.582 | |
| 6.500 | 102.428 | 102.404 | 102.380 | 6.500 | 102.428 | 102.404 | 102.380 | 6.125 | 102.140 | 102.180 | 101.970 | |
| 6.625 | 102.759 | 102.734 | 102.710 | 6.625 | 102.759 | 102.734 | 102.710 | 6.250 | 102.408 | 102.242 | 102.243 | |
| 6.750 | 102.896 | 102.799 | 102.702 | 6.750 | 102.896 | 102.799 | 102.702 | 6.375 | 102.079 | 102.055 | 102.031 | |
| 6.875 | 102.974 | 102.877 | 102.780 | 6.875 | 102.974 | 102.877 | 102.780 | 6.500 | 102.428 | 102.404 | 102.380 | |
| 7.000 | 103.169 | 103.072 | 102.975 | 7.000 | 103.169 | 103.072 | 102.975 | 6.625 | 102.759 | 102.734 | 102.710 | |
| 7.125 | 103.318 | 103.178 | 103.154 | 7.125 | 103.318 | 103.178 | 103.154 | 6.750 | 102.896 | 102.799 | 102.702 | |
| 7.250 | 103.494 | 103.347 | 103.226 | 7.250 | 103.494 | 103.347 | 103.226 | 6.875 | 102.974 | 102.877 | 102.780 | |
| 7.375 | 103.020 | 102.891 | 102.761 | 7.375 | 103.020 | 102.891 | 102.761 | 7.000 | 103.169 | 103.072 | 102.975 | |
| 7.500 | 103.257 | 103.162 | 103.126 | 7.500 | 103.257 | 103.162 | 103.126 | 7.125 | 103.318 | 103.178 | 103.154 | |
| 7.625 | 103.586 | 103.376 | 103.259 | 7.625 | 103.586 | 103.376 | 103.259 | 7.250 | 103.494 | 103.347 | 103.226 | |
| 7.750 | 103.607 | 103.397 | 103.211 | 7.750 | 103.607 | 103.397 | 103.211 | 7.375 | 103.020 | 102.891 | 102.761 | |
| 7.875 | | | | 7.875 | | | | 7.500 | 103.257 | 103.162 | 103.126 | |
| 8.000 | | | | 8.000 | | | | 7.625 | 103.586 | 103.376 | 103.259 | |
| 8.125 | | | | 8.125 | | | | 7.750 | 103.607 | 103.397 | 103.211 | |

| 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 | 97.065 | 96.934 | 96.947 |
| 3.250 | | | | 3.250 | | | | 5.375 | 97.726 | 97.844 | 97.858 |
| 3.375 | | | | 3.375 | | | | 5.500 | 98.517 | 98.636 | 98.649 |
| 3.500 | 92.508 | 92.606 | 92.668 | 3.500 | 92.508 | 92.606 | 92.668 | 5.625 | 98.978 | 99.097 | 99.110 |
| 3.625 | 93.055 | 93.153 | 93.215 | 3.625 | 93.055 | 93.153 | 93.215 | 5.750 | 99.571 | 99.515 | 99.515 |
| 3.750 | 94.200 | 94.311 | 94.360 | 3.750 | 94.200 | 94.311 | 94.360 | 5.875 | 100.383 | 100.390 | 100.391 |
| 3.875 | 94.746 | 94.857 | 94.906 | 3.875 | 94.746 | 94.857 | 94.906 | 6.000 | 100.909 | 100.916 | 100.917 |
| 4.000 | 95.288 | 95.400 | 95.448 | 4.000 | 95.288 | 95.400 | 95.448 | 6.125 | 101.383 | 101.390 | 101.391 |
| 4.125 | 95.826 | 95.937 | 95.986 | 4.125 | 95.826 | 95.937 | 95.986 | 6.250 | 101.719 | 101.759 | 101.549 |
| 4.250 | 96.395 | 96.507 | 96.556 | 4.250 | 96.395 | 96.507 | 96.556 | 6.375 | 101.544 | 101.531 | 101.519 |
| 4.375 | 97.379 | 97.472 | 97.508 | 4.375 | 97.379 | 97.472 | 97.508 | 6.500 | 101.970 | 101.956 | 101.945 |
| 4.500 | 97.905 | 97.997 | 98.033 | 4.500 | 97.905 | 97.997 | 98.033 | 6.625 | 102.335 | 102.321 | 102.310 |
