



Table of Contents	
Tab	Product
<a href="#">2</a>	Conventional Fixed
<a href="#">3</a>	Conventional ARM
<a href="#">4</a>	Home Ready
<a href="#">5</a>	Home Possible
<a href="#">6</a>	RefiNow
<a href="#">7</a>	FHA
<a href="#">8</a>	VA
<a href="#">9</a>	FHA DPA

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

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

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

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

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



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

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

Effective Time:  
8:26:58 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	Rate	
5.625	97.589	97.587	97.622	5.625	97.589	97.587	97.622	5.000	95.060	95.062	95.090		
5.750	98.312	98.330	98.353	5.750	98.312	98.330	98.353	5.125	95.717	95.719	95.741		
5.875	98.876	98.869	98.892	5.875	98.876	98.869	98.892	5.250	96.760	96.758	96.792		
6.000	99.424	99.436	99.462	6.000	99.424	99.436	99.462	5.375	97.348	97.350	97.371		
6.125	99.922	99.920	99.956	6.125	99.922	99.920	99.956	5.500	97.941	97.943	97.965		
6.250	100.054	100.046	100.036	6.250	100.054	100.046	100.036	5.625	98.505	98.527	98.543		
6.375	100.525	100.517	100.507	6.375	100.525	100.517	100.507	5.750	99.157	99.175	99.197		
6.500	100.990	100.982	100.972	6.500	100.990	100.982	100.972	5.875	99.678	99.692	99.720		
6.625	101.339	101.331	101.321	6.625	101.339	101.331	101.321	6.000	100.188	100.200	100.231		
6.750	101.456	101.440	101.420	6.750	101.456	101.440	101.420	6.125	100.661	100.673	100.704		
6.875	101.744	101.727	101.707	6.875	101.744	101.727	101.707	6.250	100.436	100.413	100.422		
7.000	102.094	102.085	102.069	7.000	102.094	102.085	102.069	6.375	100.954	100.916	100.898		
7.125	102.450	102.421	102.434	7.125	102.450	102.421	102.434	6.500	101.384	101.346	101.344		
7.250	102.309	102.285	102.258	7.250	102.309	102.285	102.258	6.625	101.751	101.736	101.755		
7.375	102.535	102.535	102.535	7.375	102.535	102.535	102.535	6.750	101.456	101.440	101.420		
7.500	102.790	102.759	102.756	7.500	102.790	102.759	102.756	6.875	101.744	101.727	101.707		
7.625	103.123	103.131	103.130	7.625	103.123	103.131	103.130	7.000	102.093	102.077	102.057		
7.750	102.586	102.639	102.614	7.750	102.586	102.639	102.614	7.125	102.350	102.334	102.314		
7.875	102.927	102.945	102.926	7.875	102.927	102.945	102.926	7.250	102.309	102.285	102.258		
8.000	103.325	103.263	103.231	8.000	103.325	103.263	103.231	7.375	102.368	102.344	102.329		
8.125	103.576	103.513	103.495	8.125	103.576	103.513	103.495	7.500	102.743	102.719	102.692		
8.250				8.250				7.625	102.983	102.958	102.932		
8.375				8.375				7.750	102.484	102.444	102.401		
8.500				8.500				7.875	102.231	102.281	102.259		
8.625				8.625				8.000	102.464	102.512	102.493		

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	Rate	
4.625	97.160	97.207	97.001	4.625	96.984	97.023	97.076						
4.750	97.538	97.581	97.632	4.750	97.347	97.390	97.441						
4.875	97.908	97.947	98.003	4.875	97.932	98.001	98.028						
5.000	98.368	98.407	98.464	5.000	98.429	98.522	98.547						
5.125	98.553	98.641	98.673	5.125	98.879	98.717	98.749						
5.250	98.875	98.959	98.997	5.250	99.187	99.021	99.060						
5.375	99.257	99.297	99.341	5.375	99.497	99.577	99.621						
5.500	99.983	99.975	99.997	5.500	99.983	99.975	99.997						
5.625	99.907	99.849	99.868	5.625	100.060	100.142	100.162						
5.750	100.396	100.329	100.293	5.750	100.396	100.385	100.412						
5.875	100.587	100.771	100.734	5.875	100.837	100.771	100.734						
6.000	101.110	101.044	101.007	6.000	101.110	101.044	101.007						
6.125	100.732	100.710	100.717	6.125	100.822	100.976	100.983						
6.250	101.205	101.182	101.190	6.250	101.205	101.185	101.199						
6.375	101.379	101.606	101.613	6.375	101.629	101.606	101.613						
6.500	101.863	101.840	101.848	6.500	101.863	101.840	101.848						
6.625	101.470	101.482	101.476	6.625	101.502	101.587	101.582						
6.750	101.935	101.883	101.861	6.750	101.935	101.883	101.861						
6.875	102.098	102.296	102.274	6.875	102.348	102.296	102.274						
7.000	102.306	102.504	102.482	7.000	102.556	102.504	102.482						

