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

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

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

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

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



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

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

Effective Time:
8:08:49 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	97.673	97.686	97.474	5.625	97.673	97.686	97.474	5.000	94.911	94.873	94.865	
5.750	98.430	98.430	98.427	5.750	98.430	98.430	98.427	5.125	95.557	95.535	95.540	
5.875	99.012	99.012	99.009	5.875	99.012	99.012	99.009	5.250	96.659	96.672	96.710	
6.000	99.570	99.570	99.567	6.000	99.570	99.570	99.567	5.375	97.249	97.259	97.303	
6.125	100.082	100.082	100.079	6.125	100.082	100.082	100.079	5.500	97.781	97.787	97.835	
6.250	100.184	100.176	100.165	6.250	100.184	100.176	100.165	5.625	98.362	98.369	98.389	
6.375	100.664	100.656	100.645	6.375	100.664	100.656	100.645	5.750	99.037	99.040	99.066	
6.500	101.134	101.126	101.115	6.500	101.134	101.126	101.115	5.875	99.577	99.576	99.608	
6.625	101.498	101.490	101.479	6.625	101.498	101.490	101.479	6.000	100.111	100.107	100.142	
6.750	101.557	101.533	101.506	6.750	101.557	101.533	101.506	6.125	100.576	100.572	100.608	
6.875	101.856	101.832	101.805	6.875	101.856	101.832	101.805	6.250	100.458	100.450	100.463	
7.000	102.218	102.194	102.167	7.000	102.218	102.194	102.167	6.375	100.950	100.938	100.957	
7.125	102.526	102.513	102.529	7.125	102.526	102.513	102.529	6.500	101.411	101.397	101.420	
7.250	102.465	102.373	102.338	7.250	102.465	102.373	102.338	6.625	101.833	101.819	101.841	
7.375	102.668	102.680	102.656	7.375	102.668	102.680	102.656	6.750	101.557	101.533	101.506	
7.500	102.899	102.892	102.894	7.500	102.899	102.892	102.894	6.875	101.856	101.832	101.805	
7.625	103.271	103.264	103.267	7.625	103.271	103.264	103.267	7.000	102.218	102.194	102.167	
7.750	102.625	102.631	102.610	7.750	102.625	102.631	102.610	7.125	102.487	102.463	102.454	
7.875	102.961	102.942	102.928	7.875	102.961	102.942	102.928	7.250	102.405	102.373	102.338	
8.000	103.363	103.293	103.228	8.000	103.363	103.293	103.228	7.375	102.564	102.563	102.557	
8.125	103.615	103.544	103.493	8.125	103.615	103.544	103.493	7.500	102.858	102.830	102.828	
8.250				8.250				7.625	103.101	103.069	103.034	
8.375				8.375				7.750	102.607	102.567	102.523	
8.500				8.500				7.875	102.373	102.377	102.359	
8.625				8.625				8.000	102.612	102.614	102.599	

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625	97.188	96.985	97.034	4.625	97.014	97.062	97.111					
4.750	97.542	97.584	97.640	4.750	97.603	97.646	97.702					
4.875	97.969	97.941	98.002	4.875	98.041	98.077	98.099					
5.000	98.356	98.395	98.456	5.000	98.545	98.576	98.605					
5.125	98.641	98.667	98.703	5.125	98.718	98.744	98.780					
5.250	98.939	98.959	99.002	5.250	99.253	99.024	99.068					
5.375	99.255	99.272	99.321	5.375	99.289	99.306	99.355					
5.500	100.042	100.019	100.026	5.500	100.042	100.019	100.026					
5.625	99.920	99.853	99.817	5.625	100.026	100.076	100.100					
5.750	100.414	100.348	100.311	5.750	100.414	100.348	100.344					
5.875	100.610	100.794	100.757	5.875	100.860	100.794	100.757					
6.000	101.133	101.065	101.030	6.000	101.133	101.066	101.030					
6.125	100.821	100.769	100.747	6.125	100.821	100.855	100.867					
6.250	101.047	101.245	101.223	6.250	101.297	101.245	101.223					
6.375	101.472	101.420	101.398	6.375	101.722	101.670	101.648					
6.500	101.706	101.904	101.882	6.500	101.956	101.904	101.882					
6.625	101.617	101.536	101.484	6.625	101.617	101.536	101.484					
6.750	101.831	102.000	101.949	6.750	102.081	102.000	101.949					
6.875	102.245	102.164	102.112	6.875	102.245	102.164	102.112					
7.000	102.462	102.381	102.330	7.000	102.462	102.381	102.330					