| 4.625 | 98.419 | 98.511 | 98.547 | 4.625 | 98.419 | 98.511 | 98.547 | 6.750 | 102.200 | 102.147 | 102.123 |
| 4.750 | 98.568 | 98.576 | 98.584 | 4.750 | 98.568 | 98.576 | 98.584 | 6.875 | 102.154 | 102.004 | 101.979 |
| 4.875 | 98.765 | 98.791 | 98.815 | 4.875 | 98.765 | 98.791 | 98.815 | 7.000 | 102.559 | 102.409 | 102.385 |
| 5.000 | 99.175 | 99.280 | 99.303 | 5.000 | 99.175 | 99.280 | 99.303 | 7.125 | 102.914 | 102.764 | 102.740 |
| 5.125 | 99.390 | 99.495 | 99.519 | 5.125 | 99.390 | 99.495 | 99.519 | 7.250 | 102.594 | 102.447 | 102.326 |
| 5.250 | 99.581 | 99.606 | 99.618 | 5.250 | 99.581 | 99.606 | 99.618 | 7.375 | 102.434 | 102.339 | 102.302 |
| 5.375 | 99.998 | 99.819 | 99.830 | 5.375 | 99.998 | 99.819 | 99.830 | 7.500 | 102.821 | 102.726 | 102.690 |
| 5.500 | 100.190 | 100.261 | 100.272 | 5.500 | 100.190 | 100.261 | 100.272 | 7.625 | 102.954 | 102.859 | 102.823 |
| 5.625 | 100.615 | 100.685 | 100.696 | 5.625 | 100.615 | 100.685 | 100.696 | 7.750 | 102.676 | 102.466 | 102.280 |
| 5.750 | 100.771 | 100.675 | 100.618 | 5.750 | 100.771 | 100.675 | 100.618 | 8.000 | | | |
| 5.875 | 100.658 | 100.663 | 100.662 | 5.875 | 100.658 | 100.663 | 100.662 | 8.125 | | | |
| 6.000 | | | | 6.000 | | | | | | | |

| FHA 25 Yr Fixed High Balance | | | | FHA 20 Yr Fixed High Balance | | | | FHA 15 Yr Fixed High Balance | | | |
|------------------------------|---------|---------|---------|------------------------------|---------|---------|---------|------------------------------|--------|--------|--------|
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 6.500 | 101.970 | 101.956 | 101.945 | 6.125 | 101.383 | 101.390 | 101.391 | 4.500 | 95.029 | 94.996 | 95.032 |
| 6.625 | 102.335 | 102.321 | 102.310 | 6.250 | 101.719 | 101.759 | 101.549 | 4.625 | 95.504 | 95.471 | 95.507 |
| 6.750 | 102.200 | 102.147 | 102.123 | 6.375 | 101.544 | 101.531 | 101.519 | 4.750 | 94.943 | 94.951 | 94.959 |
| 6.875 | 102.154 | 102.004 | 101.979 | 6.500 | 101.970 | 101.956 | 101.945 | 4.875 | 95.140 | 95.149 | 95.157 |
| 7.000 | 102.559 | 102.409 | 102.385 | 6.625 | 102.335 | 102.321 | 102.310 | 5.000 | 95.274 | 95.282 | 95.290 |
| 7.125 | 102.914 | 102.764 | 102.740 | 6.750 | 102.200 | 102.147 | 102.123 | 5.125 | 95.651 | 95.409 | 95.667 |
| 7.250 | 102.594 | 102.447 | 102.326 | 6.875 | 102.154 | 102.004 | 101.979 | 5.250 | 97.144 | 97.087 | 97.031 |
| 7.375 | 102.434 | 102.339 | 102.302 | 7.000 | 102.559 | 102.409 | 102.385 | 5.375 | 97.075 | 97.018 | 96.962 |
| 7.500 | 102.821 | 102.726 | 102.690 | 7.125 | 102.914 | 102.764 | 102.740 | 5.500 | 97.417 | 97.361 | 97.304 |
| 7.625 | 102.954 | 102.859 | 102.823 | 7.250 | 102.594 | 102.447 | 102.326 | 5.625 | 97.770 | 97.713 | 97.657 |
| 7.750 | 102.676 | 102.466 | 102.280 | 7.375 | 102.434 | 102.339 | 102.302 | 5.750 | 98.541 | 98.525 | 98.509 |
