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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 206
Costa Mesa, CA, 92626

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

Effective Time:
7:58:55 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	98.422	98.428	98.477	5.625	98.422	98.428	98.477	5.000	95.948	95.946	95.978	
5.750	99.053	99.061	99.052	5.750	99.063	99.061	99.052	5.125	96.539	96.523	96.540	
5.875	99.596	99.593	99.585	5.875	99.596	99.593	99.585	5.250	97.519	97.503	97.534	
6.000	100.092	100.089	100.081	6.000	100.092	100.089	100.081	5.375	98.129	98.113	98.129	
6.125	100.534	100.531	100.523	6.125	100.534	100.531	100.523	5.500	98.688	98.672	98.688	
6.250	100.682	100.678	100.669	6.250	100.682	100.678	100.669	5.625	99.152	99.157	99.209	
6.375	101.083	101.079	101.071	6.375	101.083	101.079	101.071	5.750	99.748	99.765	99.824	
6.500	101.491	101.486	101.478	6.500	101.491	101.486	101.478	5.875	100.236	100.249	100.314	
6.625	101.804	101.799	101.791	6.625	101.804	101.799	101.791	6.000	100.713	100.723	100.792	
6.750	101.731	101.961	101.937	6.750	101.731	101.961	101.937	6.125	101.172	101.182	101.251	
6.875	102.165	102.145	102.120	6.875	102.165	102.145	102.120	6.250	101.019	100.982	101.000	
7.000	102.507	102.487	102.463	7.000	102.507	102.487	102.463	6.375	101.511	101.474	101.466	
7.125	102.755	102.735	102.711	7.125	102.755	102.735	102.711	6.500	101.929	101.892	101.884	
7.250	102.638	102.609	102.577	7.250	102.638	102.609	102.577	6.625	102.230	102.193	102.185	
7.375	102.780	102.750	102.726	7.375	102.780	102.750	102.726	6.750	101.981	101.961	101.937	
7.500	103.181	103.152	103.120	7.500	103.181	103.152	103.120	6.875	102.165	102.145	102.120	
7.625	103.427	103.398	103.366	7.625	103.427	103.398	103.366	7.000	102.507	102.487	102.463	
7.750	102.921	102.865	102.800	7.750	102.921	102.865	102.800	7.125	102.755	102.735	102.711	
7.875	103.311	103.225	103.169	7.875	103.311	103.225	103.169	7.250	102.638	102.609	102.577	
8.000	103.696	103.610	103.554	8.000	103.696	103.610	103.554	7.375	102.786	102.757	102.724	
8.125	103.973	103.887	103.831	8.125	103.973	103.887	103.831	7.500	103.181	103.152	103.120	
8.250				8.250				7.625	103.427	103.398	103.366	
8.375				8.375				7.750	102.671	102.865	102.800	
8.500				8.500				7.875	102.447	102.523	102.527	
8.625				8.625				8.000	102.688	102.762	102.769	

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				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	
4.625	97.612	97.715	97.770	4.625	97.511	97.598	97.648					
4.750	98.130	98.072	98.133	4.750	98.117	98.200	98.255					
4.875	98.598	98.498	98.498	4.875	98.589	98.556	98.591					
5.000	98.898	98.896	98.962	5.000	98.992	99.031	99.061					
5.125	99.045	99.097	99.137	5.125	99.447	99.233	99.268					
5.250	99.465	99.460	99.452	5.250	99.766	99.798	99.588					
5.375	99.810	99.782	99.782	5.375	100.069	100.099	100.142					
5.500	100.553	100.538	100.552	5.500	100.553	100.538	100.552					
5.625	100.372	100.347	100.355	5.625	100.522	100.632	100.652					
5.750	100.848	100.823	100.831	5.750	100.848	100.906	100.931					
5.875	101.280	101.255	101.262	5.875	101.280	101.255	101.262					
6.000	101.555	101.530	101.537	6.000	101.555	101.530	101.537					
6.125	101.080	101.038	101.042	6.125	101.222	101.376	101.380					
6.250	101.542	101.500	101.493	6.250	101.542	101.617	101.626					
6.375	101.708	101.916	101.909	6.375	101.958	101.916	101.909					
6.500	101.944	102.151	102.144	6.500	102.194	102.152	102.165					
6.625	101.708	101.625	101.605	6.625	101.750	101.822	101.812					
6.750	102.162	102.078	102.027	6.750	102.162	102.078	102.031					
6.875	102.317	102.234	102.433	6.875	102.567	102.484	102.433					
7.000	102.525	102.692	102.640	7.000	102.775	102.692	102.640					

