



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	
5.625	97.262	97.356	97.357	5.625	97.262	97.356	97.357	5.000	94.909	94.895	94.911	
5.750	98.105	98.105	98.058	5.750	98.105	98.105	98.058	5.125	95.474	95.460	95.476	
5.875	98.594	98.594	98.547	5.875	98.594	98.594	98.547	5.250	96.421	96.415	96.440	
6.000	98.997	99.076	99.065	6.000	98.997	99.076	99.065	5.375	97.060	97.055	97.079	
6.125	99.475	99.520	99.506	6.125	99.475	99.520	99.506	5.500	97.657	97.651	97.675	
6.250	99.751	99.743	99.729	6.250	99.751	99.743	99.729	5.625	98.151	98.145	98.170	
6.375	100.204	100.196	100.182	6.375	100.204	100.196	100.182	5.750	98.791	98.761	98.755	
6.500	100.693	100.685	100.671	6.500	100.693	100.685	100.671	5.875	99.400	99.370	99.364	
6.625	101.055	101.083	101.052	6.625	101.055	101.083	101.052	6.000	99.900	99.870	99.864	
6.750	101.114	101.090	101.060	6.750	101.114	101.090	101.060	6.125	100.287	100.257	100.251	
6.875	101.501	101.477	101.447	6.875	101.501	101.477	101.447	6.250	100.294	100.255	100.241	
7.000	101.910	101.886	101.855	7.000	101.910	101.886	101.855	6.375	100.823	100.785	100.771	
7.125	102.190	102.240	102.194	7.125	102.190	102.240	102.194	6.500	101.268	101.230	101.216	
7.250	102.128	102.096	102.046	7.250	102.128	102.096	102.046	6.625	101.616	101.578	101.564	
7.375	102.375	102.325	102.275	7.375	102.375	102.325	102.275	6.750	101.248	101.202	101.174	
7.500	102.790	102.752	102.720	7.500	102.790	102.752	102.720	6.875	101.501	101.477	101.447	
7.625	103.082	103.044	103.012	7.625	103.082	103.044	103.012	7.000	101.910	101.886	101.855	
7.750	102.602	102.564	102.464	7.750	102.602	102.564	102.464	7.125	102.190	102.166	102.136	
7.875	103.051	102.996	102.913	7.875	103.051	102.996	102.913	7.250	102.128	102.096	102.046	
8.000	103.456	103.402	103.318	8.000	103.456	103.402	103.318	7.375	102.315	102.323	102.266	
8.125	103.456	103.652	103.568	8.125	103.456	103.652	103.568	7.500	102.698	102.666	102.616	
8.250				8.250				7.625	102.943	102.911	102.861	
8.375				8.375				7.750	102.538	102.506	102.456	
8.500				8.500				7.875	102.240	102.227	102.158	
8.625				8.625				8.000	102.466	102.453	102.382	

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	96.870	96.974	96.739	4.625	96.846	96.741	96.755					
4.750	97.237	97.332	97.343	4.750	97.221	97.334	97.345					
4.875	97.714	97.714	97.719	4.875	97.695	97.719	97.727					
5.000	98.061	98.174	98.183	5.000	98.153	98.226	98.231					
5.125	98.292	98.375	98.377	5.125	98.561	98.643	98.395					
5.250	98.618	98.677	98.675	5.250	98.842	98.933	98.682					
5.375	99.108	99.108	99.014	5.375	99.131	99.230	99.226					
5.500	99.638	99.872	99.878	5.500	99.888	99.872	99.878					
5.625	99.716	99.671	99.656	5.625	99.827	99.888	99.878					
5.750	100.211	100.166	100.151	5.750	100.211	100.166	100.151					
5.875	100.409	100.614	100.599	5.875	100.659	100.614	100.599					
6.000	100.940	100.896	100.880	6.000	100.940	100.896	100.880					
6.125	100.552	100.508	100.483	6.125	100.504	100.643	100.620					
6.250	101.029	100.984	100.959	6.250	101.029	100.984	100.959					
6.375	101.206	101.161	101.136	6.375	101.456	101.411	101.386					
6.500	101.453	101.658	101.633	6.500	101.703	101.658	101.633					
6.625	101.430	101.356	101.294	6.625	101.430	101.356	101.294					
6.750	101.644	101.570	101.509	6.750	101.894	101.820	101.759					
6.875	102.060	101.986	101.924	6.875	102.060	101.986	101.924					
7.000	102.284	102.211	102.149	7.000	102.284	102.461	102.399					