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	Rate	
6.000	98.761	98.777	98.755	6.000	98.467	98.429	98.408	5.125	97.033	97.025	97.047		
6.125	99.526	99.502	99.467	6.125	99.047	99.009	98.987	5.250	97.538	97.530	97.552		
6.250	100.025	100.001	99.966	6.250	99.582	99.544	99.523	5.375	97.998	97.990	98.012		
6.375	100.420	100.382	100.361	6.375	100.360	100.312	100.291	5.500	98.307	98.299	98.321		
6.500	100.919	100.881	100.860	6.500	100.804	100.766	100.745	5.625	98.284	98.217	98.180		
6.625	101.143	101.105	101.084	6.625	101.095	101.057	101.036	5.750	98.768	98.708	98.715		
6.750	101.307	101.251	101.238	6.750	100.723	100.693	100.682	5.875	99.204	99.137	99.100		
6.875	101.569	101.513	101.500	6.875	101.201	101.171	101.160	6.000	99.460	99.436	99.443		
7.000	101.996	101.966	101.955	7.000	101.614	101.584	101.573	6.125	99.921	99.899	99.906		
7.125	102.178	102.148	102.137	7.125	101.853	101.823	101.812	6.250	100.390	100.368	100.375		
7.250	102.294	102.218	102.196	7.250	101.491	101.416	101.394	6.375	100.806	100.783	100.791		
7.375	102.586	102.539	102.512	7.375	101.790	101.744	101.721	6.500	101.011	100.988	100.995		
7.500	102.897	102.822	102.800	7.500	102.176	102.130	102.107	6.625	100.535	100.483	100.461		
7.625	103.047	102.971	102.966	7.625	102.384	102.338	102.315	6.750	100.995	100.943	100.921		
7.750	102.895	103.047	103.016	7.750	101.563	101.464	101.434	6.875	101.397	101.345	101.323		
7.875	103.191	103.343	103.312	7.875	100.829	100.880	100.780	7.000	98.641	98.717	98.574		

**Conventional Fixed Adjustments**

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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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	-1.000	-0.875	-0.750	-0.500	
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	

<b>Additional Purchase LLPA Adjusters</b>										
	≤ 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	

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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	-0.62	

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	97.226	97.133	97.045	5.250				5.250				
5.375	97.588	97.495	97.408	5.375				5.375				
5.500	97.944	97.851	97.764	5.500				5.500				
5.625	98.297	98.205	98.117	5.625	97.702	97.609	97.522	5.625	96.144	96.081	96.019	
5.750	98.621	98.528	98.440	5.750	98.102	98.009	97.921	5.750	97.330	97.237	97.150	
5.875	98.915	98.822	98.734	5.875	98.419	98.326	98.238	5.875	97.749	97.656	97.568	
6.000	99.180	99.088	99.000	6.000	98.735	98.642	98.554	6.000	98.155	98.062	97.974	
6.125	99.409	99.316	99.228	6.125	99.041	98.948	98.861	6.125	98.540	98.447	98.359	
6.250	99.609	99.516	99.428	6.250	99.316	99.223	99.135	6.250	98.877	98.784	98.696	
6.375	99.822	99.729	99.641	6.375	99.849	99.756	99.668	6.375	99.208	99.115	99.027	
6.500	100.246	100.153	100.065	6.500	100.127	100.034	99.946	6.500	99.543	99.451	99.363	
6.625	100.372	100.279	100.191	6.625	100.394	100.301	100.213	6.625	99.880	99.787	99.699	
6.750	99.923	99.860	99.797	6.750	100.638	100.545	100.457	6.750	100.419	100.326	100.238	
6.875	100.124	100.061	99.998	6.875	100.133	100.070	100.007	6.875	100.665	100.572	100.484	
7.000	100.472	100.409	100.346	7.000	100.540	100.477	100.414	7.000	100.458	100.395	100.332	
7.125				7.125	100.780	100.717	100.654	7.125	100.726	100.663	100.601	
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	96.834	96.771	96.708	5.250				5.250				
5.375	97.196	97.133	97.070	5.375				5.375				
5.500	97.506	97.443	97.380	5.500				5.500				
5.625	97.872	97.809	97.746	5.625	97.412	97.349	97.286	5.625	96.469	96.406	96.343	
5.750	98.209	98.146	98.083	5.750	97.837	97.774	97.711	5.750	96.946	96.883	96.820	
5.875	98.403	98.340	98.277	5.875	98.239	98.176	98.113	5.875	97.241	97.178	97.115	
6.000	98.743	98.680	98.617	6.000	98.308	98.245	98.182	6.000	97.715	97.652	97.589	
6.125	98.941	98.878	98.815	6.125	98.707	98.644	98.581	6.125	97.983	97.920	97.857	
6.250	99.283	99.220	99.157	6.250	99.107	99.044	98.981	6.250	98.433	98.370	98.307	
6.375	99.482	99.419	99.356	6.375	99.510	99.447	99.384	6.375	98.884	98.821	98.758	
6.500	99.824	99.761	99.698	6.500	99.747	99.684	99.621	6.500	99.334	99.271	99.208	
6.625	100.025	99.962	99.899	6.625	99.984	99.921	99.858	6.625	99.601	99.538	99.475	
6.750	100.248	100.185	100.122	6.750	100.389	100.326	100.263	6.750	100.057	99.994	99.931	
6.875	100.449	100.386	100.323	6.875	100.458	100.395	100.332	6.875	100.326	100.263	100.200	
7.000	100.797	100.734	100.671	7.000	100.865	100.802	100.739	7.000	100.783	100.720	100.657	
7.125	100.998	100.935	100.872	7.125	101.104	101.041	100.978	7.125	101.051	100.988	100.925	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