| 7.875 | | | | 7.500 | 102.821 | 102.726 | 102.690 | 5.875 | 98.778 | 98.761 | 98.745 |
| 8.000 | | | | 7.625 | 102.954 | 102.859 | 102.823 | 6.000 | 99.060 | 99.044 | 99.027 |
| 8.125 | | | | 7.750 | 102.676 | 102.466 | 102.280 | 6.125 | 99.290 | 99.274 | 99.257 |

| 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 | 102.079 | 102.055 | 102.031 | 6.375 | 102.079 | 102.055 | 102.031 | 6.000 | 101.753 | 101.792 | 101.582 |
| 6.500 | 102.428 | 102.404 | 102.380 | 6.500 | 102.428 | 102.404 | 102.380 | 6.125 | 102.140 | 102.180 | 101.970 |
| 6.625 | 102.759 | 102.734 | 102.710 | 6.625 | 102.759 | 102.734 | 102.710 | 6.250 | 102.408 | 102.242 | 102.243 |
| 6.750 | 102.896 | 102.799 | 102.702 | 6.750 | 102.896 | 102.799 | 102.702 | 6.375 | 102.079 | 102.055 | 102.031 |
| 6.875 | 102.974 | 102.877 | 102.780 | 6.875 | 102.974 | 102.877 | 102.780 | 6.500 | 102.428 | 102.404 | 102.380 |
| 7.000 | 103.169 | 103.072 | 102.975 | 7.000 | 103.169 | 103.072 | 102.975 | 6.625 | 102.759 | 102.734 | 102.710 |
| 7.125 | 103.318 | 103.178 | 103.154 | 7.125 | 103.318 | 103.178 | 103.154 | 6.750 | 102.896 | 102.799 | 102.702 |
| 7.250 | 103.494 | 103.347 | 103.226 | 7.250 | 103.494 | 103.347 | 103.226 | 6.875 | 102.974 | 102.877 | 102.780 |
| 7.375 | 103.020 | 102.891 | 102.761 | 7.375 | 103.020 | 102.891 | 102.761 | 7.000 | 103.169 | 103.072 | 102.975 |
| 7.500 | 103.257 | 103.162 | 103.126 | 7.500 | 103.257 | 103.162 | 103.126 | 7.125 | 103.318 | 103.178 | 103.154 |
| 7.625 | 103.586 | 103.376 | 103.259 | 7.625 | 103.586 | 103.376 | 103.259 | 7.250 | 103.494 | 103.347 | 103.226 |
| 7.750 | 103.607 | 103.397 | 103.211 | 7.750 | 103.607 | 103.397 | 103.211 | 7.375 | 103.020 | 102.891 | 102.761 |
| 7.875 | | | | 7.875 | | | | 7.500 | 103.257 | 103.162 | 103.126 |
| 8.000 | | | | 8.000 | | | | 7.625 | 103.586 | 103.376 | 103.259 |
| 8.125 | | | | 8.125 | | | | 7.750 | 103.607 | 103.397 | 103.211 |

| 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 | 97.905 | 97.997 | 98.033 | 4.500 | 97.905 | 97.997 | 98.033 | 6.625 | 102.335 | 102.321 | 102.310 |
| 4.625 | 98.419 | 98.511 | 98.547 | 4.625 | 98.419 | 98.511 | 98.547 | 6.750 | 102.200 | 102.147 | 102.123 |
| 4.750 | 98.568 | 98.576 | 98.584 | 4.750 | 98.568 | 98.576 | 98.584 | 6.875 | 102.154 | 102.004 | 101.979 |
| 4.875 | 98.765 | 98.791 | 98.815 | 4.875 | 98.765 | 98.791 | 98.815 | 7.000 | 102.559 | 102.409 | 102.385 |
| 5.000 | 99.175 | 99.280 | 99.303 | 5.000 | 99.175 | 99.280 | 99.303 | 7.125 | 102.914 | 102.764 | 102.740 |
| 5.125 | 99.390 | | | | | | | | | | |

| 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 | 99.478 | 99.503 | 99.527 | 5.375 | 99.478 | 99.503 | 99.527 | 5.000 | | | | |
