



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



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:
8:12:46 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	98.388	98.460	98.386	5.625	98.388	98.460	98.486	5.000	95.866	95.851	95.891	
5.750	99.089	99.139	99.037	5.750	99.089	99.139	99.037	5.125	96.460	96.448	96.472	
5.875	99.616	99.674	99.565	5.875	99.616	99.674	99.565	5.250	97.046	97.581	97.600	
6.000	100.256	100.308	100.203	6.000	100.256	100.308	100.203	5.375	98.100	98.162	98.178	
6.125	100.740	100.791	100.687	6.125	100.740	100.791	100.687	5.500	98.696	98.688	98.708	
6.250	100.643	100.634	100.618	6.250	100.643	100.634	100.618	5.625	99.180	99.239	99.177	
6.375	101.062	101.096	101.014	6.375	101.062	101.096	101.014	5.750	99.839	99.902	99.790	
6.500	101.539	101.571	101.491	6.500	101.539	101.571	101.491	5.875	100.375	100.442	100.327	
6.625	101.877	101.923	101.837	6.625	101.877	101.923	101.837	6.000	100.892	100.961	100.844	
6.750	101.660	101.642	101.618	6.750	101.660	101.642	101.618	6.125	101.305	101.373	101.256	
6.875	102.010	102.016	102.009	6.875	102.010	102.016	102.009	6.250	100.925	100.967	100.880	
7.000	102.411	102.393	102.378	7.000	102.411	102.393	102.378	6.375	101.417	101.442	101.378	
7.125	102.676	102.689	102.673	7.125	102.676	102.689	102.673	6.500	101.854	101.869	101.815	
7.250	102.455	102.426	102.377	7.250	102.455	102.426	102.377	6.625	102.203	102.206	102.164	
7.375	102.663	102.686	102.663	7.375	102.663	102.686	102.663	6.750	101.660	101.642	101.618	
7.500	103.091	103.048	103.016	7.500	103.091	103.048	103.016	6.875	102.010	101.996	101.978	
7.625	103.371	103.328	103.296	7.625	103.371	103.328	103.296	7.000	102.411	102.393	102.369	
7.750	102.796	102.759	102.702	7.750	102.796	102.759	102.702	7.125	102.676	102.659	102.634	
7.875	102.634	102.612	102.631	7.875	102.634	102.612	102.631	7.250	102.455	102.426	102.377	
8.000	102.882	102.877	102.887	8.000	102.882	102.877	102.887	7.375	102.663	102.634	102.586	
8.125	103.032	103.027	103.037	8.125	103.032	103.027	103.037	7.500	103.026	102.997	102.948	
8.250				8.250				7.625	103.293	103.264	103.215	
8.375				8.375				7.750	102.796	102.759	102.702	
8.500				8.500				7.875	102.440	102.425	102.441	
8.625				8.625				8.000	102.656	102.643	102.657	

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625	97.587	97.682	97.737	4.625	97.587	97.682	97.737					
4.750	98.094	98.189	98.243	4.750	97.964	98.077	98.117					
4.875	98.518	98.613	98.667	4.875	98.320	98.402	98.440					
5.000	98.888	98.981	99.034	5.000	98.720	98.802	98.813					
5.125	99.036	99.109	99.126	5.125	99.126	99.212	98.969					
5.250	99.535	99.607	99.624	5.250	99.405	99.494	99.497					
5.375	99.930	100.002	100.018	5.375	99.691	99.785	99.536					
5.500	100.540	100.614	100.629	5.500	100.292	100.269	100.263					
5.625	100.471	100.271	100.297	5.625	100.212	100.275	100.292					
5.750	100.949	100.749	100.775	5.750	100.464	100.520	100.533					
5.875	101.283	101.333	101.359	5.875	100.910	100.872	100.871					
6.000	101.573	101.624	101.649	6.000	101.191	101.170	101.180					
6.125	101.116	101.144	101.070	6.125	100.981	101.022	100.939					
6.250	101.532	101.560	101.486	6.250	101.200	101.249	101.162					
6.375	101.782	101.815	101.740	6.375	101.617	101.580	101.551					
6.500	101.991	102.032	101.957	6.500	101.864	101.839	101.798					
6.625	101.833	101.839	101.790	6.625	101.793	101.813	101.754					
6.750	102.144	102.150	102.101	6.750	102.077	102.010	101.943					
6.875	102.494	102.427	102.352	6.875	102.494	102.427	102.352					
7.000	102.714	102.647	102.572	7.000	102.714	102.647	102.572					