**Conventional ARM Adjustments**

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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤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	

<b>Additional Purchase LLPA Adjusters</b>										
	≤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	

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤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	

<b>Additional R/T Refinance LLPA Adjusters</b>										
	≤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	

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤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

<b>Additional Miscellaneous LLPA Adjusters</b>	
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	98.301	98.293	98.035	5.750	97.962	97.939	97.917	4.375				
5.875	98.626	98.618	98.610	5.875	98.385	98.362	98.340	4.500				
6.000	99.174	99.166	99.158	6.000	98.780	98.757	98.735	4.625				
6.125	99.672	99.664	99.656	6.125	99.149	99.126	99.104	4.750	96.697	96.685	96.674	
6.250	100.054	100.046	100.036	6.250	99.662	99.623	99.602	4.875	97.094	97.082	97.071	
6.375	100.525	100.517	100.507	6.375	100.219	100.181	100.160	5.000	98.003	97.996	97.988	
6.500	101.002	100.982	100.972	6.500	100.752	100.714	100.693	5.125	98.125	98.118	98.111	
6.625	101.384	101.346	101.325	6.625	101.134	101.096	101.075	5.250	98.648	98.391	98.383	
6.750	101.456	101.440	101.420	6.750	100.783	100.753	100.742	5.375	98.921	98.914	98.906	
6.875	101.744	101.727	101.707	6.875	101.299	101.269	101.258	5.500	99.279	99.272	99.265	
7.000	102.093	102.077	102.057	7.000	101.799	101.769	101.758	5.625	99.269	99.262	99.254	
7.125	102.383	102.353	102.343	7.125	102.133	102.103	102.093	5.750	99.824	99.816	99.809	
7.250	102.309	102.285	102.258	7.250	101.788	101.742	101.719	5.875	100.054	100.046	100.039	
7.375	102.522	102.476	102.453	7.375	102.272	102.226	102.203	6.000	100.132	100.125	100.118	

Home Ready 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.375												
4.500												
4.625												
4.750	96.508	96.496	96.485									
4.875	96.821	96.809	96.798									
5.000	97.198	97.186	97.175									
5.125	97.467	97.456	97.446									
5.250	97.765	97.754	97.744									
5.375	98.062	98.051	98.041									
5.500	98.333	98.311	98.289									
5.625	98.644	98.622	98.600									
5.750	98.919	98.897	98.875									
5.875	99.149	99.129	99.120									
6.000	99.568	99.546	99.524									

**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	98.301	98.293	98.035	5.750	97.962	97.939	97.917	4.250				
5.875	98.626	98.618	98.610	5.875	98.385	98.362	98.340	4.375				
6.000	99.174	99.166	99.158	6.000	98.780	98.757	98.735	4.500				
6.125	99.672	99.664	99.656	6.125	99.149	99.126	99.104	4.625				
6.250	99.804	99.796	99.786	6.250	99.372	99.331	99.289	4.750	96.697	96.685	96.674	
6.375	100.275	100.267	100.257	6.375	99.622	99.582	99.539	4.875	97.094	97.082	97.071	
6.500	100.740	100.732	100.722	6.500	99.915	99.876	99.857	5.000	98.003	97.996	97.988	
6.625	101.089	101.081	101.071	6.625	100.299	100.260	100.241	5.125	98.125	98.118	98.111	
6.750	101.206	101.190	101.170	6.750	100.434	100.385	100.332	5.250	98.648	98.391	98.383	
6.875	101.494	101.477	101.457	6.875	100.611	100.562	100.510	5.375	98.921	98.914	98.906	
7.000	101.843	101.827	101.807	7.000	100.893	100.835	100.817	5.500	99.279	99.272	99.265	
7.125	102.100	102.084	102.064	7.125	101.179	101.121	101.103	5.625	99.269	99.262	99.254	
7.250	102.059	102.035	102.008	7.250	101.127	101.102	101.076	5.750	99.824	99.816	99.809	
7.375	102.368	102.344	102.318	7.375	101.408	101.384	101.358	5.875	100.054	100.046	100.039	
7.500	102.493	102.469	102.442	7.500	101.749	101.691	101.664	6.000	100.132	100.125	100.118	