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	98.588	98.564	98.510	6.000	98.227	98.189	98.175	5.125	96.915	96.900	96.905	
6.125	99.396	99.372	99.318	6.125	98.864	98.826	98.812	5.250	97.429	97.414	97.420	
6.250	99.855	99.831	99.777	6.250	99.437	99.399	99.385	5.375	97.899	97.883	97.889	
6.375	100.308	100.268	100.253	6.375	100.218	100.180	100.166	5.500	98.213	98.198	98.204	
6.500	100.798	100.760	100.746	6.500	100.585	100.647	100.633	5.625	98.092	98.048	98.033	
6.625	101.051	101.013	100.999	6.625	100.994	100.956	100.942	5.750	98.610	98.565	98.540	
6.750	101.184	101.125	101.113	6.750	100.678	100.632	100.604	5.875	99.025	98.980	98.965	
6.875	101.506	101.446	101.434	6.875	101.166	101.120	101.091	6.000	99.295	99.251	99.226	
7.000	101.967	101.920	101.892	7.000	101.587	101.541	101.513	6.125	99.742	99.697	99.672	
7.125	102.178	102.132	102.104	7.125	101.847	101.801	101.773	6.250	100.214	100.169	100.144	
7.250	102.306	102.226	102.217	7.250	101.495	101.416	101.407	6.375	100.631	100.587	100.562	
7.375	102.603	102.522	102.513	7.375	101.788	101.750	101.718	6.500	100.839	100.794	100.769	
7.500	102.915	102.833	102.824	7.500	102.177	102.139	102.107	6.625	100.494	100.420	100.358	
7.625	103.058	102.974	102.965	7.625	102.399	102.361	102.329	6.750	100.955	100.881	100.819	
7.750	102.870	102.767	102.760	7.750	101.548	101.445	101.438	6.875	101.356	101.282	101.220	
7.875	103.196	103.092	103.085	7.875	100.713	100.599	100.544	7.000	97.888	98.146	98.105	

Conventional Fixed Adjustments

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

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

Additional Purchase LLPA Adjusters										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

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

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	97.594	97.506	97.418	5.250				5.250				
5.375	97.964	97.876	97.789	5.375				5.375				
5.500	98.324	98.236	98.148	5.500				5.500				
5.625	98.680	98.592	98.505	5.625	98.210	98.122	98.034	5.625	96.099	96.036	95.974	
5.750	98.988	98.900	98.812	5.750	98.638	98.550	98.462	5.750	97.857	97.769	97.681	
5.875	99.244	99.156	99.068	5.875	99.011	98.923	98.836	5.875	98.214	98.127	98.039	
6.000	99.484	99.396	99.308	6.000	99.331	99.243	99.155	6.000	98.571	98.483	98.395	
6.125	99.705	99.618	99.530	6.125	99.592	99.504	99.416	6.125	98.926	98.838	98.750	
6.250	99.909	99.821	99.733	6.250	99.819	99.731	99.643	6.250	99.265	99.177	99.089	
6.375	100.097	100.009	99.921	6.375	100.016	99.928	99.840	6.375	99.595	99.507	99.419	
6.500	100.274	100.186	100.099	6.500	100.242	100.154	100.066	6.500	99.856	99.768	99.680	
6.625	100.432	100.344	100.256	6.625	100.493	100.405	100.317	6.625	100.037	99.949	99.861	
6.750	99.715	99.652	99.589	6.750	100.747	100.659	100.571	6.750	100.276	100.189	100.101	
6.875	99.915	99.852	99.789	6.875	99.914	99.851	99.788	6.875	100.581	100.493	100.405	
7.000	100.260	100.197	100.134	7.000	100.319	100.256	100.193	7.000	100.209	100.146	100.083	
7.125				7.125	100.557	100.494	100.431	7.125	100.476	100.413	100.351	