Conventional Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	98.944	98.920	98.882	6.000	98.342	98.303	98.287	5.125	97.078	97.056	97.063	
6.125	99.545	99.521	99.483	6.125	98.979	98.941	98.925	5.250	97.592	97.569	97.577	
6.250	100.294	100.270	100.232	6.250	99.552	99.514	99.498	5.375	98.059	98.036	98.043	
6.375	100.396	100.358	100.342	6.375	100.328	100.290	100.274	5.500	98.366	98.343	98.351	
6.500	100.902	100.864	100.848	6.500	100.790	100.752	100.736	5.625	98.297	98.230	98.193	
6.625	101.143	101.105	101.089	6.625	100.850	100.811	100.795	5.750	98.879	98.827	98.805	
6.750	101.290	101.250	101.196	6.750	100.751	100.704	100.677	5.875	99.231	99.179	99.157	
6.875	101.561	101.515	101.488	6.875	101.234	101.188	101.161	6.000	99.564	99.512	99.490	
7.000	102.031	101.985	101.958	7.000	101.654	101.608	101.581	6.125	100.011	99.959	99.937	
7.125	102.223	102.177	102.150	7.125	101.913	101.867	101.840	6.250	100.482	100.430	100.408	
7.250	102.307	102.309	102.298	7.250	101.495	101.420	101.399	6.375	100.899	100.847	100.825	
7.375	102.695	102.706	102.682	7.375	101.821	101.766	101.729	6.500	101.104	101.052	101.030	
7.500	102.937	102.930	102.932	7.500	102.209	102.155	102.117	6.625	100.681	100.600	100.549	
7.625	103.159	103.152	103.156	7.625	102.426	102.372	102.334	6.750	101.142	101.060	101.009	
7.750	103.134	103.039	103.008	7.750	101.557	101.461	101.430	6.875	101.543	101.462	101.411	
7.875	103.442	103.346	103.315	7.875	100.923	100.927	100.831	7.000	98.652	98.618	98.480	

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	-1.000	-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	

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1	

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	97.172	97.080	96.992	5.250				5.250				
5.375	97.544	97.452	97.364	5.375				5.375				
5.500	97.905	97.813	97.725	5.500				5.500				
5.625	98.262	98.170	98.082	5.625	97.666	97.574	97.486	5.625	96.084	96.021	95.959	
5.750	98.594	98.502	98.414	5.750	98.070	97.978	97.890	5.750	97.314	97.222	97.134	
5.875	98.899	98.807	98.719	5.875	98.391	98.298	98.461	5.875	97.736	97.644	97.556	
6.000	99.168	99.076	98.988	6.000	98.709	98.617	98.529	6.000	98.145	98.053	97.966	
6.125	99.400	99.308	99.220	6.125	99.027	98.935	98.847	6.125	98.541	98.449	98.361	
6.250	99.618	99.525	99.438	6.250	99.327	99.235	99.147	6.250	98.900	98.808	98.721	
6.375	99.822	99.730	99.642	6.375	99.859	99.767	99.679	6.375	99.222	99.130	99.042	
6.500	99.993	99.901	100.063	6.500	99.885	100.042	99.955	6.500	99.555	99.463	99.375	
6.625	100.369	100.277	100.189	6.625	100.144	100.052	100.214	6.625	99.892	99.800	99.712	
6.750	99.864	99.801	99.738	6.750	100.637	100.545	100.457	6.750	100.184	100.342	100.254	
6.875	100.065	100.002	99.939	6.875	100.070	100.007	99.944	6.875	100.675	100.583	100.496	
7.000	100.412	100.349	100.286	7.000	100.476	100.413	100.350	7.000	100.393	100.330	100.267	
7.125				7.125	100.715	100.652	100.589	7.125	100.661	100.598	100.535	
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	96.780	96.717	96.654	5.250				5.250				
5.375	97.142	97.079	97.016	5.375				5.375				
5.500	97.451	97.388	97.325	5.500				5.500				
5.625	97.817	97.754	97.691	5.625	97.353	97.290	97.227	5.625	96.409	96.346	96.283	
5.750	98.153	98.090	98.027	5.750	97.777	97.714	97.651	5.750	96.885	96.822	96.759	
5.875	98.347	98.284	98.221	5.875	98.179	98.116	98.053	5.875	97.180	97.117	97.054	
6.000	98.686	98.623	98.560	6.000	98.247	98.184	98.121	6.000	97.654	97.591	97.528	
6.125	98.884	98.821	98.758	6.125	98.646	98.583	98.520	6.125	97.921	97.858	97.795	
6.250	99.226	99.163	99.100	6.250	99.045	98.982	98.919	6.250	98.371	98.308	98.245	
6.375	99.424	99.361	99.298	6.375	99.447	99.384	99.321	6.375	98.821	98.758	98.695	
6.500	99.766	99.703	99.640	6.500	99.684	99.621	99.558	6.500	99.271	99.208	99.145	
6.625	99.966	99.903	99.840	6.625	99.921	99.858	99.795	6.625	99.537	99.474	99.411	
6.750	100.189	100.126	100.063	6.750	100.326	100.263	100.200	6.750	99.993	99.930	99.867	
6.875	100.390	100.327	100.264	6.875	100.394	100.331	100.268	6.875	100.261	100.198	100.135	
7.000	100.737	100.674	100.611	7.000	100.801	100.738	100.675	7.000	100.717	100.654	100.591	
7.125	100.938	100.875	100.812	7.125	101.040	100.977	100.914	7.125	100.986	100.923	100.860	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