Conventional 30 Yr 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	99.498	99.479	99.455	6.000	99.055	99.268	99.010	5.125	97.878	97.863	97.628	
6.125	100.229	100.211	100.186	6.125	99.639	99.602	99.594	5.250	98.120	98.105	98.119	
6.250	100.665	100.648	100.623	6.250	100.170	100.133	100.125	5.375	98.569	98.554	98.569	
6.375	101.108	101.078	101.064	6.375	100.913	100.876	100.868	5.500	98.880	98.866	98.880	
6.500	101.410	101.410	101.402	6.500	101.351	101.314	101.306	5.625	99.001	98.976	98.983	
6.625	101.702	101.676	101.662	6.625	101.649	101.612	101.604	5.750	99.223	99.199	99.206	
6.750	101.884	101.849	101.834	6.750	101.248	101.201	101.185	5.875	99.650	99.625	99.632	
6.875	102.139	102.106	102.090	6.875	101.709	101.663	101.647	6.000	99.908	99.883	99.891	
7.000	102.470	102.424	102.408	7.000	102.107	102.061	102.045	6.125	100.272	100.230	100.222	
7.125	102.701	102.671	102.654	7.125	102.351	102.305	102.289	6.250	100.730	100.688	100.681	
7.250	102.710	102.680	102.657	7.250	101.914	101.884	101.861	6.375	101.139	101.097	101.089	
7.375	103.001	102.973	102.948	7.375	102.199	102.171	102.146	6.500	101.345	101.302	101.295	
7.500	103.313	103.286	103.261	7.500	102.513	102.460	102.436	6.625	100.775	100.692	100.640	
7.625	103.465	103.440	103.414	7.625	102.452	102.427	102.401	6.750	101.225	101.142	101.090	
7.750	103.226	103.213	103.180	7.750	101.884	101.871	101.839	6.875	98.630	98.691	98.546	
7.875	103.497	103.487	103.453	7.875	101.013	101.089	101.007	7.000	98.821	98.882	98.737	

Conventional Fixed Adjustments

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

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

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

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	97.476	97.379	97.291	5.250				5.250				
5.375	97.842	97.745	97.657	5.375				5.375				
5.500	98.199	98.102	98.014	5.500				5.500				
5.625	98.554	98.457	98.369	5.625	98.005	98.158	98.070	5.625	96.565	96.502	96.439	
5.750	98.878	98.781	98.693	5.750	98.655	98.558	98.470	5.750	97.692	97.595	97.507	
5.875	99.173	99.076	98.988	5.875	98.974	98.877	98.789	5.875	98.104	98.007	97.919	
6.000	99.440	99.343	99.255	6.000	99.040	98.943	98.855	6.000	98.507	98.410	98.322	
6.125	99.670	99.573	99.485	6.125	99.349	99.252	99.164	6.125	98.893	98.796	98.708	
6.250	99.870	100.023	99.935	6.250	99.877	99.780	99.692	6.250	99.235	99.138	99.050	
6.375	100.083	99.986	100.148	6.375	100.169	100.072	99.984	6.375	99.573	99.476	99.388	
6.500	100.507	100.410	100.322	6.500	100.450	100.353	100.265	6.500	100.163	100.066	99.978	
6.625	100.633	100.536	100.448	6.625	100.717	100.620	100.532	6.625	100.250	100.153	100.065	
6.750	100.316	100.253	100.190	6.750	100.962	100.865	100.777	6.750	100.789	100.692	100.604	
6.875	100.522	100.459	100.396	6.875	100.574	100.511	100.448	6.875	101.035	100.938	100.850	
7.000	100.875	100.812	100.749	7.000	100.987	100.924	100.861	7.000	100.934	100.871	100.809	
7.125				7.125	101.231	101.168	101.105	7.125	101.207	101.144	101.082	
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	97.176	97.113	97.050	5.250				5.250				
5.375	97.541	97.478	97.415	5.375				5.375				
5.500	97.859	97.796	97.733	5.500				5.500				
5.625	98.228	98.165	98.102	5.625	97.809	97.746	97.683	5.625	96.891	96.828	96.765	
5.750	98.570	98.507	98.444	5.750	98.238	98.175	98.112	5.750	97.372	97.309	97.246	
5.875	98.768	98.705	98.642	5.875	98.645	98.582	98.519	5.875	97.669	97.606	97.543	
6.000	99.115	99.052	98.989	6.000	98.716	98.653	98.590	6.000	98.148	98.085	98.022	
6.125	99.317	99.254	99.191	6.125	99.121	99.058	98.995	6.125	98.419	98.356	98.293	
6.250	99.664	99.601	99.538	6.250	99.527	99.464	99.401	6.250	98.876	98.813	98.750	
6.375	99.866	99.803	99.740	6.375	99.937	99.874	99.811	6.375	99.333	99.270	99.207	
6.500	100.214	100.151	100.088	6.500	100.178	100.115	100.052	6.500	99.790	99.727	99.664	
6.625	100.418	100.355	100.292	6.625	100.419	100.356	100.293	6.625	100.063	100.000	99.937	
6.750	100.643	100.580	100.517	6.750	100.830	100.767	100.704	6.750	100.525	100.462	100.399	
6.875	100.848	100.785	100.722	6.875	100.900	100.837	100.774	6.875	100.798	100.735	100.672	
7.000	101.201	101.138	101.075	7.000	101.314	101.251	101.188	7.000	101.261	101.198	101.135	
7.125	101.405	101.342	101.279	7.125	101.558	101.495	101.432	7.125	101.534	101.471	101.408	
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
≥ 780	-0.375	-0.375	-0.625	-0.875
760-779	-0.375	-0.375	-0.875	-1.250
740-759	-0.375	-0.375	-1.000	-1.625
720-739	-0.375	-0.500	-1.375	-2.000
700-719	-0.375	-0.500	-1.625	-2.625
680-699	-0.375	-0.625	-2.000	-2.875
660-679	-0.375	-0.875	-2.750	-4.000
640-659	-0.375	-1.375	-3.125	-4.625
620-639	-0.375	-1.375	-3.375	-5.125