| 5.500 | 100.096 | 100.070 | 100.094 | 5.500 | 100.096 | 100.070 | 100.094 | 5.125 | | | | |
| 5.625 | 100.430 | 100.454 | 100.478 | 5.625 | 100.430 | 100.454 | 100.478 | 5.250 | 98.833 | 98.924 | 98.950 | |
| 5.750 | 101.141 | 100.999 | 101.012 | 5.750 | 101.141 | 100.999 | 101.012 | 5.375 | 99.478 | 99.503 | 99.527 | |
| 5.875 | 101.317 | 101.107 | 101.147 | 5.875 | 101.317 | 101.107 | 101.147 | 5.500 | 100.096 | 100.070 | 100.094 | |
| 6.000 | 101.753 | 101.542 | 101.582 | 6.000 | 101.753 | 101.542 | 101.582 | 5.625 | 100.430 | 100.454 | 100.478 | |
| 6.125 | 102.140 | 102.180 | 101.970 | 6.125 | 102.140 | 102.180 | 101.970 | 5.750 | 101.141 | 100.999 | 101.012 | |
| 6.250 | 102.408 | 102.198 | 102.103 | 6.250 | 102.408 | 102.198 | 102.103 | 5.875 | 101.317 | 101.107 | 101.147 | |
| 6.375 | 101.829 | 101.805 | 101.781 | 6.375 | 101.829 | 101.805 | 101.781 | 6.000 | 101.753 | 101.542 | 101.582 | |
| 6.500 | 102.428 | 102.404 | 102.380 | 6.500 | 102.428 | 102.404 | 102.380 | 6.125 | 102.140 | 102.180 | 101.970 | |
| 6.625 | 102.759 | 102.734 | 102.710 | 6.625 | 102.759 | 102.734 | 102.710 | 6.250 | 102.408 | 102.198 | 102.103 | |
| 6.750 | 102.896 | 102.799 | 102.702 | 6.750 | 102.896 | 102.799 | 102.702 | 6.375 | 101.829 | 101.805 | 101.781 | |
| 6.875 | 102.724 | 102.627 | 102.530 | 6.875 | 102.724 | 102.627 | 102.530 | 6.500 | 102.428 | 102.404 | 102.380 | |
| 7.000 | 103.169 | 103.072 | 102.975 | 7.000 | 103.169 | 103.072 | 102.975 | 6.625 | 102.759 | 102.734 | 102.710 | |
| 7.125 | 103.243 | 103.146 | 103.049 | 7.125 | 103.243 | 103.146 | 103.049 | 6.750 | 102.896 | 102.799 | 102.702 | |
| 7.250 | 103.494 | 103.347 | 103.226 | 7.250 | 103.494 | 103.347 | 103.226 | 6.875 | 102.724 | 102.627 | 102.530 | |
| 7.375 | 103.020 | 102.891 | 102.761 | 7.375 | 103.020 | 102.891 | 102.761 | 7.000 | 103.169 | 103.072 | 102.975 | |
| 7.500 | 103.200 | 102.990 | 102.809 | 7.500 | 103.200 | 102.990 | 102.809 | 7.125 | 103.243 | 103.146 | 103.049 | |
| 7.625 | 103.586 | 103.376 | 103.190 | 7.625 | 103.586 | 103.376 | 103.190 | 7.250 | 103.494 | 103.347 | 103.226 | |
| 7.750 | 103.607 | 103.397 | 103.211 | 7.750 | 103.607 | 103.397 | 103.211 | 7.375 | 103.020 | 102.891 | 102.761 | |
| 7.875 | | | | 7.875 | | | | 7.500 | 103.200 | 102.990 | 102.809 | |
| 8.000 | | | | 8.000 | | | | 7.625 | 103.586 | 103.376 | 103.190 | |
| 8.125 | | | | 8.125 | | | | 7.750 | 103.607 | 103.397 | 103.211 | |
| 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 | 97.108 | 96.996 | 97.010 | |
| 3.250 | | | | 3.250 | | | | 5.375 | 97.710 | 97.849 | 97.862 | |
| 3.375 | | | | 3.375 | | | | 5.500 | 98.626 | 98.515 | 98.528 | |
| 3.500 | 92.498 | 92.597 | 92.658 | 3.500 | 92.498 | 92.597 | 92.658 | 5.625 | 98.947 | 98.836 | 98.849 | |
