



Table of Contents	
Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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

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

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

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

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

Conventional Fixed													
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	
5.625	97.512	97.596	97.594	5.625	97.512	97.596	97.594	5.000	94.892	94.878	94.916		
5.750	97.992	98.031	98.016	5.750	107.992	98.031	98.016	5.125	95.538	95.548	95.567		
5.875	98.583	98.583	98.577	5.875	98.583	98.583	98.577	5.250	96.539	96.540	96.568		
6.000	99.145	99.188	99.174	6.000	99.145	99.188	99.174	5.375	97.178	97.188	97.207		
6.125	99.645	99.645	99.640	6.125	99.645	99.645	99.640	5.500	97.774	97.784	97.803		
6.250	99.848	99.840	99.827	6.250	99.848	99.840	99.827	5.625	98.260	98.270	98.289		
6.375	100.290	100.282	100.269	6.375	100.290	100.282	100.269	5.750	98.799	98.828	98.808		
6.500	100.773	100.765	100.751	6.500	100.773	100.765	100.751	5.875	99.397	99.383	99.378		
6.625	101.093	101.137	101.102	6.625	101.093	101.137	101.102	6.000	99.887	99.911	99.887		
6.750	101.177	101.153	101.123	6.750	101.177	101.153	101.123	6.125	100.276	100.339	100.314		
6.875	101.556	101.532	101.502	6.875	101.556	101.532	101.502	6.250	100.282	100.268	100.252		
7.000	101.957	101.933	101.903	7.000	101.957	101.933	101.903	6.375	100.807	100.793	100.777		
7.125	102.230	102.270	102.219	7.125	102.230	102.270	102.219	6.500	101.249	101.235	101.219		
7.250	102.161	102.126	102.075	7.250	102.161	102.129	102.075	6.625	101.598	101.584	101.568		
7.375	102.344	102.338	102.286	7.375	102.344	102.298	102.286	6.750	101.249	101.195	101.165		
7.500	102.739	102.688	102.655	7.500	102.739	102.688	102.655	6.875	101.556	101.532	101.502		
7.625	103.027	102.973	102.943	7.625	103.027	102.973	102.943	7.000	101.957	101.933	101.903		
7.750	102.531	102.497	102.407	7.750	102.531	102.497	102.407	7.125	102.230	102.206	102.176		
7.875	102.966	102.896	102.829	7.875	102.966	102.896	102.829	7.250	102.161	102.129	102.075		
8.000	103.369	103.299	103.232	8.000	103.369	103.299	103.232	7.375	102.341	102.309	102.255		
8.125	103.620	103.550	103.483	8.125	103.620	103.550	103.483	7.500	102.721	102.688	102.634		
8.250				8.250				7.625	102.962	102.929	102.875		
8.375				8.375				7.750	102.504	102.463	102.407		
8.500				8.500				7.875	102.238	102.219	102.146		
8.625				8.625				8.000	102.468	102.450	102.376		

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	96.987	97.077	97.077	4.625	96.987	96.983	96.943						
4.750	97.338	97.424	97.431	4.750	97.338	97.424	97.431						
4.875	97.778	97.799	97.803	4.875	97.800	97.864	97.868						
5.000	98.174	98.264	98.269	5.000	98.320	98.370	98.371						
5.125	98.460	98.515	98.513	5.125	98.728	98.534	98.532						
5.250	98.754	98.815	98.809	5.250	99.010	99.072	99.066						
5.375	99.148	99.152	99.144	5.375	99.300	99.365	99.357						
5.500	99.889	99.874	99.886	5.500	99.889	99.874	99.886						
5.625	99.709	99.679	99.674	5.625	99.718	99.859	99.844						
5.750	100.205	100.175	100.169	5.750	100.205	100.175	100.169						
5.875	100.403	100.623	100.618	5.875	100.653	100.623	100.618						
6.000	100.935	100.905	100.899	6.000	100.935	100.905	100.899						
6.125	100.542	100.505	100.489	6.125	100.582	100.740	100.712						
6.250	101.019	100.982	100.966	6.250	101.019	100.982	100.966						
6.375	101.196	101.409	101.393	6.375	101.446	101.409	101.393						
6.500	101.443	101.656	101.640	6.500	101.693	101.656	101.640						
6.625	101.359	101.292	101.241	6.625	101.359	101.435	101.395						
6.750	101.824	101.757	101.706	6.750	101.824	101.757	101.706						
6.875	101.990	101.923	101.872	6.875	102.240	102.173	102.122						
7.000	102.214	102.397	102.346	7.000	102.464	102.397	102.346						