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	96.930	96.867	96.804	5.250				5.250				
5.375	97.290	97.227	97.164	5.375				5.375				
5.500	97.599	97.536	97.473	5.500				5.500				
5.625	97.964	97.901	97.838	5.625	97.376	97.313	97.250	5.625	96.424	96.361	96.298	
5.750	98.299	98.236	98.173	5.750	97.799	97.736	97.673	5.750	96.899	96.836	96.773	
5.875	98.492	98.429	98.366	5.875	98.199	98.136	98.073	5.875	97.193	97.130	97.067	
6.000	98.830	98.767	98.704	6.000	98.433	98.370	98.307	6.000	97.666	97.603	97.540	
6.125	99.027	98.964	98.901	6.125	98.831	98.768	98.705	6.125	97.932	97.869	97.806	
6.250	99.368	99.305	99.242	6.250	99.230	99.167	99.104	6.250	98.381	98.318	98.255	
6.375	99.565	99.502	99.439	6.375	99.631	99.568	99.505	6.375	98.830	98.767	98.704	
6.500	99.763	99.700	99.637	6.500	99.700	99.637	99.574	6.500	99.279	99.216	99.153	
6.625	99.818	99.755	99.692	6.625	99.768	99.705	99.642	6.625	99.359	99.296	99.233	
6.750	100.040	99.977	99.914	6.750	100.171	100.108	100.045	6.750	99.812	99.749	99.686	
6.875	100.239	100.176	100.113	6.875	100.239	100.176	100.113	6.875	100.079	100.016	99.953	
7.000	100.585	100.522	100.459	7.000	100.644	100.581	100.518	7.000	100.534	100.471	100.408	
7.125	100.785	100.722	100.659	7.125	100.882	100.819	100.756	7.125	100.801	100.738	100.675	

Conventional ARM Adjustments

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

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

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

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

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

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

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

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	98.105	98.105	98.058	5.750	97.265	97.241	97.208	4.375				
5.875	98.594	98.594	98.547	5.875	97.723	97.699	97.673	4.500				
6.000	98.969	98.969	98.963	6.000	98.344	98.311	98.261	4.625				
6.125	99.475	99.475	99.469	6.125	98.910	98.878	98.828	4.750	96.492	96.481	96.293	
6.250	99.764	99.743	99.729	6.250	99.514	99.476	99.462	4.875	96.894	96.883	96.694	
6.375	100.334	100.296	100.282	6.375	100.084	100.046	100.032	5.000	97.662	97.655	97.647	
6.500	100.880	100.842	100.828	6.500	100.630	100.592	100.578	5.125	97.812	97.805	97.797	
6.625	101.325	101.287	101.273	6.625	101.075	101.037	101.023	5.250	98.350	98.342	98.335	
6.750	101.114	101.090	101.060	6.750	100.735	100.689	100.661	5.375	98.631	98.623	98.616	
6.875	101.511	101.477	101.447	6.875	101.261	101.215	101.187	5.500	98.996	98.989	98.981	
7.000	102.018	101.972	101.944	7.000	101.768	101.722	101.694	5.625	99.234	99.227	99.216	
7.125	102.422	102.376	102.348	7.125	102.172	102.126	102.098	5.750	99.546	99.538	99.527	
7.250	102.128	102.096	102.046	7.250	101.778	101.740	101.708	5.875	99.791	99.784	99.773	
7.375	102.518	102.479	102.448	7.375	102.268	102.229	102.198	6.000	99.897	99.887	99.865	

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	96.300	96.289	96.102									
4.875	96.614	96.603	96.362									
5.000	96.875	96.996	96.854									
5.125	97.329	97.319	97.308									
5.250	97.632	97.622	97.611									
5.375	97.930	97.920	97.909									
5.500	98.098	98.088	98.077									
5.625	98.366	98.356	98.330									
5.750	98.657	98.647	98.620									
5.875	98.944	98.934	98.907									
6.000	99.257	99.247	99.219									

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	98.105	98.105	98.058	5.750	97.265	97.241	97.208	4.250				
5.875	98.594	98.594	98.547	5.875	97.723	97.699	97.673	4.375				
6.000	98.969	98.969	98.963	6.000	98.344	98.311	98.261	4.500				
6.125	99.475	99.475	99.469	6.125	98.910	98.878	98.828	4.625				
6.250	99.751	99.743	99.729	6.250	99.129	99.088	99.042	4.750	96.492	96.481	96.293	
6.375	100.204	100.196	100.182	6.375	99.452	99.412	99.365	4.875	96.894	96.883	96.694	
6.500	100.693	100.685	100.671	6.500	99.771	99.745	99.715	5.000	97.662	97.655	97.647	
6.625	100.771	100.763	100.749	6.625	100.185	100.157	100.128	5.125	97.812	97.805	97.797	
6.750	101.114	101.090	101.060	6.750	100.300	100.243	100.181	5.250	98.350	98.342	98.335	
6.875	101.501	101.477	101.447	6.875	100.534	100.477	100.414	5.375	98.631	98.623	98.616	
7.000	101.910	101.886	101.605	7.000	100.814	100.758	100.718	5.500	98.996	98.989	98.981	
7.125	101.940	101.916	101.886	7.125	101.091	101.043	101.026	5.625	99.234	99.227	99.216	
7.250	102.128	102.096	102.046	7.250	101.076	101.044	100.994	5.750	99.546	99.538	99.527	
7.375	102.315	102.282	102.232	7.375	101.569	101.536	101.486	5.875	99.791	99.784	99.773	
7.500	102.698	102.666	102.616	7.500	101.910	101.878	101.828	6.000	99.897	99.887	99.865	