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	100.135	100.104	99.837	6.000	99.177	99.145	98.887	5.125	97.328	97.305	97.299	
6.125	100.368	100.351	100.334	6.125	99.566	99.534	99.526	5.250	97.838	97.815	97.809	
6.250	100.705	100.686	100.673	6.250	100.138	100.107	100.099	5.375	98.302	98.279	98.273	
6.375	101.086	101.071	101.058	6.375	100.908	100.876	100.868	5.500	98.618	98.595	98.589	
6.500	101.479	101.448	101.440	6.500	101.365	101.334	101.325	5.625	98.349	98.562	98.561	
6.625	101.823	101.808	101.795	6.625	101.675	101.643	101.635	5.750	98.837	98.800	98.799	
6.750	101.790	101.778	101.768	6.750	101.128	101.088	101.072	5.875	99.275	99.238	99.237	
6.875	102.110	102.098	102.088	6.875	101.607	101.567	101.551	6.000	99.535	99.498	99.497	
7.000	102.404	102.379	102.369	7.000	102.025	101.985	101.969	6.125	99.905	99.868	99.839	
7.125	102.751	102.739	102.729	7.125	102.282	102.242	102.226	6.250	100.376	100.338	100.309	
7.250	102.756	102.747	102.489	7.250	101.755	101.746	101.738	6.375	100.793	100.755	100.726	
7.375	103.058	103.049	102.791	7.375	102.052	102.043	102.035	6.500	101.000	100.962	100.933	
7.500	103.133	103.124	103.116	7.500	102.384	102.341	102.332	6.625	100.677	100.611	100.536	
7.625	103.440	103.431	103.423	7.625	102.374	102.365	102.357	6.750	101.137	101.071	100.996	
7.750	103.091	103.083	103.061	7.750	101.746	101.738	101.716	6.875	101.540	101.473	101.398	
7.875	103.371	103.363	103.340	7.875	100.885	100.792	100.808	7.000	98.694	98.931	98.880	

Conventional Fixed Adjustments

Cumulative LPPA Cap

FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000
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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 LPPA 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	-3.6		

8:12:46 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	97.739	97.651	97.560	5.250				5.250				
5.375	98.109	98.021	97.930	5.375				5.375				
5.500	98.470	98.382	98.291	5.500				5.500				
5.625	98.827	98.739	98.648	5.625	98.497	98.409	98.318	5.625	96.518	96.455	96.393	
5.750	99.129	99.042	98.950	5.750	98.887	98.799	98.708	5.750	98.055	97.967	97.875	
5.875	99.372	99.284	99.193	5.875	99.176	99.088	98.997	5.875	98.516	98.428	98.337	
6.000	99.606	99.518	99.427	6.000	99.454	99.366	99.274	6.000	98.928	98.840	98.748	
6.125	99.830	99.742	99.650	6.125	99.716	99.628	99.537	6.125	99.284	99.196	99.105	
6.250	100.002	99.914	99.822	6.250	99.927	99.839	99.748	6.250	99.608	99.520	99.428	
6.375	100.166	100.078	99.987	6.375	100.381	100.293	100.202	6.375	99.944	99.856	99.765	
6.500	100.338	100.250	100.159	6.500	100.361	100.273	100.181	6.500	100.183	100.095	100.004	
6.625	100.513	100.425	100.334	6.625	100.614	100.526	100.434	6.625	100.311	100.223	100.131	
6.750	99.995	99.932	99.869	6.750	100.865	100.777	100.685	6.750	100.497	100.409	100.318	
6.875	100.193	100.130	100.067	6.875	100.269	100.206	100.143	6.875	100.758	100.670	100.578	
7.000	100.537	100.474	100.411	7.000	100.673	100.610	100.547	7.000	100.624	100.561	100.499	
7.125				7.125	100.910	100.847	100.784	7.125	100.891	100.828	100.765	
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	97.225	97.162	97.099	5.250				5.250				
5.375	97.584	97.521	97.458	5.375				5.375				
5.500	97.891	97.828	97.765	5.500				5.500				
5.625	98.254	98.191	98.128	5.625	97.740	97.677	97.614	5.625	96.843	96.780	96.717	
5.750	98.589	98.526	98.463	5.750	98.162	98.099	98.036	5.750	97.318	97.255	97.192	
5.875	98.780	98.717	98.654	5.875	98.562	98.499	98.436	5.875	97.611	97.548	97.485	
6.000	99.117	99.054	98.991	6.000	98.794	98.731	98.668	6.000	98.084	98.021	97.958	
6.125	99.313	99.250	99.187	6.125	99.192	99.129	99.066	6.125	98.350	98.287	98.224	
6.250	99.652	99.589	99.526	6.250	99.590	99.527	99.464	6.250	98.799	98.736	98.673	
6.375	99.848	99.785	99.722	6.375	99.991	99.928	99.865	6.375	99.247	99.184	99.121	
6.500	100.045	99.982	99.919	6.500	100.058	99.995	99.932	6.500	99.697	99.634	99.571	
6.625	100.099	100.036	99.973	6.625	100.125	100.062	99.999	6.625	99.775	99.712	99.649	
6.750	100.319	100.256	100.193	6.750	100.527	100.464	100.401	6.750	100.228	100.165	100.102	
6.875	100.518	100.455	100.392	6.875	100.594	100.531	100.468	6.875	100.494	100.431	100.368	
7.000	100.862	100.799	100.736	7.000	100.998	100.935	100.872	7.000	100.949	100.886	100.823	
7.125	101.061	100.998	100.935	7.125	101.235	101.172	101.109	7.125	101.215	101.152	101.089	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