Additional Cash-Out Refinance LLPA Adjusters				
	≤30	30.01-60	60.01-70	70.01-75
Attached Condo	0.000	0.000	-0.125	-0.125
Investment Property	-1.125	-1.125	-1.625	-2.125
2nd Home	-1.125	-1.125	-1.625	-2.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375
High Balance	-2.000	-2.000	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875
DTI > 40%	0.000	0.000	0.000	0.000

Additional Miscellaneous 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	
5.750	99.063	99.061	99.052	5.750	98.856	98.826	98.805	4.375				
5.875	99.596	99.593	99.585	5.875	99.267	99.239	99.218	4.500				
6.000	99.842	100.089	100.081	6.000	99.659	99.643	99.622	4.625				
6.125	100.284	100.281	100.273	6.125	100.032	100.009	99.988	4.750	97.453	97.235	97.225	
6.250	100.682	100.678	100.669	6.250	100.494	100.457	100.449	4.875	97.845	97.629	97.619	
6.375	101.083	101.079	101.071	6.375	100.771	100.734	100.726	5.000	98.825	98.570	98.562	
6.500	101.527	101.490	101.482	6.500	101.277	101.240	101.232	5.125	98.945	98.940	98.932	
6.625	101.916	101.879	101.871	6.625	101.666	101.629	101.621	5.250	99.465	99.460	99.452	
6.750	101.981	101.961	101.937	6.750	101.550	101.504	101.488	5.375	99.723	99.718	99.711	
6.875	102.165	102.145	102.120	6.875	101.795	101.748	101.732	5.500	100.065	100.059	100.052	
7.000	102.520	102.487	102.463	7.000	102.270	102.224	102.208	5.625	100.053	100.041	100.028	
7.125	102.859	102.813	102.797	7.125	102.609	102.563	102.547	5.750	100.605	100.581	100.552	
7.250	102.638	102.609	102.577	7.250	102.149	102.096	102.071	5.875	100.845	100.822	100.792	
7.375	102.867	102.814	102.790	7.375	102.617	102.564	102.540	6.000	100.955	100.932	100.902	

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	97.277	97.194	97.172									
4.875	97.587	97.372	97.362									
5.000	97.963	97.913	97.904									
5.125	98.406	98.377	98.368									
5.250	98.701	98.674	98.665									
5.375	98.995	98.971	98.962									
5.500	99.161	99.138	99.129									
5.625	99.402	99.363	99.319									
5.750	99.674	99.635	99.592									
5.875	99.915	99.876	99.841									
6.000	100.365	100.326	100.282									