| 3.625 | 93.001 | 93.099 | 93.160 | 3.625 | 93.001 | 93.099 | 93.160 | 5.750 | 99.571 | 99.545 | 99.546 | |
| 3.750 | 94.252 | 94.364 | 94.412 | 3.750 | 94.252 | 94.364 | 94.412 | 5.875 | 100.279 | 100.306 | 100.307 | |
| 3.875 | 94.750 | 94.861 | 94.909 | 3.875 | 94.750 | 94.861 | 94.909 | 6.000 | 100.733 | 100.760 | 100.761 | |
| 4.000 | 95.235 | 95.346 | 95.395 | 4.000 | 95.235 | 95.346 | 95.395 | 6.125 | 101.077 | 101.104 | 101.105 | |
| 4.125 | 95.705 | 95.816 | 95.865 | 4.125 | 95.705 | 95.816 | 95.865 | 6.250 | 101.719 | 101.759 | 101.549 | |
| 4.250 | 96.617 | 96.719 | 96.746 | 4.250 | 96.617 | 96.719 | 96.746 | 6.375 | 101.310 | 101.286 | 101.262 | |
| 4.375 | 97.330 | 97.423 | 97.459 | 4.375 | 97.330 | 97.423 | 97.459 | 6.500 | 101.667 | 101.674 | 101.662 | |
| 4.500 | 97.772 | 97.865 | 97.901 | 4.500 | 97.772 | 97.865 | 97.901 | 6.625 | 101.990 | 101.966 | 101.941 | |
| 4.625 | 98.189 | 98.282 | 98.318 | 4.625 | 98.189 | 98.282 | 98.318 | 6.750 | 102.200 | 102.147 | 102.123 | |
| 4.750 | 98.568 | 98.576 | 98.584 | 4.750 | 98.568 | 98.576 | 98.584 | 6.875 | 101.943 | 101.846 | 101.749 | |
| 4.875 | 98.765 | 98.774 | 98.782 | 4.875 | 98.765 | 98.774 | 98.782 | 7.000 | 102.203 | 102.073 | 102.049 | |
| 5.000 | 98.951 | 99.056 | 99.080 | 5.000 | 98.951 | 99.056 | 99.080 | 7.125 | 102.533 | 102.389 | 102.365 | |
| 5.125 | 99.304 | 99.409 | 99.432 | 5.125 | 99.304 | 99.409 | 99.432 | 7.250 | 102.594 | 102.447 | 102.326 | |
| 5.250 | 99.581 | 99.544 | 99.555 | 5.250 | 99.581 | 99.544 | 99.555 | 7.375 | 102.234 | 102.159 | 102.122 | |
| 5.375 | 99.830 | 99.901 | 99.662 | 5.375 | 99.830 | 99.901 | 99.662 | 7.500 | 102.722 | 102.397 | 102.361 | |
| 5.500 | 100.167 | 100.238 | 99.999 | 5.500 | 100.167 | 100.238 | 99.999 | 7.625 | 102.974 | 102.899 | 102.613 | |
| 5.625 | 100.490 | 100.560 | 100.571 | 5.625 | 100.490 | 100.560 | 100.571 | 7.750 | 102.676 | 102.466 | 102.280 | |
| 5.750 | 100.771 | 100.675 | 100.618 | 5.750 | 100.771 | 100.675 | 100.618 | 8.000 | | | | |
| 5.875 | 100.653 | 100.636 | 100.620 | 5.875 | 100.653 | 100.636 | 100.620 | 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 | 101.667 | 101.674 | 101.662 | 6.125 | 101.077 | 101.104 | 101.105 | 4.500 | 94.783 | 94.751 | 94.787 | |
| 6.625 | 101.990 | 101.966 | 101.941 | 6.250 | 101.719 | 101.759 | 101.549 | 4.625 | 95.129 | 95.097 | 95.133 | |
| 6.750 | 102.200 | 102.147 | 102.123 | 6.375 | 101.310 | 101.286 | 101.262 | 4.750 | 94.943 | 94.951 | 94.959 | |
| 6.875 | 101.943 | 101.846 | 101.749 | 6.500 | 101.667 | 101.674 | 101.662 | 4.875 | 95.140 | 95.149 | 95.157 | |
| 7.000 | 102.203 | 102.073 | 102.049 | 6.625 | 101.990 | 101.966 | 101.941 | 5.000 | 95.274 | 95.282 | 95.290 | |