Home Possible 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125												
4.250												
4.375												
4.500												
4.625												
4.750	96.508	96.496	96.485									
4.875	96.821	96.809	96.798									
5.000	97.198	97.186	97.175									
5.125	97.467	97.456	97.446									
5.250	97.765	97.754	97.744									
5.375	98.062	98.051	98.041									
5.500	98.333	98.311	98.289									
5.625	98.644	98.622	98.600									
5.750	98.919	98.897	98.875									

**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	97.485	97.472	97.521	2.625				2.625				
5.750	98.015	98.032	98.056	2.750				2.750				
5.875	98.531	98.543	98.574	2.875				2.875				
6.000	99.090	99.098	99.135	3.000				3.000				
6.125	99.620	99.628	99.665	3.125				3.125				
6.250	99.550	99.541	99.553	3.250				3.250				
6.375	100.042	100.027	100.046	3.375				3.375				
6.500	100.541	100.522	100.547	3.500				3.500				
6.625	100.996	100.978	101.002	3.625				3.625				
6.750	100.800	100.780	100.779	3.750				3.750				
6.875	101.271	101.246	101.252	3.875				3.875				
7.000	101.673	101.644	101.656	4.000				4.000				
7.125	102.160	102.131	102.144	4.125				4.125				
7.250	101.740	101.756	101.743	4.250				4.250				
7.375	102.117	102.129	102.122									

  