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	
5.750	99.063	99.061	99.052	5.750	98.856	98.826	98.805	4.250				
5.875	99.596	99.593	99.585	5.875	99.267	99.239	99.218	4.375				
6.000	99.842	100.089	100.081	6.000	99.659	99.643	99.622	4.500				
6.125	100.284	100.281	100.273	6.125	100.032	100.009	99.988	4.625				
6.250	100.682	100.678	100.669	6.250	100.275	100.243	100.203	4.750	97.453	97.235	97.225	
6.375	101.083	101.079	101.071	6.375	100.479	100.447	100.407	4.875	97.845	97.629	97.619	
6.500	101.241	101.236	101.228	6.500	100.661	100.629	100.589	5.000	98.825	98.570	98.562	
6.625	101.554	101.549	101.541	6.625	101.016	100.988	100.970	5.125	98.945	98.940	98.932	
6.750	101.731	101.711	101.687	6.750	101.201	101.156	101.099	5.250	99.465	99.460	99.452	
6.875	101.915	101.895	101.870	6.875	101.328	101.282	101.226	5.375	99.723	99.718	99.711	
7.000	102.257	102.237	102.213	7.000	101.501	101.455	101.415	5.500	100.065	100.059	100.052	
7.125	102.505	102.485	102.461	7.125	101.757	101.726	101.703	5.625	100.053	100.041	100.028	
7.250	102.388	102.359	102.327	7.250	101.798	101.771	101.739	5.750	100.605	100.581	100.552	
7.375	102.786	102.757	102.724	7.375	101.824	101.797	101.765	5.875	100.845	100.822	100.792	
7.500	102.931	102.902	102.870	7.500	102.154	102.127	102.098	6.000	100.955	100.932	100.902	

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	97.277	97.194	97.172									
4.875	97.587	97.372	97.362									
5.000	97.963	97.913	97.904									
5.125	98.406	98.377	98.368									
5.250	98.701	98.674	98.665									
5.375	98.995	98.971	98.962									
5.500	99.161	99.138	99.129									
5.625	99.402	99.363	99.319									
5.750	99.674	99.635	99.592									

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



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

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	98.107	98.108	98.163	2.625				2.625				
5.750	98.603	98.620	98.648	2.750				2.750				
5.875	99.079	99.092	99.127	2.875				2.875				
6.000	99.593	99.602	99.642	3.000				3.000				
6.125	100.099	100.108	100.148	3.125				3.125				
6.250	100.093	100.103	100.116	3.250				3.250				
6.375	100.537	100.542	100.562	3.375				3.375				
6.500	100.992	100.994	101.019	3.500				3.500				
6.625	101.438	101.440	101.465	3.625				3.625				
6.750	101.182	101.215	101.213	3.750				3.750				
6.875	101.584	101.613	101.617	3.875				3.875				
7.000	101.919	101.945	101.954	4.000				4.000				
7.125	102.372	102.397	102.406	4.125				4.125				
7.250	101.982	102.007	101.990	4.250				4.250				
7.375	102.334	102.355	102.344									