Conventional ARM Adjustments

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

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

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

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

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

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

Additional Cash-Out Refinance LLPA Adjusters					
	≤30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-2.000	-2.000	-2.250	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	98.430	98.430	98.427	5.750	97.847	97.825	97.802	4.375				
5.875	98.762	98.762	98.759	5.875	98.293	98.269	98.248	4.500				
6.000	99.320	99.320	99.317	6.000	98.875	98.843	98.803	4.625				
6.125	99.832	99.832	99.829	6.125	99.429	99.397	99.356	4.750	96.720	96.709	96.698	
6.250	100.184	100.176	100.165	6.250	99.880	99.842	99.826	4.875	97.116	97.105	97.094	
6.375	100.664	100.656	100.645	6.375	100.195	100.157	100.140	5.000	98.233	98.225	98.218	
6.500	101.134	101.126	101.115	6.500	100.736	100.698	100.681	5.125	98.107	98.100	98.092	
6.625	101.498	101.490	101.479	6.625	101.181	101.143	101.127	5.250	98.595	98.588	98.581	
6.750	101.557	101.283	101.256	6.750	100.809	100.762	100.736	5.375	98.873	98.866	98.858	
6.875	101.856	101.832	101.805	6.875	101.330	101.284	101.257	5.500	99.234	99.227	99.220	
7.000	102.218	102.194	102.167	7.000	101.835	101.788	101.761	5.625	99.449	99.442	99.434	
7.125	102.488	102.463	102.436	7.125	102.238	102.192	102.165	5.750	99.948	99.940	99.933	
7.250	102.405	102.373	102.338	7.250	101.814	101.759	101.722	5.875	100.186	100.179	100.172	
7.375	102.551	102.497	102.459	7.375	102.301	102.247	102.209	6.000	100.269	100.262	100.254	

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	96.643	96.621	96.599									
4.875	96.846	96.835	96.824									
5.000	97.223	97.212	97.201									
5.125	97.543	97.532	97.522									
5.250	97.843	97.832	97.822									
5.375	98.138	98.127	98.117									
5.500	98.449	98.427	98.405									
5.625	98.764	98.742	98.720									
5.750	99.042	99.020	98.998									
5.875	99.281	99.259	99.237									
6.000	99.703	99.681	99.659									

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	98.430	98.430	98.427	5.750	97.847	97.825	97.802	4.250				
5.875	98.762	98.762	98.759	5.875	98.293	98.269	98.248	4.375				
6.000	99.320	99.320	99.317	6.000	98.875	98.843	98.803	4.500				
6.125	99.832	99.832	99.829	6.125	99.429	99.397	99.356	4.625				
6.250	99.934	99.926	99.915	6.250	99.272	99.232	99.188	4.750	96.720	96.709	96.698	
6.375	100.414	100.406	100.395	6.375	99.824	99.783	99.740	4.875	97.116	97.105	97.094	
6.500	100.884	100.876	100.865	6.500	100.105	100.064	100.021	5.000	98.233	98.225	98.218	
6.625	101.248	101.240	101.229	6.625	100.351	100.310	100.267	5.125	98.107	98.100	98.092	
6.750	101.307	101.283	101.256	6.750	100.554	100.497	100.438	5.250	98.595	98.588	98.581	
6.875	101.606	101.582	101.555	6.875	100.779	100.723	100.664	5.375	98.873	98.866	98.858	
7.000	101.968	101.944	101.917	7.000	101.054	100.997	100.938	5.500	99.234	99.227	99.220	
7.125	102.237	102.213	102.186	7.125	101.284	101.227	101.168	5.625	99.449	99.442	99.434	
7.250	102.155	102.123	102.088	7.250	101.242	101.210	101.175	5.750	99.948	99.940	99.933	
7.375	102.476	102.444	102.159	7.375	101.569	101.536	101.501	5.875	100.186	100.179	100.172	
7.500	102.608	102.576	102.541	7.500	101.910	101.878	101.843	6.000	100.269	100.262	100.254	