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	96.300	96.289	96.102									
4.875	96.614	96.603	96.362									
5.000	96.875	96.996	96.854									
5.125	97.329	97.319	97.308									
5.250	97.632	97.622	97.611									
5.375	97.930	97.920	97.909									
5.500	98.098	98.088	98.077									
5.625	98.366	98.356	98.330									
5.750	98.657	98.647	98.620									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

Additional Purchase LLPA Adjusters										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

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

Additional R/T Refinance LLPA Adjusters										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

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

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	96.854	96.961	96.952	2.625				2.625				
5.750	97.531	97.595	97.579	2.750				2.750				
5.875	98.044	98.124	98.105	2.875				2.875				
6.000	98.616	98.708	98.686	3.000				3.000				
6.125	99.075	99.170	99.148	3.125				3.125				
6.250	99.360	99.403	99.375	3.250				3.250				
6.375	99.797	99.858	99.827	3.375				3.375				
6.500	100.254	100.331	100.297	3.500				3.500				
6.625	100.706	100.786	100.752	3.625				3.625				
6.750	100.640	100.661	100.620	3.750				3.750				
6.875	101.057	101.103	101.060	3.875				3.875				
7.000	101.464	101.531	101.485	4.000				4.000				
7.125	101.890	101.950	101.904	4.125				4.125				
7.250	101.675	101.674	101.620	4.250				4.250				
7.375	102.017	102.036	101.979									