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	
5.000	97.869	97.988	97.915	5.000				5.000	97.869	97.988	97.915	
5.125	98.648	98.767	98.694	5.125				5.125	98.648	98.767	98.694	
5.250	99.548	99.667	99.594	5.250	99.548	99.667	99.594	5.250	99.548	99.667	99.594	
5.375	99.984	100.008	100.032	5.375	99.984	100.008	100.032	5.375	99.984	100.008	100.032	
5.500	100.505	100.529	100.553	5.500	100.505	100.529	100.553	5.500	100.505	100.529	100.553	
5.625	100.935	100.959	100.983	5.625	100.935	100.959	100.983	5.625	100.935	100.959	100.983	
5.750	101.502	101.503	101.425	5.750	101.502	101.503	101.425	5.750	101.502	101.503	101.425	
5.875	101.593	101.383	101.215	5.875	101.593	101.383	101.215	5.875	101.593	101.383	101.215	
6.000	102.015	101.827	101.730	6.000	102.015	101.827	101.730	6.000	102.015	101.827	101.730	
6.125	102.404	102.263	102.166	6.125	102.404	102.263	102.166	6.125	102.404	102.263	102.166	
6.250	102.640	102.592	102.495	6.250	102.640	102.592	102.495	6.250	102.640	102.592	102.495	
6.375	102.314	102.298	102.281	6.375	102.314	102.298	102.281	6.375	102.314	102.298	102.281	
6.500	102.656	102.640	102.624	6.500	102.656	102.640	102.624	6.500	102.656	102.640	102.624	
6.625	102.971	102.955	102.939	6.625	102.971	102.955	102.939	6.625	102.971	102.955	102.939	
6.750	103.110	103.054	102.997	6.750	103.110	103.054	102.997	6.750	103.110	103.054	102.997	
6.875	102.786	102.980	102.923	6.875	102.786	102.980	102.923	6.875	102.786	102.980	102.923	
7.000	103.190	103.133	103.077	7.000	103.190	103.133	103.077	7.000	103.190	103.133	103.077	
7.125	103.386	103.427	103.339	7.125	103.386	103.427	103.339	7.125	103.386	103.427	103.339	
7.250	103.545	103.465	103.424	7.250	103.545	103.465	103.424	7.250	103.545	103.465	103.424	
7.375	102.952	102.974	102.898	7.375	102.952	102.974	102.898	7.375	102.952	102.974	102.898	
7.500	103.359	103.381	103.305	7.500	103.359	103.381	103.305	7.500	103.359	103.381	103.305	
7.625	103.604	103.581	103.505	7.625	103.604	103.581	103.505	7.625	103.604	103.581	103.505	
7.750	103.624	103.508	103.403	7.750	103.624	103.508	103.403	7.750	103.624	103.508	103.403	
7.875				7.875				7.875				
8.000				8.000				8.000				
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				5.000	95.932	96.051	95.895	
2.875				2.875				5.125	96.701	96.820	96.663	
3.000				3.000				5.250	97.554	97.654	97.595	
3.125				3.125				5.375	98.222	98.321	98.189	
3.250				3.250				5.500	99.020	99.120	98.987	
3.375				3.375				5.625	99.489	99.588	99.455	
3.500	92.536	92.645	92.672	3.500	92.536	92.645	92.672	5.750	99.869	99.880	99.773	
3.625	93.086	93.195	93.222	3.625	93.086	93.195	93.222	5.875	100.833	100.664	100.557	
3.750	94.212	94.377	94.391	3.750	94.212	94.377	94.391	6.000	101.349	101.179	101.072	
3.875	94.761	94.926	94.940	3.875	94.761	94.926	94.940	6.125	101.785	101.615	101.758	
4.000	95.307	95.472	95.487	4.000	95.307	95.472	95.487	6.250	101.717	101.426	101.385	
4.125	95.850	96.015	96.029	4.125	95.850	96.015	96.029	6.375	101.597	101.658	101.557	
4.250	96.396	96.723	96.725	4.250	96.396	96.723	96.725	6.500	102.050	102.110	102.010	
4.375	97.385	97.513	97.515	4.375	97.385	97.513	97.515	6.625	102.407	102.467	102.367	
4.500	97.917	98.045	98.047	4.500	97.917	98.045	98.047	6.750	102.180	102.111	102.038	
4.625	98.439	98.566	98.569	4.625	98.439	98.566	98.569	6.875	102.043	102.084	101.984	
4.750	98.577	98.602	98.626	4.750	98.577	98.602	98.626	7.000	102.502	102.544	102.443	
4.875	98.873	98.948	98.937	4.875	98.873	98.948	98.937	7.125	102.927	102.968	102.867	
5.000	99.371	99.446	99.435	5.000	99.371	99.446	99.435	7.250	102.033	102.055	101.979	