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	96.643	96.621	96.599									
4.875	96.846	96.835	96.824									
5.000	97.223	97.212	97.201									
5.125	97.543	97.532	97.522									
5.250	97.843	97.832	97.822									
5.375	98.138	98.127	98.117									
5.500	98.449	98.427	98.405									
5.625	98.764	98.742	98.720									
5.750	99.042	99.020	98.998									

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	97.317	97.320	97.374	2.625				2.625				
5.750	97.830	97.832	97.860	2.750				2.750				
5.875	98.350	98.347	98.382	2.875				2.875				
6.000	98.924	98.916	98.958	3.000				3.000				
6.125	99.441	99.434	99.475	3.125				3.125				
6.250	99.521	99.512	99.528	3.250				3.250				
6.375	100.019	100.005	100.028	3.375				3.375				
6.500	100.525	100.506	100.535	3.500				3.500				
6.625	100.981	100.963	100.992	3.625				3.625				
6.750	100.851	100.846	100.850	3.750				3.750				
6.875	101.325	101.316	101.326	3.875				3.875				
7.000	101.754	101.741	101.758	4.000				4.000				
7.125	102.236	102.223	102.239	4.125				4.125				
7.250	101.871	101.872	101.864	4.250				4.250				
7.375	102.254	102.250	102.248									