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	98.696	98.672	98.621	6.000	98.216	98.202	98.186	5.125	96.915	96.900	96.912		
6.125	99.502	99.478	99.426	6.125	98.853	98.839	98.823	5.250	97.430	97.415	97.427		
6.250	99.950	99.926	99.875	6.250	99.426	99.412	99.396	5.375	97.900	97.885	97.897		
6.375	100.300	100.261	100.247	6.375	100.303	100.189	100.173	5.500	98.215	98.200	98.212		
6.500	100.780	100.766	100.750	6.500	100.666	100.652	100.636	5.625	98.086	98.056	98.051		
6.625	101.033	101.019	101.003	6.625	100.975	100.961	100.945	5.750	98.600	98.562	98.547		
6.750	101.202	101.143	101.131	6.750	100.680	100.626	100.596	5.875	99.019	98.989	98.984		
6.875	101.519	101.459	101.447	6.875	101.165	101.110	101.081	6.000	99.285	99.248	99.243		
7.000	101.964	101.910	101.880	7.000	101.585	101.531	101.501	6.125	99.732	99.694	99.679		
7.125	102.175	102.121	102.091	7.125	101.844	101.790	101.760	6.250	100.204	100.167	100.152		
7.250	102.254	102.173	102.164	7.250	101.447	101.367	101.358	6.375	100.622	100.585	100.569		
7.375	102.548	102.467	102.458	7.375	101.737	101.683	101.653	6.500	100.829	100.791	100.776		
7.500	102.860	102.777	102.768	7.500	102.126	102.072	102.042	6.625	100.423	100.357	100.305		
7.625	103.003	102.920	102.911	7.625	102.343	102.289	102.259	6.750	100.884	100.818	100.766		
7.750	102.821	102.719	102.712	7.750	101.494	101.392	101.385	6.875	101.285	101.219	101.167		
7.875	103.132	103.029	103.022	7.875	100.680	100.573	100.515	7.000	98.002	98.327	98.282		