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												
<b>Cumulative LLPA Cap</b>												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas											0.000	
<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>												
	≤ 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			
<b>Additional Purchase LLPA Adjusters</b>												
	≤ 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			
<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>												
	≤ 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			
<b>Additional R/T Refinance LLPA Adjusters</b>												
	≤ 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			
<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>												
	≤ 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							
<b>Additional Cash-Out Refinance LLPA Adjusters</b>												
	≤ 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							
<b>Additional Miscellaneous LLPA Adjusters</b>												
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	97.195	97.259	97.273	5.000				5.000	97.195	97.259	97.273	
5.125	97.979	98.043	98.057	5.125				5.125	97.979	98.043	98.057	
5.250	98.886	98.950	98.964	5.250	98.886	98.950	98.964	5.250	98.886	98.950	98.964	
5.375	99.370	99.394	99.418	5.375	99.370	99.394	99.418	5.375	99.370	99.394	99.418	
5.500	99.920	99.945	99.969	5.500	99.920	99.945	99.969	5.500	99.920	99.945	99.969	
5.625	100.364	100.389	100.413	5.625	100.364	100.389	100.413	5.625	100.364	100.389	100.413	
5.750	100.952	100.867	100.865	5.750	100.952	100.867	100.865	5.750	100.952	100.867	100.865	
5.875	101.059	100.849	100.706	5.875	101.059	100.849	100.706	5.875	101.059	100.849	100.706	
6.000	101.502	101.292	101.237	6.000	101.502	101.292	101.237	6.000	101.502	101.292	101.237	
6.125	101.907	101.719	101.701	6.125	101.907	101.719	101.701	6.125	101.907	101.719	101.701	
6.250	102.152	102.098	102.080	6.250	102.152	102.098	102.080	6.250	102.152	102.098	102.080	
6.375	101.885	101.869	101.853	6.375	101.885	101.869	101.853	6.375	101.885	101.869	101.853	
6.500	102.254	102.240	102.207	6.500	102.254	102.240	102.207	6.500	102.254	102.240	102.207	
6.625	102.652	102.638	102.605	6.625	102.652	102.638	102.605	6.625	102.652	102.638	102.605	
6.750	102.860	102.803	102.751	6.750	102.860	102.803	102.751	6.750	102.860	102.803	102.751	
6.875	102.762	102.705	102.649	6.875	102.762	102.705	102.649	6.875	102.762	102.705	102.649	
7.000	102.935	102.880	102.831	7.000	102.935	102.880	102.831	7.000	102.935	102.880	102.831	
7.125	103.397	103.341	103.293	7.125	103.397	103.341	103.293	7.125	103.397	103.341	103.293	
7.250	103.338	103.240	103.167	7.250	103.338	103.240	103.167	7.250	103.338	103.240	103.167	
7.375	102.827	102.793	102.729	7.375	102.827	102.793	102.729	7.375	102.827	102.793	102.729	
7.500	103.258	103.224	103.160	7.500	103.258	103.224	103.160	7.500	103.258	103.224	103.160	
7.625	103.478	103.443	103.380	7.625	103.478	103.443	103.380	7.625	103.478	103.443	103.380	
7.750	103.342	103.192	103.054	7.750	103.342	103.192	103.054	7.750	103.342	103.192	103.054	
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	95.258	95.322	95.253	
2.875				2.875				5.125	96.032	96.096	96.027	
3.000				3.000				5.250	97.026	96.986	96.997	
3.125				3.125				5.375	97.699	97.659	97.602	
3.250				3.250				5.500	98.504	98.464	98.407	
3.375				3.375				5.625	98.981	98.941	98.884	
3.500	92.014	92.102	92.159	3.500	92.014	92.102	92.159	5.750	99.324	99.281	99.254	
3.625	92.564	92.652	92.710	3.625	92.564	92.652	92.710	5.875	100.313	100.075	100.048	
3.750	93.703	93.800	93.843	3.750	93.703	93.800	93.843	6.000	100.845	100.857	100.579	
3.875	94.253	94.350	94.393	3.875	94.253	94.350	94.393	6.125	101.308	101.320	101.293	
4.000	94.801	94.898	94.941	4.000	94.801	94.898	94.941	6.250	101.318	100.995	100.931	
4.125	95.347	95.444	95.486	4.125	95.347	95.444	95.486	6.375	101.319	101.305	101.272	
4.250	95.895	96.191	96.219	4.250	95.895	96.191	96.219	6.500	101.818	101.804	101.771	
4.375	96.629	96.735	96.763	4.375	96.629	96.735	96.763	6.625	102.216	102.202	102.169	