5.125	99.847	99.921	99.911	5.125	99.847	99.921	99.911	7.375	102.516	102.538	102.462	
5.250	99.815	99.800	99.815	5.250	99.815	99.800	99.815	7.500	102.923	102.945	102.869	
5.375	99.987	100.133	100.111	5.375	99.987	100.133	100.111	7.625	103.123	103.145	103.069	
5.500	100.433	100.329	100.556	5.500	100.433	100.329	100.556	7.750				
5.625	100.856	100.752	100.729	5.625	100.856	100.752	100.729	7.875				
5.750	100.906	100.881	100.889	5.750	100.906	100.881	100.889	8.000				
5.875	100.802	100.917	100.882	5.875	100.802	100.917	100.882	8.125				
6.000				6.000				8.250				
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	
5.250	97.554	97.654	97.595	5.000	95.932	96.051	95.895	4.500	95.002	95.179	95.057	
5.375	98.222	98.321	98.189	5.125	96.701	96.820	96.663	4.625	95.491	95.669	95.546	
5.500	99.020	99.120	98.987	5.250	97.554	97.654	97.595	4.750	94.640	94.664	94.688	
5.625	99.489	99.588	99.455	5.375	98.222	98.321	98.189	4.875	94.879	94.903	94.927	
5.750	99.869	99.880	99.773	5.500	99.020	99.120	98.987	5.000	95.278	95.302	95.326	
5.875	100.833	100.664	100.557	5.625	99.489	99.588	99.455	5.125	95.515	95.550	95.563	
6.000	101.349	101.179	101.072	5.750	99.869	99.880	99.773	5.250	96.490	96.530	96.571	
6.125	101.785	101.615	101.758	5.875	100.833	100.664	100.557	5.375	96.525	96.565	96.606	
6.250	101.717	101.426	101.385	6.000	101.349	101.179	101.072	5.500	96.872	96.913	96.953	
6.375	101.597	101.658	101.557	6.125	101.785	101.615	101.758	5.625	97.231	97.271	97.311	
6.500	102.050	102.110	102.010	6.250	101.717	101.426	101.385	5.750	97.997	97.981	97.964	
6.625	102.407	102.467	102.367	6.375	101.597	101.658	101.557	5.875	98.239	98.223	98.207	
6.750	102.180	102.111	102.038	6.500	102.050	102.110	102.010	6.000	98.528	98.512	98.496	
6.875	102.043	102.084	101.984	6.625	102.407	102.467	102.367	6.125	98.762	98.745	98.729	
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	
5.250	99.548	99.667	99.594	5.250	99.548	99.667	99.594	5.250	99.548	99.667	99.594	
5.375	99.984	100.008	100.032	5.375	99.984	100.008	100.032	5.375	99.984	100.008	100.032	
5.500	100.505	100.529	100.553	5.500	100.505	100.529	100.553	5.500	100.505	100.529	100.553	
5.625	100.935	100.959	100.983	5.625	100.935	100.959	100.983	5.625	100.935	100.959	100.983	
5.750	101.502	101.503	101.425	5.750	101.502	101.503	101.425	5.750	101.502	101.503	101.425	
5.875	101.593	101.383	101.215	5.875	101.593	101.383	101.215	5.875	101.593	101.383	101.215	
6.000	102.015	101.827	101.730	6.000	102.015	101.827	101.730	6.000	102.015	101.827	101.730	
6.125	102.404	102.263	102.166	6.125	102.404	102.263	102.166	6.125	102.404	102.263	102.166	
6.250	102.640	102.592	102.495	6.250	102.640	102.592	102.495	6.250	102.640	102.592	102.495	
6.375	102.314	102.298	102.281	6.375	102.314	102.298	102.281	6.375	102.314	102.298	102.281	
6.500	102.656	102.640	102.624	6.500	102.656	102.640	102.624	6.500	102.656	102.640	102.624	
6.625	102.971	102.955	102.939	6.625	102.971	102.955	102.939	6.625	102.971	102.955	102.939	
6.750	103.110	103.054	102.997	6.750	103.110	103.054	102.997	6.750	103.110	103.054	102.997	
6.875	102.786	102.980	102.923	6.875	102.786	102.980	102.923	6.875	102.786	102.980	102.923	
7.000	103.190	103.133	103.077	7.000	103.190	103.133	103.077	7.000	103.190	103.133	103.077	
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	97.917	98.045	98.047	4.250	96.596	96.723	96.725	5.250	97.554	97.654	97.595	
4.625	98.439	98.566	98.569	4.375	97.385	97.513	97.515	5.375	98.222	98.321	98.189	
4.750	98.577	98.602	98.626	4.500	97.917	98.045	98.047	5.500	99.020	99.120	98.987	
4.875	98.873	98.948	98.937	4.625	98.439	98.566	98.569	5.625	99.4			