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	



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:
8:23:01 AM

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	97.536	97.448	97.360	5.250				5.250				
5.375	97.906	97.819	97.731	5.375				5.375				
5.500	98.267	98.179	98.091	5.500				5.500				
5.625	98.622	98.534	98.446	5.625	98.135	98.048	97.960	5.625	96.247	96.184	96.122	
5.750	98.925	98.837	98.749	5.750	98.563	98.476	98.388	5.750	97.783	97.695	97.607	
5.875	99.173	99.085	98.997	5.875	98.936	98.848	98.760	5.875	98.140	98.052	97.964	
6.000	99.408	99.321	99.233	6.000	99.255	99.168	99.080	6.000	98.500	98.412	98.324	
6.125	99.630	99.542	99.454	6.125	99.516	99.428	99.340	6.125	98.861	98.774	98.686	
6.250	99.833	99.745	99.657	6.250	99.743	99.655	99.567	6.250	99.202	99.114	99.026	
6.375	100.021	99.933	99.845	6.375	100.189	100.101	100.013	6.375	99.522	99.434	99.346	
6.500	100.197	100.109	100.022	6.500	100.164	100.076	99.989	6.500	99.783	99.695	99.607	
6.625	100.355	100.267	100.179	6.625	100.415	100.328	100.240	6.625	99.971	99.884	99.796	
6.750	99.839	99.776	99.713	6.750	100.669	100.581	100.493	6.750	100.211	100.123	100.035	
6.875	100.039	99.976	99.913	6.875	100.049	99.966	99.923	6.875	100.507	100.419	100.331	
7.000	100.384	100.321	100.258	7.000	100.454	100.391	100.328	7.000	100.360	100.297	100.234	
7.125				7.125	100.692	100.629	100.566	7.125	100.627	100.564	100.502	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	97.052	96.989	96.926	5.250				5.250				
5.375	97.412	97.349	97.286	5.375				5.375				
5.500	97.721	97.658	97.595	5.500				5.500				
5.625	98.086	98.023	97.960	5.625	97.509	97.446	97.383	5.625	96.572	96.509	96.446	
5.750	98.422	98.359	98.296	5.750	97.932	97.869	97.806	5.750	97.048	96.985	96.922	
5.875	98.615	98.552	98.489	5.875	98.333	98.270	98.207	5.875	97.341	97.278	97.215	
6.000	98.953	98.890	98.827	6.000	98.566	98.503	98.440	6.000	97.815	97.752	97.689	
6.125	99.150	99.087	99.024	6.125	98.965	98.902	98.839	6.125	98.081	98.018	97.955	
6.250	99.491	99.428	99.365	6.250	99.364	99.301	99.238	6.250	98.531	98.468	98.405	
6.375	99.689	99.626	99.563	6.375	99.766	99.703	99.640	6.375	98.980	98.917	98.854	
6.500	99.886	99.823	99.760	6.500	99.834	99.771	99.708	6.500	99.429	99.366	99.303	
6.625	99.941	99.878	99.815	6.625	99.902	99.839	99.776	6.625	99.509	99.446	99.383	
6.750	100.163	100.100	100.037	6.750	100.306	100.243	100.180	6.750	99.962	99.899	99.836	
6.875	100.363	100.300	100.237	6.875	100.374	100.311	100.248	6.875	100.230	100.167	100.104	
7.000	100.709	100.646	100.583	7.000	100.779	100.716	100.653	7.000	100.684	100.621	100.558	
7.125	100.909	100.846	100.783	7.125	101.017	100.954	100.891	7.125	100.952	100.889	100.826	
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	97.992	97.992	97.987	5.750	97.360	97.337	97.305	4.375				
5.875	98.583	98.583	98.577	5.875	97.910	97.878	97.830	4.500				
6.000	99.145	99.145	99.139	6.000	98.519	98.487	98.439	4.625				
6.125	99.395	99.395	99.390	6.125	99.081	99.049	99.000	4.750	96.454	96.443	96.431	
6.250	99.848	99.840	99.827	6.250	99.504	99.490	99.474	4.875	96.853	96.842	96.830	
6.375	100.319	100.305	100.289	6.375	100.069	100.055	100.039	5.000	97.705	97.697	97.690	
6.500	100.861	100.847	100.831	6.500	100.611	100.597	100.581	5.125	97.831	97.823	97.816	
6.625	101.306	101.293	101.276	6.625	101.056	101.043	101.026	5.250	98.364	98.357	98.349	
6.750	101.177	101.153	101.123	6.750	100.738	100.684	100.654	5.375	98.642	98.635	98.628	
6.875	101.556	101.532	101.502	6.875	101.261	101.206	101.177	5.500	99.005	98.997	98.990	
7.000	102.015	101.961	101.931	7.000	101.765	101.711	101.681	5.625	99.254	99.247	99.236	
7.125	102.419	102.364	102.335	7.125	102.169	102.114	102.085	5.750	99.562	99.555	99.545	
7.250	102.161	102.129	102.075	7.250	101.729	101.675	101.645	5.875	99.800	99.793	99.782	
7.375	102.467	102.413	102.383	7.375	102.217	102.163	102.133	6.000	100.004	99.994	99.984	

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	96.267	96.256	96.244									
4.875	96.580	96.569	96.557									
5.000	97.017	97.006	96.996									
5.125	97.221	97.210	97.200									
5.250	97.522	97.511	97.501									
5.375	98.069	98.058	98.048									
5.500	98.236	98.225	98.215									
5.625	98.485	98.475	98.465									
5.750	98.774	98.764	98.754									
5.875	99.061	99.051	99.041									
6.000	99.372	99.362	99.352									

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	97.992	97.992	97.987	5.750	97.360	97.337	97.305	4.250				
5.875	98.583	98.583	98.577	5.875	97.910	97.878	97.830	4.375				
6.000	99.145	99.145	99.139	6.000	98.519	98.487	98.439	4.500				
6.125	99.395	99.395	99.390	6.125	99.081	99.049	99.000	4.625				
6.250	99.848	99.840	99.827	6.250	99.225	99.185	99.139	4.750	96.454	96.443	96.431	
6.375	100.290	100.282	100.269	6.375	99.538	99.498	99.452	4.875	96.853	96.842	96.830	
6.500	100.523	100.515	100.501	6.500	99.833	99.792	99.746	5.000	97.705	97.697	97.690	
6.625	100.843	100.835	100.821	6.625	100.183	100.156	100.129	5.125	97.831	97.823	97.816	
6.750	100.927	100.903	100.873	6.750	100.363	100.306	100.244	5.250	98.364	98.357	98.349	
6.875	101.306	101.282	101.252	6.875	100.588	100.532	100.470	5.375	98.642	98.635	98.628	
7.000	101.707	101.683	101.653	7.000	100.862	100.805	100.743	5.500	99.005	98.997	98.990	
7.125	101.980	101.956	101.926	7.125	101.106	101.059	101.044	5.625	99.254	99.247	99.236	
7.250	101.911	101.879	101.825	7.250	101.108	101.075	101.021	5.750	99.562	99.555	99.545	
7.375	102.341	102.309	102.255	7.375	101.583	101.551	101.497	5.875	99.800	99.793	99.782	
7.500	102.471	102.438	102.384	7.500	101.922	101.890	101.836	6.000	100.004	99.994	99.984	