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	97.126	97.112	97.126	5.000				5.000	97.126	97.112	97.126	
5.125	97.908	97.894	97.908	5.125				5.125	97.908	97.894	97.908	
5.250	98.814	98.800	98.814	5.250	98.814	98.800	98.814	5.250	98.814	98.800	98.814	
5.375	99.267	99.291	99.315	5.375	99.267	99.291	99.315	5.375	99.267	99.291	99.315	
5.500	99.786	99.811	99.835	5.500	99.786	99.811	99.835	5.500	99.786	99.811	99.835	
5.625	100.335	100.359	100.384	5.625	100.335	100.359	100.384	5.625	100.335	100.359	100.384	
5.750	100.924	100.745	100.742	5.750	100.924	100.745	100.742	5.750	100.924	100.745	100.742	
5.875	101.064	100.854	100.681	5.875	101.064	100.854	100.681	5.875	101.064	100.854	100.681	
6.000	101.517	101.307	101.210	6.000	101.517	101.307	101.210	6.000	101.517	101.307	101.210	
6.125	101.925	101.715	101.671	6.125	101.925	101.715	101.671	6.125	101.925	101.715	101.671	
6.250	102.176	102.075	102.057	6.250	102.176	102.075	102.057	6.250	102.176	102.075	102.057	
6.375	101.999	101.975	101.950	6.375	101.999	101.975	101.950	6.375	101.999	101.975	101.950	
6.500	102.347	102.302	102.269	6.500	102.347	102.302	102.269	6.500	102.347	102.302	102.269	
6.625	102.737	102.692	102.659	6.625	102.737	102.692	102.659	6.625	102.737	102.692	102.659	
6.750	102.892	102.847	102.813	6.750	102.892	102.847	102.813	6.750	102.892	102.847	102.813	
6.875	102.768	102.736	102.703	6.875	102.768	102.736	102.703	6.875	102.768	102.736	102.703	
7.000	103.074	103.018	102.970	7.000	103.074	103.018	102.970	7.000	103.074	103.018	102.970	
7.125	103.534	103.479	103.430	7.125	103.534	103.479	103.430	7.125	103.534	103.479	103.430	
7.250	103.328	103.233	103.160	7.250	103.328	103.233	103.160	7.250	103.328	103.233	103.160	
7.375	102.785	102.687	102.624	7.375	102.785	102.687	102.624	7.375	102.785	102.687	102.624	
7.500	103.216	103.118	103.055	7.500	103.216	103.118	103.055	7.500	103.216	103.118	103.055	
7.625	103.436	103.339	103.275	7.625	103.436	103.339	103.275	7.625	103.436	103.339	103.275	
7.750	103.430	103.280	103.143	7.750	103.430	103.280	103.143	7.750	103.430	103.280	103.143	
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	95.239	95.225	95.156	
2.875				2.875				5.125	96.011	95.997	95.928	
3.000				3.000				5.250	96.904	96.928	96.952	
3.125				3.125				5.375	97.554	97.592	97.535	
3.250				3.250				5.500	98.358	98.396	98.339	
3.375				3.375				5.625	98.833	98.871	98.814	
3.500	91.987	92.090	92.148	3.500	91.987	92.090	92.148	5.750	99.298	99.308	99.281	
3.625	92.537	92.640	92.698	3.625	92.537	92.640	92.698	5.875	100.323	100.101	100.073	
3.750	93.691	93.803	93.846	3.750	93.691	93.803	93.846	6.000	100.852	100.630	100.603	
3.875	94.240	94.353	94.395	3.875	94.240	94.353	94.395	6.125	101.314	101.341	101.064	
4.000	94.788	94.900	94.943	4.000	94.788	94.900	94.943	6.250	101.321	100.989	100.925	
4.125	95.333	95.445	95.488	4.125	95.333	95.445	95.488	6.375	101.467	101.421	101.388	
4.250	95.818	96.224	96.251	4.250	95.818	96.224	96.251	6.500	101.961	101.916	101.883	
4.375	96.661	96.767	96.795	4.375	96.661	96.767	96.795	6.625	102.351	102.306	102.273	
4.500	97.200	97.306	97.333	4.500	97.200	97.306	97.333	6.750	101.948	101.860	101.795	
4.625	97.732	97.838	97.865	4.625	97.732	97.838	97.865	6.875	101.918	101.863	101.802	
4.750	97.912	97.996	98.008	4.750	97.912	97.996	98.008	7.000	102.415	102.359	102.298	
4.875	98.189	98.274	98.286	4.875	98.189	98.274	98.286	7.125	102.875	102.820	102.759	
5.000	98.705	98.789	98.801	5.000	98.705	98.789	98.801	7.250	101.886	101.789	101.725	