| 7.125 | 102.533 | 102.389 | 102.365 | 6.750 | 102.200 | 102.147 | 102.123 | 5.125 | 95.401 | 95.409 | 95.417 | |
| 7.250 | 102.594 | 102.447 | 102.326 | 6.875 | 101.943 | 101.846 | 101.749 | 5.250 | 97.144 | 97.087 | 97.031 | |
| 7.375 | 102.234 | 102.159 | 102.122 | 7.000 | 102.203 | 102.073 | 102.049 | 5.375 | 97.075 | 97.018 | 96.962 | |
| 7.500 | 102.722 | 102.397 | 102.361 | 7.125 | 102.533 | 102.389 | 102.365 | 5.500 | 97.417 | 97.361 | 97.304 | |
| 7.625 | 102.974 | 102.899 | 102.613 | 7.250 | 102.594 | 102.447 | 102.326 | 5.625 | 97.770 | 97.713 | 97.657 | |
| 7.750 | 102.676 | 102.466 | 102.280 | 7.375 | 102.234 | 102.159 | 102.122 | 5.750 | 98.541 | 98.525 | 98.509 | |
| 7.875 | | | | 7.500 | 102.722 | 102.397 | 102.361 | 5.875 | 98.778 | 98.761 | 98.745 | |
| 8.000 | | | | 7.625 | 102.974 | 102.899 | 102.613 | 6.000 | 99.060 | 99.044 | 99.027 | |
| 8.125 | | | | 7.750 | 102.676 | 102.466 | 102.280 | 6.125 | 99.290 | 99.274 | 99.257 | |
| 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 | 101.829 | 101.805 | 101.781 | 6.375 | 101.829 | 101.805 | 101.781 | 6.000 | 101.753 | 101.542 | 101.582 | |
| 6.500 | 102.428 | 102.404 | 102.380 | 6.500 | 102.428 | 102.404 | 102.380 | 6.125 | 102.140 | 102.180 | 101.970 | |
| 6.625 | 102.759 | 102.734 | 102.710 | 6.625 | 102.759 | 102.734 | 102.710 | 6.250 | 102.408 | 102.198 | 102.103 | |
| 6.750 | 102.896 | 102.799 | 102.702 | 6.750 | 102.896 | 102.799 | 102.702 | 6.375 | 101.829 | 101.805 | 101.781 | |
| 6.875 | 102.724 | 102.627 | 102.530 | 6.875 | 102.724 | 102.627 | 102.530 | 6.500 | 102.428 | 102.404 | 102.380 | |
| 7.000 | 103.169 | 103.072 | 102.975 | 7.000 | 103.169 | 103.072 | 102.975 | 6.625 | 102.759 | 102.734 | 102.710 | |
| 7.125 | 103.243 | 103.146 | 103.049 | 7.125 | 103.243 | 103.146 | 103.049 | 6.750 | 102.896 | 102.799 | 102.702 | |
| 7.250 | 103.494 | 103.347 | 103.226 | 7.250 | 103.494 | 103.347 | 103.226 | 6.875 | 102.724 | 102.627 | 102.530 | |
| 7.375 | 103.020 | 102.891 | 102.761 | 7.375 | 103.020 | 102.891 | 102.761 | 7.000 | 103.169 | 103.072 | 102.975 | |
| 7.500 | 103.200 | 102.990 | 102.809 | 7.500 | 103.200 | 102.990 | 102.809 | 7.125 | 103.243 | 103.146 | 103.049 | |
| 7.625 | 103.586 | 103.376 | 103.190 | 7.625 | 103.586 | 103.376 | 103.190 | 7.250 | 103.494 | 103.347 | 103.226 | |
| 7.750 | 103.607 | 103.397 | 103.211 | 7.750 | 103.607 | 103.397 | 103.211 | 7.375 | 103.020 | 102.891 | 102.761 | |
| 7.875 | | | | 7.875 | | | | 7.500 | 103.200 | 102.990 | 102.809 | |
| 8.000 | | | | 8.000 | | | | 7.625 | 103.586 | 103.376 | 103.190 | |
| 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 | 97.772 | 97.865 | 97.901 | 4.500 | 97.772 | 97.865 | 97.901 | 6.625 | 101.990 | 101.966 | 101.941 | |
| 4.625 | 98.189 | 98.282 | 98.318 | 4.625 | 98.189 | 98.282 | 98.318 | 6.750 | 102.200 | 102.147 | 102.123 | |