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	96.267	96.256	96.244									
4.875	96.580	96.569	96.557									
5.000	97.017	97.006	96.996									
5.125	97.221	97.210	97.200									
5.250	97.522	97.511	97.501									
5.375	98.069	98.058	98.048									
5.500	98.236	98.225	98.215									
5.625	98.485	98.475	98.465									
5.750	98.774	98.764	98.754									

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

Effective Time:
8:23:01 AM

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	97.106	97.203	97.190	2.625				2.625				
5.750	97.659	97.721	97.701	2.750				2.750				
5.875	98.172	98.243	98.220	2.875				2.875				
6.000	98.745	98.822	98.796	3.000				3.000				
6.125	99.205	99.282	99.256	3.125				3.125				
6.250	99.428	99.469	99.436	3.250				3.250				
6.375	99.866	99.917	99.882	3.375				3.375				
6.500	100.323	100.383	100.345	3.500				3.500				
6.625	100.777	100.840	100.802	3.625				3.625				
6.750	100.665	100.685	100.640	3.750				3.750				
6.875	101.085	101.121	101.072	3.875				3.875				
7.000	101.496	101.547	101.496	4.000				4.000				
7.125	101.932	101.980	101.929	4.125				4.125				
7.250	101.636	101.634	101.576	4.250				4.250				
7.375	101.982	101.992	101.932									