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	96.600	96.690	96.703	5.000				5.000	96.600	96.690	96.703	
5.125	97.383	97.473	97.487	5.125				5.125	97.383	97.473	97.487	
5.250	98.190	98.279	98.293	5.250	98.190	98.279	98.293	5.250	98.190	98.279	98.293	
5.375	98.727	98.727	98.727	5.375	98.727	98.727	98.727	5.375	98.727	98.727	98.727	
5.500	99.313	99.391	99.389	5.500	99.313	99.391	99.389	5.500	99.313	99.391	99.389	
5.625	99.804	99.866	99.865	5.625	99.804	99.866	99.865	5.625	99.804	99.866	99.865	
5.750	100.543	100.583	100.572	5.750	100.543	100.583	100.572	5.750	100.543	100.583	100.572	
5.875	100.954	100.744	100.533	5.875	100.954	100.744	100.533	5.875	100.954	100.744	100.533	
6.000	101.408	101.198	101.101	6.000	101.408	101.198	101.101	6.000	101.408	101.198	101.101	
6.125	101.801	101.591	101.522	6.125	101.801	101.591	101.522	6.125	101.801	101.591	101.522	
6.250	102.081	101.872	101.855	6.250	102.081	101.872	101.855	6.250	102.081	101.872	101.855	
6.375	101.637	101.589	101.540	6.375	101.637	101.589	101.540	6.375	101.637	101.589	101.540	
6.500	102.049	102.042	102.010	6.500	102.049	102.042	102.010	6.500	102.049	102.042	102.010	
6.625	102.479	102.471	102.439	6.625	102.479	102.471	102.439	6.625	102.479	102.471	102.439	
6.750	102.627	102.579	102.530	6.750	102.627	102.579	102.530	6.750	102.627	102.579	102.530	
6.875	102.496	102.447	102.399	6.875	102.496	102.447	102.399	6.875	102.496	102.447	102.399	
7.000	102.765	102.749	102.702	7.000	102.765	102.749	102.702	7.000	102.765	102.749	102.702	
7.125	103.222	103.206	103.159	7.125	103.222	103.206	103.159	7.125	103.222	103.206	103.159	
7.250	103.238	103.152	103.106	7.250	103.238	103.152	103.106	7.250	103.238	103.152	103.106	
7.375	102.755	102.725	102.662	7.375	102.755	102.725	102.662	7.375	102.755	102.725	102.662	
7.500	103.184	103.153	103.091	7.500	103.184	103.153	103.091	7.500	103.184	103.153	103.091	
7.625	103.462	103.371	103.308	7.625	103.462	103.371	103.308	7.625	103.462	103.371	103.308	
7.750	103.462	103.359	103.272	7.750	103.462	103.359	103.272	7.750	103.462	103.359	103.272	
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	94.963	94.959	94.973	
2.875				2.875				5.125	95.486	95.483	95.496	
3.000				3.000				5.250	96.417	96.430	96.429	
3.125				3.125				5.375	97.189	97.202	97.201	
3.250				3.250				5.500	97.994	97.757	97.755	
3.375				3.375				5.625	98.470	98.482	98.481	
3.500	91.738	91.842	91.899	3.500	91.738	91.842	91.899	5.750	99.215	99.160	99.125	
3.625	92.289	92.393	92.450	3.625	92.289	92.393	92.450	5.875	100.144	100.175	100.158	
3.750	93.416	93.529	93.571	3.750	93.416	93.529	93.571	6.000	100.714	100.745	100.728	
3.875	93.966	94.079	94.121	3.875	93.966	94.079	94.121	6.125	101.135	101.165	101.149	
4.000	94.513	94.627	94.669	4.000	94.513	94.627	94.669	6.250	101.255	100.951	100.916	
4.125	95.059	95.172	95.214	4.125	95.059	95.172	95.214	6.375	101.171	101.154	101.122	
4.250	95.786	95.893	95.920	4.250	95.786	95.893	95.920	6.500	101.663	101.646	101.614	
4.375	96.329	96.436	96.463	4.375	96.329	96.436	96.463	6.625	102.093	102.075	102.043	
4.500	96.868	96.975	97.001	4.500	96.868	96.975	97.001	6.750	101.788	101.718	101.680	
4.625	97.649	97.506	97.533	4.625	97.649	97.506	97.533	6.875	101.613	101.575	101.527	
4.750	97.720	97.704	97.703	4.750	97.720	97.704	97.703	7.000	102.107	102.068	102.021	
4.875	98.111	98.165	98.177	4.875	98.111	98.165	98.177	7.125	102.564	102.525	102.478	
5.000	98.625	98.429	98.440	5.000	98.625	98.429	98.440	7.250	101.859	101.819	101.756	
5.125	99.122	98.925	98.937	5.125	99.122	98.925	98.937	7.375	102.369	102.329	102.266	
5.250	99.130	99.114	99.120	5.250	99.130	99.114	99.120	7.500	102.798	102.757	102.695	
5.375	99.368	99.212	99.208	5.375	99.368	99.212	99.208	7.625	103.016	102.975	102.912	
5.500	99.832	99.676	99.672	5.500	99.832	99.676	99.672	7.750				
5.625	100.268	100.113	100.109	5.625	100.268	100.113	100.109	7.875				
5.750	100.280	100.235	100.220	5.750	100.280	100.235	100.220	8.000				
5.875	100.244	100.223	100.204	5.875	100.244	100.223	100.204	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	96.417	96.430	96.429	5.000	94.963	94.959	94.973	4.500	94.270	94.252	94.279	
5.375	97.189	97.202	97.201	5.125	95.486	95.483	95.496	4.625	94.783	94.765	94.792	
5.500	97.994	97.757	97.755	5.250	96.417	96.430	96.429	4.750	93.445	93.429	93.428	
5.625	98.470	98.482	98.481	5.375	97.189	97.202	97.201	4.875	93.915	93.769	93.780	
5.750	99.215	99.160	99.125	5.500	97.994	97.757	97.755	5.000	94.389	94.242	94.254	
5.875	100.144	100.175	100.158	5.625	98.470	98.482	98.481	5.125	94.825	94.679	94.690	
6.000	100.714	100.745	100.728	5.750	99.215	99.160	99.125	5.250	95.377	95.337	95.296	