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	99.984	100.008	100.032	5.375	99.984	100.008	100.032	5.000				
5.500	100.505	100.529	100.553	5.500	100.505	100.529	100.553	5.125				
5.625	100.935	100.959	100.983	5.625	100.935	100.959	100.983	5.250	99.405	99.544	99.470	
5.750	101.502	101.291	101.198	5.750	101.502	101.291	101.198	5.375	99.964	100.008	100.032	
5.875	101.593	101.383	101.173	5.875	101.593	101.383	101.173	5.500	100.505	100.529	100.553	
6.000	102.015	101.805	101.601	6.000	102.015	101.805	101.601	5.625	100.935	100.959	100.983	
6.125	102.404	102.194	102.071	6.125	102.404	102.194	102.071	5.750	101.502	101.291	101.198	
6.250	102.640	102.430	102.223	6.250	102.640	102.430	102.223	5.875	101.593	101.383	101.173	
6.375	102.064	102.298	102.031	6.375	102.064	102.298	102.031	6.000	102.015	101.805	101.601	
6.500	102.656	102.640	102.624	6.500	102.656	102.640	102.624	6.125	102.404	102.194	102.071	
6.625	102.971	102.955	102.939	6.625	102.971	102.955	102.939	6.250	102.640	102.430	102.223	
6.750	103.110	103.054	102.997	6.750	103.110	103.054	102.997	6.375	102.064	102.298	102.031	
6.875	102.786	102.730	102.673	6.875	102.786	102.730	102.673	6.500	102.656	102.640	102.624	
7.000	103.190	103.133	103.077	7.000	103.190	103.133	103.077	6.625	102.971	102.955	102.939	
7.125	103.371	103.315	103.258	7.125	103.371	103.315	103.258	6.750	103.110	103.054	102.997	
7.250	103.545	103.465	103.424	7.250	103.545	103.465	103.424	6.875	102.786	102.730	102.673	
7.375	102.812	102.794	102.717	7.375	102.812	102.794	102.717	7.000	103.190	103.133	103.077	
7.500	103.218	103.106	103.030	7.500	103.218	103.106	103.030	7.125	103.371	103.315	103.258	
7.625	103.604	103.488	103.383	7.625	103.604	103.488	103.383	7.250	103.545	103.465	103.424	
7.750	103.624	103.508	103.403	7.750	103.624	103.508	103.403	7.375	102.812	102.794	102.717	
7.875				7.875				7.500	103.218	103.106	103.030	
8.000				8.000				7.625	103.604	103.488	103.383	
8.125				8.125				7.750	103.624	103.508	103.403	
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	97.659	97.729	97.596	
3.250				3.250				5.375	98.271	98.340	98.207	
3.375				3.375				5.500	98.949	99.018	98.886	
3.500	92.531	92.639	92.666	3.500	92.531	92.639	92.666	5.625	99.340	99.364	99.388	
3.625	93.039	93.147	93.174	3.625	93.039	93.147	93.174	5.750	99.869	99.891	99.784	
3.750	94.267	94.432	94.446	3.750	94.267	94.432	94.446	5.875	100.781	100.581	100.724	
3.875	94.770	94.935	94.950	3.875	94.770	94.935	94.950	6.000	101.238	101.288	101.182	
4.000	95.263	95.428	95.442	4.000	95.263	95.428	95.442	6.125	101.708	101.758	101.651	
4.125	95.742	95.907	95.921	4.125	95.742	95.907	95.921	6.250	101.717	101.426	101.385	
4.250	96.623	96.751	96.759	4.250	96.623	96.751	96.759	6.375	101.644	101.675	101.574	
4.375	97.345	97.473	97.475	4.375	97.345	97.473	97.475	6.500	102.049	102.080	101.979	
4.500	97.797	97.924	97.926	4.500	97.797	97.924	97.926	6.625	102.400	102.431	102.330	
4.625	98.225	98.352	98.354	4.625	98.225	98.352	98.354	6.750	102.180	102.111	102.038	
4.750	98.577	98.602	98.626	4.750	98.577	98.602	98.626	6.875	101.876	101.888	101.787	
4.875	98.816	98.841	98.865	4.875	98.816	98.841	98.865	7.000	102.210	102.221	102.121	
5.000	99.215	99.240	99.264	5.000	99.215	99.240	99.264	7.125	102.553	102.551	102.450	
5.125	99.517	99.592	99.581	5.125	99.517	99.592	99.581	7.250	101.964	101.955	101.879	
5.250	99.815	99.800	99.815	5.250	99.815	99.800	99.815	7.375	102.354	102.346	102.269	
5.375	99.818	99.965	99.942	5.375	99.818	99.965	99.942	7.500	102.667	102.658	102.582	
5.500	100.156	100.303	100.280	5.500	100.156	100.303	100.280	7.625	102.941	102.933	102.856	
5.625	100.475	100.621	100.599	5.625	100.475	100.621	100.599	7.750				
5.750	100.906	100.881	100.889	5.750	100.906	100.881	100.889	7.875				
5.875	100.802	100.786	100.769	5.875	100.802	100.786	100.769	8.000				
6.000				6.000				8.125				
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	102.049	102.080	101.979	6.125	101.708	101.758	101.651	4.500	94.820	94.948	94.825	
6.625	102.400	102.431	102.330	6.250	101.717	101.426	101.385	4.625	95.180	95.308	95.185	
6.750	102.180	102.111	102.038	6.375	101.644	101.675	101.574	4.750	94.640	94.664	94.688	
6.875	101.876	101.888	101.787	6.500	102.049	102.080	101.979	4.875	94.879	94.903	94.677	
7.000	102.210	102.221	102.121	6.625	102.400	102.431	102.330	5.000	95.028	95.302	95.076	
7.125	102.553	102.551	102.450	6.750	102.180	102.111	102.038	5.125	95.515	95.539	95.563	
7.250	101.964	101.955	101.879	6.875	101.876	101.888	101.787	5.250	96.490	96.530	96.571	
7.375	102.354	102.346	102.269	7.000	102.210	102.221	102.121	5.375	96.525	96.565	96.606	
7.500	102.667	102.658	102.582	7.125	102.553	102.551	102.450	5.500	96.872	96.913	96.953	
7.625	102.941	102.933	102.856	7.250	101.964	101.955	101.879	5.625	97.231	97.271	97.311	
7.750				7.375	102.354	102.346	102.269	5.750	97.997	97.981	97.964	
7.875				7.500	102.667	102.658	102.582	5.875	98.239	98.223	98.207	
8.000				7.625	102.941	102.933	102.856	6.000	98.528	98.512	98.496	
8.125				7.750				6.125	98.762	98.745	98.729	
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	102.064	102.298	102.031	6.375	102.064	102.298	102.031	6.000	102.015	101.805	101.601	
6.500	102.656	102.640	102.624	6.500	102.656	102.640	102.624	6.125	102.404	102.194	102.071	
6.625	102.971	102.955	102.939	6.625	102.971	102.955	102.939	6.250	102.640	102.430	102.223	
6.750	103.110	103.054	102.997	6.750	103.110	103.054	102.997	6.375	102.064	102.298	102.031	
6.875	102.786	102.730	102.673	6.875	102.786	102.730	102.673	6.500	102.656	102.640	102.624	
7.000	103.190	103.133	103.077	7.000	103.190	103.133	103.077	6.625	102.971	102.955	102.939	
7.125	103.371	103.315	103.258	7.125	103.371	103.315	103.258	6.750	103.110	103.054	102.997	
7.250	103.545	103.465	103.424	7.250	103.545	103.465	103.424	6.875	102.786	102.730	102.673	
7.375	102.812	102.794	102.717	7.375	102.812	102.794	102.717	7.000	103.190	103.133	103.077	
7.500	103.218	103.106	103.030	7.500	103.218	103.106	103.030	7.125	103.371	103.315	103.258	
7.625	103.604	103.488	103.383	7.625	103.604	103.488	103.383	7.250	103.545	103.465	103.424	
7.750	103.624	103.508	103.403	7.750	103.624	103.508	103.403	7.375	102.812	102.794	102.717	
7.875				7.875				7.500	103.218	103.106	103.030	
8.000				8.000				7.625	103.604	103.488	103.383	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	97.797	97.924	97.926	4.500	97.797	97.924	97.926	6.625	102.400	102.431	102.330	
4.625	98.225	98.352	98.354	4.625	98.225	98.352	98.354	6.750	102.180	102.111	102.038	
4.750	98.577	98.602	98.626	4.750	98.577	98.602	98.626	6.875	101.876	101.888	101.787	
4.875	98.816	98.841	98.865	4.875	98.816	98.841	98.865	7.000	102.210	102.221	102.121	
5.000	99.215	99.240	99.264	5.000	99.215	99.240	99.264	7.125	102.553	102.551	102.450	
5.125	99.517	99.592	99.581	5.125	99.517	99.592	99.581	7.250	101.964	101.955	101.879	
5.250	99.815	99.800	99.815	5.250	99.815	99.800	99.815	7.375	102.35			