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	96.816	96.876	96.894	5.000				5.000	96.816	96.876	96.894	
5.125	97.599	97.658	97.676	5.125				5.125	97.599	97.658	97.676	
5.250	98.504	98.564	98.582	5.250	98.504	98.564	98.582	5.250	98.504	98.564	98.582	
5.375	98.870	98.870	98.870	5.375	98.870	98.870	98.870	5.375	98.870	98.870	98.870	
5.500	99.390	99.454	99.457	5.500	99.390	99.454	99.457	5.500	99.390	99.454	99.457	
5.625	99.933	99.933	99.933	5.625	99.933	99.933	99.933	5.625	99.933	99.933	99.933	
5.750	100.642	100.682	100.671	5.750	100.642	100.682	100.671	5.750	100.642	100.682	100.671	
5.875	100.997	100.787	100.577	5.875	100.997	100.787	100.577	5.875	100.997	100.787	100.577	
6.000	101.439	101.229	101.046	6.000	101.439	101.229	101.046	6.000	101.439	101.229	101.046	
6.125	101.819	101.609	101.467	6.125	101.819	101.609	101.467	6.125	101.819	101.609	101.467	
6.250	102.093	101.916	101.903	6.250	102.093	101.916	101.903	6.250	102.093	101.916	101.903	
6.375	101.692	101.643	101.595	6.375	101.692	101.643	101.595	6.375	101.692	101.643	101.595	
6.500	102.030	102.007	101.979	6.500	102.030	102.007	101.979	6.500	102.030	102.007	101.979	
6.625	102.445	102.440	102.412	6.625	102.445	102.440	102.412	6.625	102.445	102.440	102.412	
6.750	102.607	102.567	102.527	6.750	102.607	102.567	102.527	6.750	102.607	102.567	102.527	
6.875	102.490	102.450	102.410	6.875	102.490	102.450	102.410	6.875	102.490	102.450	102.410	
7.000	102.714	102.673	102.633	7.000	102.714	102.673	102.633	7.000	102.714	102.673	102.633	
7.125	103.163	103.039	102.996	7.125	103.163	103.039	102.996	7.125	103.163	103.039	102.996	
7.250	103.161	103.066	103.001	7.250	103.161	103.066	103.001	7.250	103.161	103.066	103.001	
7.375	102.810	102.632	102.574	7.375	102.810	102.632	102.574	7.375	102.810	102.632	102.574	
7.500	103.242	103.064	103.006	7.500	103.242	103.064	103.006	7.500	103.242	103.064	103.006	
7.625	103.463	103.285	103.227	7.625	103.463	103.285	103.227	7.625	103.463	103.285	103.227	
7.750	103.383	103.272	103.182	7.750	103.383	103.272	103.182	7.750	103.383	103.272	103.182	
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	94.929	95.155	95.173	
2.875				2.875				5.125	95.702	95.678	95.696	
3.000				3.000				5.250	96.596	96.605	96.608	
3.125				3.125				5.375	97.267	97.276	97.279	
3.250				3.250				5.500	98.071	98.080	98.083	
3.375				3.375				5.625	98.546	98.555	98.558	
3.500	91.903	91.955	92.017	3.500	91.903	91.955	92.017	5.750	99.259	99.105	99.103	
3.625	92.453	92.505	92.567	3.625	92.453	92.505	92.567	5.875	100.177	100.126	100.113	
3.750	93.583	93.645	93.691	3.750	93.583	93.645	93.691	6.000	100.747	100.695	100.683	
3.875	94.132	94.194	94.240	3.875	94.132	94.194	94.240	6.125	101.168	101.117	101.104	
4.000	94.680	94.741	94.788	4.000	94.680	94.741	94.788	6.250	101.155	100.883	100.881	
4.125	95.225	95.286	95.333	4.125	95.225	95.286	95.333	6.375	101.131	101.125	101.097	
4.250	95.908	96.010	96.041	4.250	95.908	96.010	96.041	6.500	101.627	101.621	101.593	
4.375	96.451	96.554	96.585	4.375	96.451	96.554	96.585	6.625	102.059	102.054	102.026	
4.500	96.989	97.092	97.123	4.500	96.989	97.092	97.123	6.750	101.783	101.697	101.635	
4.625	97.521	97.624	97.655	4.625	97.521	97.624	97.655	6.875	101.546	101.660	101.617	
4.750	97.751	97.805	97.821	4.750	97.751	97.805	97.821	7.000	102.043	102.157	101.863	
4.875	98.002	98.083	98.098	4.875	98.002	98.083	98.098	7.125	102.504	102.368	102.325	
5.000	98.517	98.598	98.614	5.000	98.517	98.598	98.614	7.250	101.910	101.733	101.675	