5.125	99.204	99.289	99.301	5.125	99.204	99.289	99.301	7.375	102.399	102.301	102.238	
5.250	99.293	99.271	99.278	5.250	99.293	99.271	99.278	7.500	102.830	102.732	102.669	
5.375	99.553	99.413	99.410	5.375	99.553	99.413	99.410	7.625	103.050	102.953	102.889	
5.500	100.021	99.880	99.877	5.500	100.021	99.880	99.877	7.750				
5.625	100.462	100.321	100.318	5.625	100.462	100.321	100.318	7.875				
5.750	100.234	100.417	100.381	5.750	100.234	100.417	100.381	8.000				
5.875	100.363	100.466	100.448	5.875	100.363	100.466	100.448	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	96.904	96.928	96.952	5.000	95.239	95.225	95.156	4.500	94.604	94.710	94.612	
5.375	97.554	97.592	97.535	5.125	96.011	95.997	95.928	4.625	95.119	95.225	95.127	
5.500	98.358	98.396	98.339	5.250	96.904	96.928	96.952	4.750	93.742	93.827	93.754	
5.625	98.833	98.871	98.814	5.375	97.554	97.592	97.535	4.875	94.247	94.331	94.143	
5.750	99.298	99.308	99.281	5.500	98.358	98.396	98.339	5.000	94.725	94.809	94.621	
5.875	100.323	100.101	100.073	5.625	98.833	98.871	98.814	5.125	94.919	95.003	95.065	
6.000	100.852	100.630	100.603	5.750	99.298	99.308	99.281	5.250	95.614	95.574	95.533	
6.125	101.314	101.341	101.064	5.875	100.323	100.101	100.073	5.375	95.675	95.885	95.595	
6.250	101.321	100.989	100.925	6.000	100.852	100.630	100.603	5.500	96.035	96.245	95.954	
6.375	101.467	101.421	101.388	6.125	101.314	101.341	101.064	5.625	96.410	96.370	96.329	
6.500	101.961	101.916	101.883	6.250	101.321	100.989	100.925	5.750	97.392	97.368	97.343	
6.625	102.351	102.306	102.273	6.375	101.467	101.421	101.388	5.875	97.656	97.631	97.607	
6.750	101.948	101.860	101.795	6.500	101.961	101.916	101.883	6.000	97.965	97.941	97.917	
6.875	101.918	101.863	101.802	6.625	102.351	102.306	102.273	6.125	98.220	98.195	98.171	
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	98.814	98.800	98.814	5.250	98.814	98.800	98.814	5.250	98.814	98.800	98.814	
5.375	99.267	99.291	99.315	5.375	99.267	99.291	99.315	5.375	99.267	99.291	99.315	
5.500	99.786	99.811	99.835	5.500	99.786	99.811	99.835	5.500	99.786	99.811	99.835	
5.625	100.335	100.359	100.384	5.625	100.335	100.359	100.384	5.625	100.335	100.359	100.384	
5.750	100.924	100.745	100.742	5.750	100.924	100.745	100.742	5.750	100.924	100.745	100.742	
5.875	101.064	100.854	100.681	5.875	101.064	100.854	100.681	5.875	101.064	100.854	100.681	
6.000	101.517	101.307	101.210	6.000	101.517	101.307	101.210	6.000	101.517	101.307	101.210	
6.125	101.925	101.715	101.671	6.125	101.925	101.715	101.671	6.125	101.925	101.715	101.671	
6.250	102.176	102.075	102.057	6.250	102.176	102.075	102.057	6.250	102.176	102.075	102.057	
6.375	101.999	101.975	101.950	6.375	101.999	101.975	101.950	6.375	101.999	101.975	101.950	
6.500	102.347	102.302	102.269	6.500	102.347	102.302	102.269	6.500	102.347	102.302	102.269	
6.625	102.737	102.692	102.659	6.625	102.737	102.692	102.659	6.625	102.737	102.692	102.659	
6.750	102.892	102.847	102.813	6.750	102.892	102.847	102.813	6.750	102.892	102.847	102.813	
6.875	102.768	102.736	102.703	6.875	102.768	102.736	102.703	6.875	102.768	102.736	102.703	
7.000	103.074	103.018	102.970	7.000	103.074	103.018	102.970	7.000	103.074	103.018	102.970	
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	97.200	97.306	97.333	4.250	96.118	96.224	96.251	5.250	96.904	96.928	96.952	
4.625	97.732	97.838	97.865	4.375	96.661	96.767	96.795	5.375	97.554	97.592	97.535	
4.750	97.912	97.996	98.008	4.500	97.200	97.306	97.333	5.500	98.358	98.396	98.339	
4.875	98.189	98.274	98.286	4.625	97.732	97.838	97.865	5.625	98.833	98.871	98.814	
5.0												