4.500	97.168	97.275	97.302	4.500	97.168	97.275	97.302	6.750	101.817	101.729	101.656	
4.625	97.701	97.807	97.835	4.625	97.701	97.807	97.835	6.875	101.979	101.673	101.612	
4.750	97.842	97.965	97.977	4.750	97.842	97.965	97.977	7.000	102.226	102.171	102.110	
4.875	98.346	98.243	98.255	4.875	98.346	98.243	98.255	7.125	102.688	102.632	102.571	
5.000	98.612	98.759	98.771	5.000	98.612	98.759	98.771	7.250	101.878	101.843	101.780	
5.125	99.112	99.259	99.271	5.125	99.112	99.259	99.271	7.375	102.391	102.357	102.293	
5.250	99.248	99.240	99.262	5.250	99.248	99.240	99.262	7.500	102.822	102.788	102.724	
5.375	99.335	99.476	99.473	5.375	99.335	99.476	99.473	7.625	103.042	103.007	102.944	
5.500	99.803	99.943	99.940	5.500	99.803	99.943	99.940	7.750				
5.625	100.492	100.382	100.379	5.625	100.492	100.382	100.379	7.875				
5.750	100.219	100.402	100.366	5.750	100.219	100.402	100.366	8.000				
5.875	100.378	100.590	100.572	5.875	100.378	100.590	100.572	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	97.026	96.986	96.997	5.000	95.258	95.322	95.253	4.500	94.574	94.680	94.583	
5.375	97.699	97.659	97.602	5.125	96.032	96.096	96.027	4.625	95.091	95.197	95.099	
5.500	98.504	98.464	98.407	5.250	97.026	96.986	96.997	4.750	93.702	93.796	93.751	
5.625	98.981	98.941	98.884	5.375	97.699	97.659	97.602	4.875	94.155	94.302	94.114	
5.750	99.324	99.281	99.254	5.500	98.504	98.464	98.407	5.000	94.634	94.781	94.593	
5.875	100.313	100.075	100.048	5.625	98.981	98.941	98.884	5.125	95.078	94.975	95.037	
6.000	100.845	100.857	100.579	5.750	99.324	99.281	99.254	5.250	95.612	95.571	95.531	
6.125	101.308	101.320	101.293	5.875	100.313	100.075	100.048	5.375	95.657	95.867	95.576	
6.250	101.318	100.995	100.931	6.000	100.845	100.857	100.579	5.500	96.011	96.221	95.930	
6.375	101.319	101.305	101.272	6.125	101.308	101.320	101.293	5.625	96.377	96.587	96.296	
6.500	101.818	101.804	101.771	6.250	101.318	100.995	100.931	5.750	97.342	97.358	97.375	
6.625	102.216	102.202	102.169	6.375	101.319	101.305	101.272	5.875	97.596	97.612	97.628	
6.750	101.817	101.729	101.656	6.500	101.818	101.804	101.771	6.000	97.893	97.909	97.925	
6.875	101.979	101.673	101.612	6.625	102.216	102.202	102.169	6.125	98.135	98.151	98.168	
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	98.886	98.950	98.964	5.250	98.886	98.950	98.964	5.250	98.886	98.950	98.964	
5.375	99.370	99.394	99.418	5.375	99.370	99.394	99.418	5.375	99.370	99.394	99.418	
5.500	99.920	99.945	99.969	5.500	99.920	99.945	99.969	5.500	99.920	99.945	99.969	
5.625	100.364	100.389	100.413	5.625	100.364	100.389	100.413	5.625	100.364	100.389	100.413	
5.750	100.952	100.867	100.865	5.750	100.952	100.867	100.865	5.750	100.952	100.867	100.865	
5.875	101.059	100.849	100.706	5.875	101.059	100.849	100.706	5.875	101.059	100.849	100.706	
6.000	101.502	101.292	101.237	6.000	101.502	101.292	101.237	6.000	101.502	101.292	101.237	
6.125	101.907	101.719	101.701	6.125	101.907	101.719	101.701	6.125	101.907	101.719	101.701	
6.250	102.152	102.098	102.080	6.250	102.152	102.098	102.080	6.250	102.152	102.098	102.080	
6.375	101.885	101.869	101.853	6.375	101.885	101.869	101.853	6.375	101.885	101.869	101.853	
6.500	102.254	102.240	102.207	6.500	102.254	102.240	102.207	6.500	102.254	102.240	102.207	
6.625	102.652	102.638	102.605	6.625	102.652	102.638	102.605	6.625	102.652	102.638	102.605	
6.750	102.860	102.803	102.751	6.750	102.860	102.803	102.751	6.750	102.860	102.803	102.751	
6.875	102.762	102.705	102.649	6.875	102.762	102.705	102.649	6.875	102.762	102.705	102.649	
7.000	102.935	102.880	102.831	7.000	102.935	102.880	102.831	7.000	102.935	102.880	102.831	
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	97.168	97.275	97.302	4.250	96.085	96.191	96.219	5.250	97.026	96.986	96.997	
4.625	97.701	97.807	97.835	4.375	96.629	96.735	96.763	5.375	97.699	97.659	97.602	
4.750	97.842	97.965	97.977	4.500	97.168	97.275	97.302	5.500	98.504	98.464	98.407	
4.875	98.346	98.243	98.255	4.625	97.701	97.807	97.835	5.625	98.981	98.941	98.884	
5.000</												