Effective Time:
7:58:55 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	98.937	98.727	98.427	6.750	96.337	96.127	95.827	6.750				
6.875	98.918	98.738	98.438	6.875	96.318	96.138	95.838	6.875				
7.000	99.377	99.197	98.897	7.000	96.777	96.597	96.297	7.000				
7.125	99.780	99.600	99.300	7.125	97.180	97.000	96.700	7.125				
7.250	100.172	99.992	99.692	7.250	97.572	97.392	97.092	7.250				
7.375	100.552	100.312	100.012	7.375	97.952	97.712	97.412	7.375				
7.500	100.981	100.741	100.441	7.500	98.381	98.141	97.841	7.500				
7.625	101.354	101.114	100.814	7.625	98.754	98.514	98.214	7.625				
7.750	101.716	101.476	101.176	7.750	99.116	98.876	98.576	7.750				
7.875	100.988	100.687	100.387	7.875	98.388	98.087	97.787	7.875				
8.000	101.347	101.046	100.746	8.000	98.747	98.446	98.146	8.000				
8.125	101.690	101.389	101.089	8.125	99.090	98.789	98.489	8.125				
8.250	102.032	101.731	101.431	8.250	99.432	99.131	98.831	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	96.937	96.727	96.427	6.750	94.337	94.127	93.827	6.750				
6.875	96.918	96.738	96.438	6.875	94.318	94.138	93.838	6.875				
7.000	97.377	97.197	96.897	7.000	94.777	94.597	94.297	7.000				
7.125	97.780	97.600	97.300	7.125	95.180	95.000	94.700	7.125				
7.250	98.172	97.992	97.692	7.250	95.572	95.392	95.092	7.250				
7.375	98.552	98.312	98.012	7.375	95.952	95.712	95.412	7.375				
7.500	98.981	98.741	98.441	7.500	96.381	96.141	95.841	7.500				
7.625	99.354	99.114	98.814	7.625	96.754	96.514	96.214	7.625				
7.750	99.716	99.476	99.176	7.750	97.116	96.876	96.576	7.750				
7.875	98.988	98.687	98.387	7.875	96.388	96.087	95.787	7.875				
8.000	99.347	99.046	98.746	8.000	96.747	96.446	96.146	8.000				
8.125	99.690	99.389	99.089	8.125	97.090	96.789	96.489	8.125				
8.250	100.032	99.731	99.431	8.250	97.432	97.131	96.831	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.