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	99.267	99.291	99.315	5.375	99.267	99.291	99.315	5.000				
5.500	99.786	99.811	99.835	5.500	99.786	99.811	99.835	5.125				
5.625	100.335	100.359	100.384	5.625	100.335	100.359	100.384	5.250	98.676	98.682	98.696	
5.750	100.924	100.714	100.568	5.750	100.924	100.714	100.568	5.375	99.267	99.291	99.315	
5.875	101.064	100.854	100.649	5.875	101.064	100.854	100.649	5.500	99.786	99.811	99.835	
6.000	101.517	101.307	101.152	6.000	101.517	101.307	101.152	5.625	100.335	100.359	100.384	
6.125	101.925	101.715	101.687	6.125	101.925	101.715	101.687	5.750	100.924	100.714	100.568	
6.250	102.176	101.966	101.924	6.250	102.176	101.966	101.924	5.875	101.064	100.854	100.649	
6.375	101.999	101.975	101.950	6.375	101.999	101.975	101.950	6.000	101.517	101.307	101.152	
6.500	102.308	102.283	102.259	6.500	102.308	102.283	102.259	6.125	101.925	101.715	101.687	
6.625	102.695	102.670	102.646	6.625	102.695	102.670	102.646	6.250	102.176	101.966	101.924	
6.750	102.844	102.811	102.779	6.750	102.844	102.811	102.779	6.375	101.999	101.975	101.950	
6.875	102.768	102.736	102.703	6.875	102.768	102.736	102.703	6.500	102.308	102.283	102.259	
7.000	102.940	102.908	102.876	7.000	102.940	102.908	102.876	6.625	102.695	102.670	102.646	
7.125	103.130	103.098	103.065	7.125	103.130	103.098	103.065	6.750	102.844	102.811	102.779	
7.250	103.328	103.233	103.160	7.250	103.328	103.233	103.160	6.875	102.768	102.736	102.703	
7.375	102.585	102.501	102.437	7.375	102.585	102.501	102.437	7.000	102.940	102.908	102.876	
7.500	103.019	102.869	102.769	7.500	103.019	102.869	102.769	7.125	103.130	103.098	103.065	
7.625	103.436	103.287	103.149	7.625	103.436	103.287	103.149	7.250	103.328	103.233	103.160	
7.750	103.430	103.280	103.143	7.750	103.430	103.280	103.143	7.375	102.585	102.501	102.437	
7.875				7.875				7.500	103.019	102.869	102.769	
8.000				8.000				7.625	103.436	103.287	103.149	
8.125				8.125				7.750	103.430	103.280	103.143	
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	96.942	97.000	96.952	
3.250				3.250				5.375	97.560	97.618	97.561	
3.375				3.375				5.500	98.250	98.308	98.251	
3.500	91.992	92.095	92.153	3.500	91.992	92.095	92.153	5.625	98.740	98.764	98.789	
3.625	92.505	92.608	92.666	3.625	92.505	92.608	92.666	5.750	99.298	99.338	99.310	
3.750	93.754	93.867	93.909	3.750	93.754	93.867	93.909	5.875	100.259	100.057	100.029	
3.875	94.264	94.377	94.419	3.875	94.264	94.377	94.419	6.000	100.762	100.810	100.532	
4.000	94.767	94.880	94.922	4.000	94.767	94.880	94.922	6.125	101.297	101.345	101.067	
4.125	95.261	95.373	95.416	4.125	95.261	95.373	95.416	6.250	101.321	100.989	101.175	
4.250	96.162	96.268	96.296	4.250	96.162	96.268	96.296	6.375	101.287	101.262	101.229	
4.375	96.650	96.756	96.783	4.375	96.650	96.756	96.783	6.500	101.737	101.712	101.679	
4.500	97.122	97.229	97.256	4.500	97.122	97.229	97.256	6.625	102.343	102.067	102.034	
4.625	97.826	97.682	97.710	4.625	97.826	97.682	97.710	6.750	101.948	101.860	101.795	
4.750	97.920	98.004	98.016	4.750	97.920	98.004	98.016	6.875	101.952	101.667	101.606	
4.875	98.366	98.201	98.213	4.875	98.366	98.201	98.213	7.000	102.317	102.281	102.221	
5.000	98.789	98.623	98.635	5.000	98.789	98.623	98.635	7.125	102.675	102.639	102.579	
5.125	99.183	99.267	99.279	5.125	99.183	99.267	99.279	7.250	101.767	101.690	101.626	
5.250	99.293	99.271	99.278	5.250	99.293	99.271	99.278	7.375	102.180	102.103	102.039	
5.375	99.412	99.271	99.268	5.375	99.412	99.271	99.268	7.500	102.512	102.434	102.371	
5.500	99.771	99.880	99.877	5.500	99.771	99.880	99.877	7.625	102.801	102.724	102.660	
5.625	100.102	100.211	100.208	5.625	100.102	100.211	100.208	7.750				
5.750	100.234	100.417	100.381	5.750	100.234	100.417	100.381	7.875				
5.875	100.218	100.289	100.271	5.875	100.218	100.289	100.271	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	101.737	101.712	101.679	6.125	101.297	101.345	101.067	4.500	94.438	94.544	94.446	
6.625	102.343	102.067	102.034	6.250	101.321	100.989	101.175	4.625	94.839	94.946	94.848	
6.750	101.948	101.860	101.795	6.375	101.287	101.262	101.229	4.750	93.737	93.778	93.754	
6.875	101.952	101.667	101.606	6.500	101.737	101.712	101.679	4.875	94.085	94.170	93.996	
7.000	102.317	102.281	102.221	6.625	102.343	102.067	102.034	5.000	94.440	94.524	94.400	
7.125	102.675	102.639	102.579	6.750	101.948	101.860	101.795	5.125	94.755	94.839	94.655	
7.250	101.767	101.690	101.626	6.875	101.952	101.667	101.606	5.250	95.614	95.574	95.533	
7.375	102.180	102.103	102.039	7.000	102.317	102.281	102.221	5.375	95.675	95.635	95.595	
7.500	102.512	102.434	102.371	7.125	102.675	102.639	102.579	5.500	96.035	95.995	95.954	
7.625	102.801	102.724	102.660	7.250	101.767	101.690	101.626	5.625	96.410	96.370	96.329	
7.750				7.375	102.180	102.103	102.039	5.750	97.392	97.368	97.343	
7.875				7.500	102.512	102.434	102.371	5.875	97.656	97.631	97.607	
8.000				7.625	102.801	102.724	102.660	6.000	97.965	97.941	97.917	
8.125				7.750				6.125	98.220	98.195	98.171	
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.375	101.999	101.975	101.950	6.375	101.999	101.975	101.950	6.000	101.517	101.307	101.152	
6.500	102.308	102.283	102.259	6.500	102.308	102.283	102.259	6.125	101.925	101.715	101.687	
6.625	102.695	102.670	102.646	6.625	102.695	102.670	102.646	6.250	102.176	101.966	101.924	
6.750	102.844	102.811	102.779	6.750	102.844	102.811	102.779	6.375	101.999	101.975	101.950	
6.875	102.768	102.736	102.703	6.875	102.768	102.736	102.703	6.500	102.308	102.283	102.259	
7.000	102.940	102.908	102.876	7.000	102.940	102.908	102.876	6.625	102.695	102.670	102.646	
7.125	103.130	103.098	103.065	7.125	103.130	103.098	103.065	6.750	102.844	102.811	102.779	
7.250	103.328	103.233	103.160	7.250	103.328	103.233	103.160	6.875	102.768	102.736	102.703	
7.375	102.585	102.501	102.437	7.375	102.585	102.501	102.437	7.000	102.940	102.908	102.876	
7.500	103.019	102.869	102.769	7.500	103.019	102.869	102.769	7.125	103.130	103.098	103.065	
7.625	103.436	103.287	103.149	7.625	103.436	103.287	103.149	7.250	103.328	103.233	103.160	
7.750	103.430	103.280	103.143	7.750	103.430	103.280	103.143	7.375	102.585	102.501	102.437	
7.875				7.875				7.500	103.019	102.869	102.769	
8.000				8.000				7.625	103.436	103.287	103.149	
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	97.122	97.229	97.256	4.500	97.122	97.229	97.256	6.625	102.343	102.067	102.034	
4.625	97.826	97.682	97.710	4.625	97.826	97.682	97.710	6.750	101.948	101.860	101.795	
4.750	97.920	98.004	98.016	4.750	97.920	98.004	98.016	6.875	101.952	101.667	101.606	
4.875	98.366	98.201	98.213	4.875	98.366	98.201	98.213	7.000	102.317	102.281	102.221	
5.000	98.789	98.623	98.635	5.000	98.789	98.623	98.635	7.125	102.675	102.639	102.579	
5.125	99.183	99.267	99.279	5.125	99.183	99.267	99.279	7.250	101.767	101.690	101.626	
5.250	99.293	99.271	99.278	5.250	99.293	99.271	99.278	7.375	102.180	102.103	10	