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	99.370	99.394	99.418	5.375	99.370	99.394	99.418	5.000				
5.500	99.920	99.945	99.969	5.500	99.920	99.945	99.969	5.125				
5.625	100.364	100.389	100.413	5.625	100.364	100.389	100.413	5.250	98.748	98.832	98.847	
5.750	100.952	100.742	100.692	5.750	100.952	100.742	100.692	5.375	99.370	99.394	99.418	
5.875	101.059	100.849	100.675	5.875	101.059	100.849	100.675	5.500	99.920	99.945	99.969	
6.000	101.502	101.292	101.183	6.000	101.502	101.292	101.183	5.625	100.364	100.389	100.413	
6.125	101.907	101.741	101.723	6.125	101.907	101.741	101.723	5.750	100.952	100.742	100.692	
6.250	102.152	101.960	101.942	6.250	102.152	101.960	101.942	5.875	101.059	100.849	100.675	
6.375	101.885	101.869	101.853	6.375	101.885	101.869	101.853	6.000	101.502	101.292	101.183	
6.500	102.188	102.172	102.156	6.500	102.188	102.172	102.156	6.125	101.907	101.741	101.723	
6.625	102.570	102.554	102.538	6.625	102.570	102.554	102.538	6.250	102.152	101.960	101.942	
6.750	102.860	102.803	102.747	6.750	102.860	102.803	102.747	6.375	101.885	101.869	101.853	
6.875	102.512	102.455	102.649	6.875	102.512	102.455	102.649	6.500	102.188	102.172	102.156	
7.000	102.924	102.867	102.811	7.000	102.924	102.867	102.811	6.625	102.570	102.554	102.538	
7.125	103.113	103.057	103.000	7.125	103.113	103.057	103.000	6.750	102.860	102.803	102.747	
7.250	103.338	103.240	103.167	7.250	103.338	103.240	103.167	6.875	102.512	102.455	102.649	
7.375	102.621	102.606	102.542	7.375	102.621	102.606	102.542	7.000	102.924	102.867	102.811	
7.500	102.952	102.937	102.874	7.500	102.952	102.937	102.874	7.125	103.113	103.057	103.000	
7.625	103.357	103.226	103.163	7.625	103.357	103.226	103.163	7.250	103.338	103.240	103.167	
7.750	103.342	103.192	103.054	7.750	103.342	103.192	103.054	7.375	102.621	102.606	102.542	
7.875				7.875				7.500	102.952	102.937	102.874	
8.000				8.000				7.625	103.357	103.226	103.163	
8.125				8.125				7.750	103.342	103.192	103.054	
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	97.085	97.065	97.008	
3.250				3.250				5.375	97.705	97.685	97.627	
3.375				3.375				5.500	98.396	98.376	98.319	
3.500	92.021	92.108	92.166	3.500	92.021	92.108	92.166	5.625	98.769	98.794	98.818	
3.625	92.535	92.622	92.680	3.625	92.535	92.622	92.680	5.750	99.324	99.311	99.284	
3.750	93.767	93.864	93.907	3.750	93.767	93.864	93.907	5.875	100.251	100.283	100.006	
3.875	94.278	94.375	94.418	3.875	94.278	94.375	94.418	6.000	100.758	100.791	100.763	
4.000	94.783	94.879	94.922	4.000	94.783	94.879	94.922	6.125	101.299	101.331	101.304	
4.125	95.277	95.374	95.417	4.125	95.277	95.374	95.417	6.250	101.318	100.995	100.931	
4.250	96.130	96.236	96.264	4.250	96.130	96.236	96.264	6.375	101.146	101.152	101.119	
4.375	96.618	96.725	96.752	4.375	96.618	96.725	96.752	6.500	101.603	101.609	101.576	
4.500	97.091	97.198	97.225	4.500	97.091	97.198	97.225	6.625	102.220	101.976	101.943	
4.625	97.795	97.651	97.679	4.625	97.795	97.651	97.679	6.750	101.817	101.729	101.656	
4.750	97.842	97.973	97.985	4.750	97.842	97.973	97.985	6.875	101.765	101.729	101.669	
4.875	98.272	98.169	98.181	4.875	98.272	98.169	98.181	7.000	102.128	102.093	102.032	
5.000	98.693	98.590	98.602	5.000	98.693	98.590	98.602	7.125	102.487	102.451	102.390	
5.125	99.085	99.232	99.244	5.125	99.085	99.232	99.244	7.250	101.759	101.744	101.680	
5.250	99.248	99.240	99.262	5.250	99.248	99.240	99.262	7.375	102.173	102.158	102.094	
5.375	99.439	99.330	99.327	5.375	99.439	99.330	99.327	7.500	102.504	102.489	102.426	
5.500	99.796	99.937	99.934	5.500	99.796	99.937	99.934	7.625	102.793	102.778	102.715	
5.625	100.123	100.264	100.260	5.625	100.123	100.264	100.260	7.750				
5.750	100.219	100.402	100.366	5.750	100.219	100.402	100.366	7.875				
5.875	100.196	100.409	100.390	5.875	100.196	100.409	100.390	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	101.603	101.609	101.576	6.125	101.399	101.321	101.304	4.500	94.407	94.513	94.416	
6.625	102.220	101.976	101.943	6.250	101.318	100.995	100.931	4.625	94.807	94.914	94.816	
6.750	101.817	101.729	101.656	6.375	101.146	101.152	101.119	4.750	93.702	93.745	93.751	
6.875	101.765	101.729	101.669	6.500	101.603	101.609	101.576	4.875	93.988	94.135	93.987	
7.000	102.128	102.093	102.032	6.625	102.220	101.976	101.943	5.000	94.341	94.487	94.390	
7.125	102.487	102.451	102.390	6.750	101.817	101.729	101.656	5.125	94.650	94.797	94.640	
7.250	101.759	101.744	101.680	6.875	101.765	101.729	101.669	5.250	95.612	95.571	95.531	
7.375	102.173	102.158	102.094	7.000	102.128	102.093	102.032	5.375	95.657	95.617	95.576	
7.500	102.504	102.489	102.426	7.125	102.487	102.451	102.390	5.500	96.011	95.971	95.930	
7.625	102.793	102.778	102.715	7.250	101.759	101.744	101.680	5.625	96.377	96.337	96.296	
7.750				7.375	102.173	102.158	102.094	5.750	97.342	97.358	97.375	
7.875				7.500	102.504	102.489	102.426	5.875	97.596	97.612	97.628	
8.000				7.625	102.793	102.778	102.715	6.000	97.893	97.909	97.925	
8.125				7.750				6.125	98.135	98.151	98.168	
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	101.885	101.869	101.853	6.375	101.885	101.869	101.853	6.000	101.502	101.292	101.183	
6.500	102.188	102.172	102.156	6.500	102.188	102.172	102.156	6.125	101.907	101.741	101.723	
6.625	102.570	102.554	102.538	6.625	102.570	102.554	102.538	6.250	102.152	101.960	101.942	
6.750	102.860	102.803	102.747	6.750	102.860	102.803	102.747	6.375	101.885	101.869	101.853	
6.875	102.512	102.455	102.649	6.875	102.512	102.455	102.649	6.500	102.188	102.172	102.156	
7.000	102.924	102.867	102.811	7.000	102.924	102.867	102.811	6.625	102.570	102.554	102.538	
7.125	103.113	103.057	103.000	7.125	103.113	103.057	103.000	6.750	102.860	102.803	102.747	
7.250	103.338	103.240	103.167	7.250	103.338	103.240	103.167	6.875	102.512	102.455	102.649	
7.375	102.621	102.606	102.542	7.375	102.621	102.606	102.542	7.000	102.924	102.867	102.811	
7.500	102.952	102.937	102.874	7.500	102.952	102.937	102.874	7.125	103.113	103.057	103.000	
7.625	103.357	103.226	103.163	7.625	103.357	103.226	103.163	7.250	103.338	103.240	103.167	
7.750	103.342	103.192	103.054	7.750	103.342	103.192	103.054	7.375	102.621	102.606	102.542	
7.875				7.875				7.500	102.952	102.937	102.874	
8.000				8.000				7.625	103.357	103.226	103.163	
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	97.091	97.198	97.225	4.500	97.091	97.198	97.225	6.625	102.220	101.976	101.943	
4.625	97.795	97.651	97.679	4.625	97.795	97.651	97.679	6.750	101.817	101.729	101.656	
4.750	97.842	97.973	97.985	4.750	97.842	97.973	97.985	6.875	101.765	101.729	101.669	
4.875	98.272	98.169	98.181	4.875	98.272	98.169	98.181	7.000	102.128	102.093	102.032	
5.000	98.693	98.590	98.602	5.000	98.693	98.590	98.602	7.125	102.487	102.451	102.390	
5.125	99.085	99.232	99.244	5.125	99.085	99.232	99.244	7.250	101.759	101.744	101.680	
5.250	99.248	99.240	99.262	5.250	99.248	99.240	99.262	7.375	102.173	102.158	1	