6.125	101.135	101.165	101.149	5.875	100.144	100.175	100.158	5.375	95.441	95.400	95.360	
6.250	101.255	100.951	100.916	6.000	100.714	100.745	100.728	5.500	95.810	95.770	95.729	
6.375	101.171	101.154	101.122	6.125	101.135	101.165	101.149	5.625	96.186	96.146	96.106	
6.500	101.663	101.646	101.614	6.250	101.255	100.951	100.916	5.750	97.054	97.038	97.022	
6.625	102.093	102.075	102.043	6.375	101.171	101.154	101.122	5.875	97.327	97.311	97.295	
6.750	101.788	101.718	101.680	6.500	101.663	101.646	101.614	6.000	97.638	97.622	97.606	
6.875	101.613	101.575	101.527	6.625	102.093	102.075	102.043	6.125	97.899	97.882	97.866	
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	98.190	98.279	98.293	5.250	98.190	98.279	98.293	5.250	98.190	98.279	98.293	
5.375	98.727	98.727	98.727	5.375	98.727	98.727	98.727	5.375	98.727	98.727	98.727	
5.500	99.313	99.391	99.389	5.500	99.313	99.391	99.389	5.500	99.313	99.391	99.389	
5.625	99.804	99.866	99.865	5.625	99.804	99.866	99.865	5.625	99.804	99.866	99.865	
5.750	100.543	100.583	100.572	5.750	100.543	100.583	100.572	5.750	100.543	100.583	100.572	
5.875	100.954	100.744	100.533	5.875	100.954	100.744	100.533	5.875	100.954	100.744	100.533	
6.000	101.408	101.198	101.101	6.000	101.408	101.198	101.101	6.000	101.408	101.198	101.101	
6.125	101.801	101.591	101.522	6.125	101.801	101.591	101.522	6.125	101.801	101.591	101.522	
6.250	102.081	101.872	101.855	6.250	102.081	101.872	101.855	6.250	102.081	101.872	101.855	
6.375	101.637	101.589	101.540	6.375	101.637	101.589	101.540	6.375	101.637	101.589	101.540	
6.500	102.049	102.042	102.010	6.500	102.049	102.042	102.010	6.500	102.049	102.042	102.010	
6.625	102.479	102.471	102.439	6.625	102.479	102.471	102.439	6.625	102.479	102.471	102.439	
6.750	102.627	102.579	102.530	6.750	102.627	102.579	102.530	6.750	102.627	102.579	102.530	
6.875	102.496	102.447	102.399	6.875	102.496	102.447	102.399	6.875	102.496	102.447	102.399	
7.000	102.765	102.749	102.702	7.000	102.765	102.749	102.702	7.000	102.765	102.749	102.702	
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	96.868	96.975	97.001	4.250	95.786	95.893	95.920	5.250	96.417	96.430	96.429	
4.625	97.649	97.506	97.533	4.375	96.329	96.436	96.463	5.375	97.189	97.202	97.201	
4.750	97.720	97.704	97.703	4.500	96.868	96.975	97.001	5.500	97.994	97.757	97.755	
4.875	98.111	98.165	98.177	4.625	97.649	97.506	97.533	5.625	98.470	98.482	98.481	
5.000	98.625	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	98.727	98.727	98.727	5.375	98.727	98.727	98.727	5.000				
5.500	99.234	99.324	99.322	5.500	99.234	99.324	99.322	5.125				
5.625	99.804	99.804	99.804	5.625	99.804	99.804	99.804	5.250	98.116	98.171	98.184	
5.750	100.543	100.583	100.372	5.750	100.543	100.583	100.372	5.375	98.727	98.727	98.727	
5.875	100.704	100.744	100.553	5.875	100.704	100.744	100.553	5.500	99.234	99.324	99.322	
6.000	101.408	101.198	101.008	6.000	101.408	101.198	101.008	5.625	99.804	99.804	99.804	
6.125	101.801	101.591	101.540	6.125	101.801	101.591	101.540	5.750	100.543	100.583	100.372	
6.250	102.081	101.871	101.703	6.250	102.081	101.871	101.703	5.875	100.704	100.744	100.553	
6.375	101.637	101.589	101.540	6.375	101.637	101.589	101.540	6.000	101.408	101.198	101.008	
6.500	101.996	101.948	101.899	6.500	101.996	101.948	101.899	6.125	101.801	101.591	101.540	
6.625	102.394	102.345	102.297	6.625	102.394	102.345	102.297	6.250	102.081	101.871	101.703	
6.750	102.627	102.579	102.530	6.750	102.627	102.579	102.530	6.375	101.637	101.589	101.540	
6.875	102.496	102.447	102.399	6.875	102.496	102.447	102.399	6.500	101.996	101.948	101.899	
7.000	102.752	102.704	102.655	7.000	102.752	102.704	102.655	6.625	102.394	102.345	102.297	
7.125	102.957	102.906	102.857	7.125	102.957	102.906	102.857	6.750	102.627	102.579	102.530	
7.250	103.238	103.152	103.106	7.250	103.238	103.152	103.106	6.875	102.496	102.447	102.399	
7.375	102.602	102.548	102.486	7.375	102.602	102.548	102.486	7.000	102.752	102.704	102.655	
7.500	103.037	102.935	102.847	7.500	103.037	102.935	102.847	7.125	102.957	102.906	102.857	
7.625	103.462	103.359	103.271	7.625	103.462	103.359	103.271	7.250	103.238	103.152	103.106	
7.750	103.462	103.359	103.272	7.750	103.462	103.359	103.272	7.375	102.602	102.548	102.486	
7.875				7.875				7.500	103.037	102.935	102.847	
8.000				8.000				7.625	103.462	103.359	103.271	
8.125				8.125				7.750	103.462	103.359	103.272	
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	96.476	96.509	96.507	
3.250				3.250				5.375	97.195	97.227	97.226	
3.375				3.375				5.500	97.885	97.918	97.916	
3.500	91.743	91.847	91.904	3.500	91.743	91.847	91.904	5.625	98.244	98.277	98.275	
3.625	92.256	92.360	92.417	3.625	92.256	92.360	92.417	5.750	99.215	99.160	99.125	