5.125	99.016	99.097	99.113	5.125	99.016	99.097	99.113	7.375	102.424	102.246	102.188	
5.250	99.130	99.114	99.127	5.250	99.130	99.114	99.127	7.500	102.856	102.678	102.620	
5.375	99.295	99.213	99.214	5.375	99.295	99.213	99.214	7.625	103.077	102.899	102.841	
5.500	99.762	99.680	99.681	5.500	99.762	99.680	99.681	7.750				
5.625	100.203	100.121	100.122	5.625	100.203	100.121	100.122	7.875				
5.750	100.023	100.243	100.238	5.750	100.023	100.243	100.238	8.000				
5.875	100.175	100.352	100.338	5.875	100.175	100.352	100.338	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	95.596	96.605	96.608	5.000	94.929	95.155	95.173	4.500	94.394	94.371	94.402	
5.375	97.267	97.276	97.279	5.125	95.702	95.678	95.696	4.625	94.908	94.886	94.917	
5.500	98.071	98.080	98.083	5.250	96.596	96.605	96.608	4.750	93.555	93.507	93.491	
5.625	98.546	98.555	98.558	5.375	97.267	97.276	97.279	4.875	94.059	93.940	93.956	
5.750	99.259	99.105	99.103	5.500	98.071	98.080	98.083	5.000	94.537	94.418	94.434	
5.875	100.177	100.126	100.113	5.625	98.546	98.555	98.558	5.125	94.731	94.861	94.877	
6.000	100.747	100.695	100.683	5.750	99.259	99.105	99.103	5.250	95.422	95.405	95.389	
6.125	101.168	101.117	101.104	5.875	100.177	100.126	100.113	5.375	95.483	95.466	95.450	
6.250	101.155	100.883	100.881	6.000	100.747	100.695	100.683	5.500	95.850	95.834	95.818	
6.375	101.131	101.125	101.097	6.125	101.168	101.117	101.104	5.625	96.224	96.208	96.192	
6.500	101.627	101.621	101.593	6.250	101.155	100.883	100.881	5.750	97.045	97.037	97.029	
6.625	102.059	102.054	102.026	6.375	101.131	101.125	101.097	5.875	97.314	97.305	97.297	
6.750	101.783	101.697	101.635	6.500	101.627	101.621	101.593	6.000	97.627	97.619	97.611	
6.875	101.546	101.660	101.617	6.625	102.059	102.054	102.026	6.125	97.887	97.879	97.870	
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	98.504	98.564	98.582	5.250	98.504	98.564	98.582	5.250	98.504	98.564	98.582	
5.375	98.870	98.870	98.870	5.375	98.870	98.870	98.870	5.375	98.870	98.870	98.870	
5.500	99.390	99.454	99.457	5.500	99.390	99.454	99.457	5.500	99.390	99.454	99.457	
5.625	99.933	99.933	99.933	5.625	99.933	99.933	99.933	5.625	99.933	99.933	99.933	
5.750	100.642	100.682	100.671	5.750	100.642	100.682	100.671	5.750	100.642	100.682	100.671	
5.875	100.997	100.787	100.577	5.875	100.997	100.787	100.577	5.875	100.997	100.787	100.577	
6.000	101.439	101.229	101.046	6.000	101.439	101.229	101.046	6.000	101.439	101.229	101.046	
6.125	101.819	101.609	101.467	6.125	101.819	101.609	101.467	6.125	101.819	101.609	101.467	
6.250	102.093	101.916	101.903	6.250	102.093	101.916	101.903	6.250	102.093	101.916	101.903	
6.375	101.692	101.643	101.595	6.375	101.692	101.643	101.595	6.375	101.692	101.643	101.595	
6.500	102.030	102.007	101.979	6.500	102.030	102.007	101.979	6.500	102.030	102.007	101.979	
6.625	102.445	102.440	102.412	6.625	102.445	102.440	102.412	6.625	102.445	102.440	102.412	
6.750	102.607	102.567	102.527	6.750	102.607	102.567	102.527	6.750	102.607	102.567	102.527	
6.875	102.490	102.450	102.410	6.875	102.490	102.450	102.410	6.875	102.490	102.450	102.410	
7.000	102.714	102.673	102.633	7.000	102.714	102.673	102.633	7.000	102.714	102.673	102.633	
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	96.989	97.092	97.123	4.250	95.908	96.010	96.041	5.250	96.596	96.605	96.608	
4.625	97.521	97.624	97.655	4.375	96.451	96.554	96.585	5.375	97.267	97.276	97.279	
4.750	97.751	97.805	97.821	4.500	96.989	97.092	97.123	5.500	98.071	98.080	98.083	
4.875	98.002	98.083	98.098	4.625	97.521	97.624	97.655	5.625	98.546	98.555	98.558	
5.000	98.517	98										