Effective Time:
8:08:49 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	98.724	98.499	98.199	6.750	96.124	95.899	95.599	6.750				
6.875	98.726	98.500	98.200	6.875	96.126	95.900	95.600	6.875				
7.000	99.205	98.979	98.679	7.000	96.605	96.379	96.079	7.000				
7.125	99.638	99.412	99.112	7.125	97.038	96.812	96.512	7.125				
7.250	100.040	99.814	99.514	7.250	97.440	97.214	96.914	7.250				
7.375	100.278	99.992	99.692	7.375	97.678	97.392	97.092	7.375				
7.500	100.717	100.431	100.131	7.500	98.117	97.831	97.531	7.500				
7.625	101.110	100.824	100.524	7.625	98.510	98.224	97.924	7.625				
7.750	101.482	101.196	100.896	7.750	98.882	98.596	98.296	7.750				
7.875	100.475	100.129	99.829	7.875	97.875	97.529	97.229	7.875				
8.000	100.884	100.538	100.238	8.000	98.284	97.938	97.638	8.000				
8.125	101.247	100.901	100.601	8.125	98.647	98.301	98.001	8.125				
8.250	101.589	101.243	100.943	8.250	98.989	98.643	98.343	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	96.724	96.499	96.199	6.750	94.124	93.899	93.599	6.750				
6.875	96.726	96.500	96.200	6.875	94.126	93.900	93.600	6.875				
7.000	97.205	96.979	96.679	7.000	94.605	94.379	94.079	7.000				
7.125	97.638	97.412	97.112	7.125	95.038	94.812	94.512	7.125				
7.250	98.040	97.814	97.514	7.250	95.440	95.214	94.914	7.250				
7.375	98.278	97.992	97.692	7.375	95.678	95.392	95.092	7.375				
7.500	98.717	98.431	98.131	7.500	96.117	95.831	95.531	7.500				
7.625	99.110	98.824	98.524	7.625	96.510	96.224	95.924	7.625				
7.750	99.482	99.196	98.896	7.750	96.882	96.596	96.296	7.750				
7.875	98.475	98.129	97.829	7.875	95.875	95.529	95.229	7.875				
8.000	98.884	98.538	98.238	8.000	96.284	95.938	95.638	8.000				
8.125	99.247	98.901	98.601	8.125	96.647	96.301	96.001	8.125				
8.250	99.589	99.243	98.943	8.250	96.989	96.643	96.343	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.