| 4.750 | 98.568 | 98.576 | 98.584 | 4.750 | 98.568 | 98.576 | 98.584 | 6.875 | 101.943 | 101.846 | 101.749 | |
| 4.875 | 98.765 | 98.774 | 98.782 | 4.875 | 98.765 | 98.774 | 98.782 | 7. | | | | |

Effective Time:
8:40:25 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 | 98.049 | 97.835 | 97.535 | 6.750 | 95.449 | 95.235 | 94.935 | 6.750 | | | | |
| 6.875 | 98.473 | 98.259 | 97.959 | 6.875 | 95.873 | 95.659 | 95.359 | 6.875 | | | | |
| 7.000 | 98.887 | 98.673 | 98.373 | 7.000 | 96.287 | 96.073 | 95.773 | 7.000 | | | | |
| 7.125 | 99.250 | 99.036 | 98.736 | 7.125 | 96.650 | 96.436 | 96.136 | 7.125 | | | | |
| 7.250 | 99.680 | 99.393 | 99.093 | 7.250 | 97.080 | 96.793 | 96.493 | 7.250 | | | | |
| 7.375 | 100.064 | 99.777 | 99.477 | 7.375 | 97.464 | 97.177 | 96.877 | 7.375 | | | | |
| 7.500 | 100.438 | 100.151 | 99.851 | 7.500 | 97.838 | 97.551 | 97.251 | 7.500 | | | | |
| 7.625 | 100.771 | 100.484 | 100.184 | 7.625 | 98.171 | 97.884 | 97.584 | 7.625 | | | | |
| 7.750 | 101.095 | 100.808 | 100.508 | 7.750 | 98.495 | 98.208 | 97.908 | 7.750 | | | | |
| 7.875 | 101.197 | 100.837 | 100.537 | 7.875 | 98.597 | 98.237 | 97.937 | 7.875 | | | | |
| 8.000 | 101.541 | 101.181 | 100.881 | 8.000 | 98.941 | 98.581 | 98.281 | 8.000 | | | | |
| 8.125 | 101.834 | 101.474 | 101.174 | 8.125 | 99.234 | 98.874 | 98.574 | 8.125 | | | | |
| 8.250 | 102.118 | 101.758 | 101.458 | 8.250 | 99.518 | 99.158 | 98.858 | 8.250 | | | | |
| 8.375 | | | | 8.375 | | | | 8.375 | | | | |
| 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 | 96.049 | 95.835 | 95.535 | 6.750 | 93.449 | 93.235 | 92.935 | 6.750 | | | | |
| 6.875 | 96.473 | 96.259 | 95.959 | 6.875 | 93.873 | 93.659 | 93.359 | 6.875 | | | | |
| 7.000 | 96.887 | 96.673 | 96.373 | 7.000 | 94.287 | 94.073 | 93.773 | 7.000 | | | | |
| 7.125 | 97.250 | 97.036 | 96.736 | 7.125 | 94.650 | 94.436 | 94.136 | 7.125 | | | | |
| 7.250 | 97.680 | 97.393 | 97.093 | 7.250 | 95.080 | 94.793 | 94.493 | 7.250 | | | | |
| 7.375 | 98.064 | 97.777 | 97.477 | 7.375 | 95.464 | 95.177 | 94.877 | 7.375 | | | | |
| 7.500 | 98.438 | 98.151 | 97.851 | 7.500 | 95.838 | 95.551 | 95.251 | 7.500 | | | | |
| 7.625 | 98.771 | 98.484 | 98.184 | 7.625 | 96.171 | 95.884 | 95.584 | 7.625 | | | | |
| 7.750 | 99.095 | 98.808 | 98.508 | 7.750 | 96.495 | 96.208 | 95.908 | 7.750 | | | | |
| 7.875 | 99.197 | 98.837 | 98.537 | 7.875 | 96.597 | 96.237 | 95.937 | 7.875 | | | | |
| 8.000 | 99.541 | 99.181 | 98.881 | 8.000 | 96.941 | 96.581 | 96.281 | 8.000 | | | | |
| 8.125 | 99.834 | 99.474 | 99.174 | 8.125 | 97.234 | 96.874 | 96.574 | 8.125 | | | | |
| 8.250 | 100.118 | 99.758 | 99.458 | 8.250 | 97.518 | 97.158 | 96.858 | 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.