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	98.870	98.870	98.870	5.375	98.870	98.870	98.870	5.000				
5.500	99.371	99.378	99.381	5.500	99.371	99.378	99.381	5.125				
5.625	99.933	99.933	99.933	5.625	99.933	99.933	99.933	5.250	98.367	98.446	98.464	
5.750	100.642	100.682	100.471	5.750	100.642	100.682	100.471	5.375	98.870	98.870	98.870	
5.875	100.747	100.787	100.577	5.875	100.747	100.787	100.577	5.500	99.371	99.378	99.381	
6.000	101.439	101.229	101.018	6.000	101.439	101.229	101.018	5.625	99.933	99.933	99.933	
6.125	101.819	101.609	101.486	6.125	101.819	101.609	101.486	5.750	100.642	100.682	100.471	
6.250	102.093	101.883	101.705	6.250	102.093	101.883	101.705	5.875	100.747	100.787	100.577	
6.375	101.692	101.643	101.595	6.375	101.692	101.643	101.595	6.000	101.439	101.229	101.018	
6.500	102.030	101.982	101.933	6.500	102.030	101.982	101.933	6.125	101.819	101.609	101.486	
6.625	102.421	102.372	102.324	6.625	102.421	102.372	102.324	6.250	102.093	101.883	101.705	
6.750	102.607	102.567	102.527	6.750	102.607	102.567	102.527	6.375	101.692	101.643	101.595	
6.875	102.490	102.200	102.160	6.875	102.490	102.200	102.160	6.500	102.030	101.982	101.933	
7.000	102.714	102.673	102.633	7.000	102.714	102.673	102.633	6.625	102.421	102.372	102.324	
7.125	102.907	102.867	102.827	7.125	102.907	102.867	102.827	6.750	102.607	102.567	102.527	
7.250	103.161	103.066	103.001	7.250	103.161	103.066	103.001	6.875	102.490	102.200	102.160	
7.375	102.604	102.446	102.388	7.375	102.604	102.446	102.388	7.000	102.714	102.673	102.633	
7.500	102.969	102.858	102.768	7.500	102.969	102.858	102.768	7.125	102.907	102.867	102.827	
7.625	103.388	103.277	103.187	7.625	103.388	103.277	103.187	7.250	103.161	103.066	103.001	
7.750	103.383	103.272	103.182	7.750	103.383	103.272	103.182	7.375	102.604	102.446	102.388	
7.875				7.875				7.500	102.969	102.858	102.768	
8.000				8.000				7.625	103.388	103.277	103.187	
8.125				8.125				7.750	103.383	103.272	103.182	
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	96.655	96.684	96.686	
3.250				3.250				5.375	97.273	97.302	97.305	
3.375				3.375				5.500	97.963	97.992	97.995	
3.500	91.908	91.961	92.022	3.500	91.908	91.961	92.022	5.625	98.338	98.352	98.354	
3.625	92.421	92.474	92.535	3.625	92.421	92.474	92.535	5.750	99.259	99.105	99.103	
3.750	93.646	93.708	93.755	3.750	93.646	93.708	93.755	5.875	100.114	100.082	100.070	
3.875	94.156	94.218	94.264	3.875	94.156	94.218	94.264	6.000	100.618	100.587	100.574	
4.000	94.659	94.721	94.767	4.000	94.659	94.721	94.767	6.125	101.155	101.123	101.111	
4.125	95.153	95.215	95.261	4.125	95.153	95.215	95.261	6.250	101.155	100.883	100.881	
4.250	95.352	95.414	95.460	4.250	95.352	95.414	95.460	6.375	101.204	100.968	100.941	
4.375	96.440	96.542	96.573	4.375	96.440	96.542	96.573	6.500	101.657	101.671	101.393	
4.500	96.912	97.014	97.045	4.500	96.912	97.014	97.045	6.625	102.017	102.032	102.004	
4.625	97.615	97.718	97.749	4.625	97.615	97.718	97.749	6.750	101.783	101.697	101.635	
4.750	97.751	97.813	97.829	4.750	97.751	97.813	97.829	6.875	101.582	101.466	101.423	
4.875	98.179	98.010	98.025	4.875	98.179	98.010	98.025	7.000	101.946	101.829	101.786	
5.000	98.601	98.431	98.447	5.000	98.601	98.431	98.447	7.125	102.304	102.188	102.145	
5.125	98.995	99.075	99.091	5.125	98.995	99.075	99.091	7.250	101.792	101.635	101.576	
5.250	99.130	99.114	99.127	5.250	99.130	99.114	99.127	7.375	102.206	102.048	101.990	
5.375	99.153	99.322	99.322	5.375	99.153	99.322	99.322	7.500	102.538	102.380	102.322	
5.500	99.512	99.681	99.681	5.500	99.512	99.681	99.681	7.625	102.828	102.670	102.612	
5.625	99.843	100.012	100.012	5.625	99.843	100.012	100.012	7.750				
5.750	100.023	100.243	100.238	5.750	100.023	100.243	100.238	7.875				
5.875	99.998	100.176	100.161	5.875	99.998	100.176	100.161	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	101.657	101.671	101.393	6.125	101.155	101.123	101.111	4.500	94.227	94.204	94.236	
6.625	102.017	102.032	102.004	6.250	101.155	100.883	100.881	4.625	94.628	94.606	94.637	
6.750	101.783	101.697	101.635	6.375	101.204	100.968	100.941	4.750	93.523	93.507	93.491	
6.875	101.582	101.466	101.423	6.500	101.657	101.671	101.393	4.875	93.897	93.778	93.794	
7.000	101.946	101.829	101.786	6.625	102.017	102.032	102.004	5.000	94.252	94.154	94.148	
7.125	102.304	102.188	102.145	6.750	101.783	101.697	101.635	5.125	94.567	94.447	94.463	
7.250	101.792	101.635	101.576	6.875	101.582	101.466	101.423	5.250	95.422	95.405	95.389	
7.375	102.206	102.048	101.990	7.000	101.946	101.829	101.786	5.375	95.483	95.466	95.450	
7.500	102.538	102.380	102.322	7.125	102.304	102.188	102.145	5.500	95.850	95.834	95.818	
7.625	102.828	102.670	102.612	7.250	101.792	101.635	101.576	5.625	96.224	96.208	96.192	
7.750				7.375	102.206	102.048	101.990	5.750	97.045	97.037	97.029	
7.875				7.500	102.538	102.380	102.322	5.875	97.314	97.305	97.297	
8.000				7.625	102.828	102.670	102.612	6.000	97.627	97.619	97.611	
8.125				7.750				6.125	97.887	97.879	97.870	
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	101.692	101.643	101.595	6.375	101.692	101.643	101.595	6.000	101.439	101.229	101.018	
6.500	102.030	101.982	101.933	6.500	102.030	101.982	101.933	6.125	101.819	101.609	101.486	
6.625	102.421	102.372	102.324	6.625	102.421	102.372	102.324	6.250	102.093	101.883	101.705	
6.750	102.607	102.567	102.527	6.750	102.607	102.567	102.527	6.375	101.692	101.643	101.595	
6.875	102.490	102.200	102.160	6.875	102.490	102.200	102.160	6.500	102.030	101.982	101.933	
7.000	102.714	102.673	102.633	7.000	102.714	102.673	102.633	6.625	102.421	102.372	102.324	
7.125	102.907	102.867	102.827	7.125	102.907	102.867	102.827	6.750	102.607	102.567	102.527	
7.250	103.161	103.066	103.001	7.250	103.161	103.066	103.001	6.875	102.490	102.200	102.160	
7.375	102.604	102.446	102.388	7.375	102.604	102.446	102.388	7.000	102.714	102.673	102.633	
7.500	102.969	102.858	102.768	7.500	102.969	102.858	102.768	7.125	102.907	102.867	102.827	
7.625	103.388	103.277	103.187	7.625	103.388	103.277	103.187	7.250	103.161	103.066	103.001	
7.750	103.383	103.272	103.182	7.750	103.383	103.272	103.182	7.375	102.604	102.446	102.388	
7.875				7.875				7.500	102.969	102.858	102.768	
8.000				8.000				7.625	103.388	103.277	103.187	
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	96.912	97.014	97.045	4.500	96.912	97.014	97.045	6.625	102.017	102.032	102.004	
4.625	97.615	97.718	97.749	4.625	97.615	97.718	97.749	6.750	101.783	101.697	101.635	
4.750	97.751	97.813	97.829	4.750	97.751	97.813	97.829	6.875	101.582	101.466	101.423	
4.875	98.179	98.010	98.025	4.875	98.179	98.010	98.025	7.000	101.946	101.829	101.786	
5.000	98.601	98.431	98.447	5.000	98.601	98.431	98.447	7.125	102.304	102.188	102.145	
5.125	98.995	99.075	99.091	5.125	98.995	99.075	99.091	7.250	101.792	101.635	101.576	
5.250	99.130	99.114	99.127	5.250	99.130	99.114	99.127	7.375	102.206	102.048	101.990	