3.750	93.478	93.591	93.633	3.750	93.478	93.591	93.633	5.875	100.078	100.128	100.112	
3.875	93.988	94.101	94.143	3.875	93.988	94.101	94.143	6.000	100.579	100.630	100.613	
4.000	94.491	94.604	94.646	4.000	94.491	94.604	94.646	6.125	101.111	101.162	101.145	
4.125	94.983	95.096	95.138	4.125	94.983	95.096	95.138	6.250	101.255	100.951	100.916	
4.250	95.428	95.539	95.582	4.250	95.428	95.539	95.582	6.375	101.236	100.989	100.957	
4.375	96.314	96.421	96.448	4.375	96.314	96.421	96.448	6.500	101.681	101.684	101.652	
4.500	96.784	96.891	96.918	4.500	96.784	96.891	96.918	6.625	102.040	102.043	102.011	
4.625	97.485	97.591	97.618	4.625	97.485	97.591	97.618	6.750	101.788	101.718	101.680	
4.750	97.720	97.704	97.703	4.750	97.720	97.704	97.703	6.875	101.647	101.628	101.581	
4.875	98.032	98.086	98.097	4.875	98.032	98.086	98.097	7.000	102.008	101.990	101.942	
5.000	98.449	98.503	98.515	5.000	98.449	98.503	98.515	7.125	102.363	102.345	102.297	
5.125	98.838	98.892	98.903	5.125	98.838	98.892	98.903	7.250	101.740	101.720	101.657	
5.250	99.130	99.114	99.120	5.250	99.130	99.114	99.120	7.375	102.151	102.130	102.068	
5.375	99.219	99.313	99.310	5.375	99.219	99.313	99.310	7.500	102.480	102.460	102.397	
5.500	99.573	99.668	99.664	5.500	99.573	99.668	99.664	7.625	102.768	102.747	102.685	
5.625	99.900	99.994	99.990	5.625	99.900	99.994	99.990	7.750				
5.750	100.030	99.985	99.970	5.750	100.030	99.985	99.970	7.875				
5.875	100.064	100.043	100.024	5.875	100.064	100.043	100.024	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	101.681	101.684	101.652	6.125	101.111	101.162	101.145	4.500	94.094	94.076	94.102	
6.625	102.040	102.043	102.011	6.250	101.255	100.951	100.916	4.625	94.489	94.471	94.498	
6.750	101.788	101.718	101.680	6.375	101.236	100.989	100.957	4.750	93.445	93.429	93.428	
6.875	101.647	101.628	101.581	6.500	101.681	101.684	101.652	4.875	93.744	93.610	93.659	
7.000	102.008	101.990	101.942	6.625	102.040	102.043	102.011	5.000	94.091	94.019	94.067	
7.125	102.363	102.345	102.297	6.750	101.788	101.718	101.680	5.125	94.398	94.365	94.370	
7.250	101.740	101.720	101.657	6.875	101.647	101.628	101.581	5.250	95.377	95.337	95.296	
7.375	102.151	102.130	102.068	7.000	102.008	101.990	101.942	5.375	95.441	95.400	95.360	
7.500	102.480	102.460	102.397	7.125	102.363	102.345	102.297	5.500	95.810	95.770	95.729	
7.625	102.768	102.747	102.685	7.250	101.740	101.720	101.657	5.625	96.186	96.146	96.106	
7.750				7.375	102.151	102.130	102.068	5.750	97.054	97.038	97.022	
7.875				7.500	102.480	102.460	102.397	5.875	97.327	97.311	97.295	
8.000				7.625	102.768	102.747	102.685	6.000	97.638	97.622	97.606	
8.125				7.750				6.125	97.899	97.882	97.866	
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	101.637	101.589	101.540	6.375	101.637	101.589	101.540	6.000	101.408	101.198	101.008	
6.500	101.996	101.948	101.899	6.500	101.996	101.948	101.899	6.125	101.801	101.591	101.540	
6.625	102.394	102.345	102.297	6.625	102.394	102.345	102.297	6.250	102.081	101.871	101.703	
6.750	102.627	102.579	102.530	6.750	102.627	102.579	102.530	6.375	101.637	101.589	101.540	
6.875	102.496	102.447	102.399	6.875	102.496	102.447	102.399	6.500	101.996	101.948	101.899	
7.000	102.752	102.704	102.655	7.000	102.752	102.704	102.655	6.625	102.394	102.345	102.297	
7.125	102.957	102.906	102.857	7.125	102.957	102.906	102.857	6.750	102.627	102.579	102.530	
7.250	103.238	103.152	103.106	7.250	103.238	103.152	103.106	6.875	102.496	102.447	102.399	
7.375	102.602	102.548	102.486	7.375	102.602	102.548	102.486	7.000	102.752	102.704	102.655	
7.500	103.037	102.935	102.847	7.500	103.037	102.935	102.847	7.125	102.957	102.906	102.857	
7.625	103.462	103.359	103.271	7.625	103.462	103.359	103.271	7.250	103.238	103.152	103.106	
7.750	103.462	103.359	103.272	7.750	103.462	103.359	103.272	7.375	102.602	102.548	102.486	
7.875				7.875				7.500	103.037	102.935	102.847	
8.000				8.000				7.625	103.462	103.359	103.271	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 5 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	96.784	96.891	96.918	4.500	96.784	96.891	96.918	6.625	102.040	102.043	102.011	
4.625	97.485	97.591	97.618	4.625	97.485	97.591	97.618	6.750	101.788	101.718	101.680	
4.750	97.720	97.704	97.703	4.750	97.720	97.704	97.703	6.875	101.647	101.628	101.581	
4.875	98.032	98.086	98.097	4.875	98.032	98.086	98.097	7.000	102.008	101.990	101.942	
5.000	98.449	98.503	98.515	5.000	98.449	98.503	98.515	7.125	102.363	102.345	102.297	
5.125	98.838	98.892	98.903	5.125	98.838	98.892	98.903	7.250	101.740	101.720	101.657	
5.250	99.130	99.114	99.120	5.250	99.130	99.114	99.120	7.375	102.151	102.130	102.068	
5.375</												