**Brokers First Funding**

250 Baker St., Suite 200  
Costa Mesa, CA, 92626

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Effective Time:

8:26:58 AM

**Government DPA**

BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>							
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	98.642	98.429	98.129	6.750	96.042	95.829	95.529	6.750			
6.875	98.757	98.525	98.225	6.875	96.157	95.925	95.625	6.875			
7.000	99.226	98.994	98.694	7.000	96.626	96.394	96.094	7.000			
7.125	99.639	99.407	99.107	7.125	97.039	96.807	96.507	7.125			
7.250	100.041	99.809	99.509	7.250	97.441	97.209	96.909	7.250			
7.375	100.311	100.006	99.706	7.375	97.711	97.406	97.106	7.375			
7.500	100.750	100.445	100.145	7.500	98.150	97.845	97.545	7.500			
7.625	101.133	100.828	100.528	7.625	98.533	98.228	97.928	7.625			
7.750	101.495	101.190	100.890	7.750	98.895	98.590	98.290	7.750			
7.875	100.657	100.279	99.979	7.875	98.057	97.679	97.379	7.875			
8.000	101.056	100.678	100.378	8.000	98.456	98.078	97.778	8.000			
8.125	101.399	101.021	100.721	8.125	98.799	98.421	98.121	8.125			
8.250	101.741	101.363	101.063	8.250	99.141	98.763	98.463	8.250			
8.375				8.375				8.375			

BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_Forgivable <sup>2</sup>							
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	96.642	96.429	96.129	6.750	94.042	93.829	93.529	6.750			
6.875	96.757	96.525	96.225	6.875	94.157	93.925	93.625	6.875			
7.000	97.226	96.994	96.694	7.000	94.626	94.394	94.094	7.000			
7.125	97.639	97.407	97.107	7.125	95.039	94.807	94.507	7.125			
7.250	98.041	97.809	97.509	7.250	95.441	95.209	94.909	7.250			
7.375	98.311	98.006	97.706	7.375	95.711	95.406	95.106	7.375			
7.500	98.750	98.445	98.145	7.500	96.150	95.845	95.545	7.500			
7.625	99.133	98.828	98.528	7.625	96.533	96.228	95.928	7.625			
7.750	99.495	99.190	98.890	7.750	96.895	96.590	96.290	7.750			
7.875	98.657	98.279	97.979	7.875	96.057	95.679	95.379	7.875			
8.000	99.056	98.678	98.378	8.000	96.456	96.078	95.778	8.000			
8.125	99.399	99.021	98.721	8.125	96.799	96.421	96.121	8.125			
8.250	99.741	99.363	99.063	8.250	97.141	96.763	96.463	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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.