Effective Time:

8:23:01 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	98.597	98.431	98.131	6.750	95.997	95.831	95.531	6.750			
6.875	98.694	98.544	98.244	6.875	96.094	95.944	95.644	6.875			
7.000	99.173	99.023	98.723	7.000	96.573	96.423	96.123	7.000			
7.125	99.606	99.456	99.156	7.125	97.006	96.856	96.556	7.125			
7.250	100.008	99.858	99.558	7.250	97.408	97.258	96.958	7.250			
7.375	100.452	100.236	99.936	7.375	97.852	97.636	97.336	7.375			
7.500	100.891	100.675	100.375	7.500	98.291	98.075	97.775	7.500			
7.625	101.284	101.068	100.768	7.625	98.684	98.468	98.168	7.625			
7.750	101.656	101.440	101.140	7.750	99.056	98.840	98.540	7.750			
7.875	101.011	100.731	100.431	7.875	98.411	98.131	97.831	7.875			
8.000	101.420	101.140	100.840	8.000	98.820	98.540	98.240	8.000			
8.125	101.783	101.503	101.203	8.125	99.183	98.903	98.603	8.125			
8.250	102.125	101.845	101.545	8.250	99.525	99.245	98.945	8.250			
8.375				8.375				8.375			

BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	96.597	96.431	96.131	6.750	93.997	93.831	93.531	6.750			
6.875	96.694	96.544	96.244	6.875	94.094	93.944	93.644	6.875			
7.000	97.173	97.023	96.723	7.000	94.573	94.423	94.123	7.000			
7.125	97.606	97.456	97.156	7.125	95.006	94.856	94.556	7.125			
7.250	98.008	97.858	97.558	7.250	95.408	95.258	94.958	7.250			
7.375	98.452	98.236	97.936	7.375	95.852	95.636	95.336	7.375			
7.500	98.891	98.675	98.375	7.500	96.291	96.075	95.775	7.500			
7.625	99.284	99.068	98.768	7.625	96.684	96.468	96.168	7.625			
7.750	99.656	99.440	99.140	7.750	97.056	96.840	96.540	7.750			
7.875	99.011	98.731	98.431	7.875	96.411	96.131	95.831	7.875			
8.000	99.420	99.140	98.840	8.000	96.820	96.540	96.240	8.000			
8.125	99.783	99.503	99.203	8.125	97.183	96.903	96.603	8.125			
8.250	100.125	99.845	99.545	8.250	97.525	97.245	96.945	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.