Effective Time:

1:18:24 PM

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	98.802	98.651	98.351	6.750	96.202	96.051	95.751	6.750			
6.875	98.876	98.684	98.384	6.875	96.276	96.084	95.784	6.875			
7.000	99.355	99.163	98.863	7.000	96.755	96.563	96.263	7.000			
7.125	99.788	99.596	99.296	7.125	97.188	96.996	96.696	7.125			
7.250	100.190	99.998	99.698	7.250	97.590	97.398	97.098	7.250			
7.375	100.629	100.363	100.063	7.375	98.029	97.763	97.463	7.375			
7.500	101.068	100.802	100.502	7.500	98.468	98.202	97.902	7.500			
7.625	101.461	101.195	100.895	7.625	98.861	98.595	98.295	7.625			
7.750	101.833	101.567	101.267	7.750	99.233	98.967	98.667	7.750			
7.875	101.185	100.846	100.546	7.875	98.585	98.246	97.946	7.875			
8.000	101.594	101.255	100.955	8.000	98.994	98.655	98.355	8.000			
8.125	101.957	101.618	101.318	8.125	99.357	99.018	98.718	8.125			
8.250	102.299	101.960	101.660	8.250	99.699	99.360	99.060	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	96.802	96.651	96.351	6.750	94.202	94.051	93.751	6.750			
6.875	96.876	96.684	96.384	6.875	94.276	94.084	93.784	6.875			
7.000	97.355	97.163	96.863	7.000	94.755	94.563	94.263	7.000			
7.125	97.788	97.596	97.296	7.125	95.188	94.996	94.696	7.125			
7.250	98.190	97.998	97.698	7.250	95.590	95.398	95.098	7.250			
7.375	98.629	98.363	98.063	7.375	96.029	95.763	95.463	7.375			
7.500	99.068	98.802	98.502	7.500	96.468	96.202	95.902	7.500			
7.625	99.461	99.195	98.895	7.625	96.861	96.595	96.295	7.625			
7.750	99.833	99.567	99.267	7.750	97.233	96.967	96.667	7.750			
7.875	99.185	98.846	98.546	7.875	96.585	96.246	95.946	7.875			
8.000	99.594	99.255	98.955	8.000	96.994	96.655	96.355	8.000			
8.125	99.957	99.618	99.318	8.125	97.357	97.018	96.718	8.125			
8.250	100.299	99.960	99.660	8.250	97.699	97.360	97.060	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.