Conventional ARM Adjustments

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

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

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

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

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

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

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

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	98.753	98.745	98.737	5.750	98.273	98.250	98.228	4.375				
5.875	99.529	99.504	99.496	5.875	99.279	99.254	99.246	4.500				
6.000	100.135	100.110	100.102	6.000	99.885	99.860	99.852	4.625				
6.125	100.664	100.639	100.631	6.125	100.414	100.389	100.381	4.750	97.184	97.171	97.011	
6.250	100.643	100.634	100.618	6.250	100.187	100.155	100.147	4.875	97.582	97.569	97.408	
6.375	101.004	100.994	100.978	6.375	100.745	100.713	100.705	5.000	98.296	98.289	98.281	
6.500	101.529	101.497	101.489	6.500	101.279	101.247	101.239	5.125	98.425	98.418	98.410	
6.625	101.975	101.943	101.935	6.625	101.725	101.693	101.685	5.250	98.956	98.949	98.941	
6.750	101.660	101.642	101.618	6.750	101.187	101.148	101.132	5.375	99.231	99.224	99.216	
6.875	102.010	101.992	101.968	6.875	101.704	101.665	101.648	5.500	99.591	99.583	99.575	
7.000	102.455	102.415	102.399	7.000	102.205	102.165	102.149	5.625	99.552	99.545	99.537	
7.125	102.857	102.817	102.801	7.125	102.607	102.567	102.551	5.750	100.027	100.020	100.005	
7.250	102.455	102.426	102.377	7.250	102.086	102.043	102.011	5.875	100.258	100.250	100.235	
7.375	102.820	102.778	102.745	7.375	102.570	102.528	102.495	6.000	100.338	100.330	100.315	

Home Ready 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.375												
4.500												
4.625												
4.750	97.000	96.987	96.828									
4.875	97.314	97.301	97.142									
5.000	97.440	97.427	97.595									
5.125	97.777	97.765	97.753									
5.250	98.080	98.068	98.056									
5.375	98.380	98.368	98.356									
5.500	98.797	98.785	98.773									
5.625	98.813	98.802	98.791									
5.750	99.103	99.092	99.081									
5.875	99.393	99.382	99.371									
6.000	99.701	99.690	99.679									

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	98.753	98.745	98.737	5.750	98.273	98.250	98.228	4.250				
5.875	99.338	99.330	99.322	5.875	98.803	98.759	98.707	4.375				
6.000	99.897	99.889	99.881	6.000	99.409	99.365	99.309	4.500				
6.125	100.144	100.136	100.128	6.125	99.957	99.913	99.857	4.625				
6.250	100.393	100.384	100.368	6.250	99.780	99.738	99.689	4.750	97.184	97.171	97.011	
6.375	101.004	100.744	100.978	6.375	100.101	100.068	100.050	4.875	97.582	97.569	97.408	
6.500	101.233	101.223	101.207	6.500	100.521	100.487	100.469	5.000	98.296	98.289	98.281	
6.625	101.570	101.561	101.544	6.625	100.915	100.881	100.863	5.125	98.425	98.418	98.410	
6.750	101.410	101.392	101.368	6.750	100.704	100.654	100.598	5.250	98.956	98.949	98.941	
6.875	101.760	101.742	101.718	6.875	100.932	100.881	100.825	5.375	99.231	99.224	99.216	
7.000	102.161	102.143	102.119	7.000	101.205	101.188	101.169	5.500	99.591	99.583	99.575	
7.125	102.426	102.409	102.384	7.125	101.499	101.483	101.465	5.625	99.552	99.545	99.537	
7.250	102.205	102.176	102.127	7.250	101.395	101.366	101.318	5.750	100.027	100.020	100.005	
7.375	102.663	102.634	102.586	7.375	101.880	101.851	101.802	5.875	100.258	100.250	100.235	
7.500	102.776	102.747	102.948	7.500	102.221	102.192	102.144	6.000	100.338	100.330	100.315	

Home Possible 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125												
4.250												
4.375												
4.500												
4.625												
4.750	97.000	96.987	96.828									
4.875	97.314	97.301	97.142									
5.000	97.440	97.427	97.595									
5.125	97.777	97.765	97.753									
5.250	98.080	98.068	98.056									
5.375	98.380	98.368	98.356									
5.500	98.797	98.785	98.773									
5.625	98.813	98.802	98.791									
5.750	99.103	99.092	99.081									

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	98.140	98.234	98.244	2.625				2.625				
5.750	98.699	98.764	98.650	2.750				2.750				
5.875	99.229	99.300	99.182	2.875				2.875				
6.000	99.797	99.871	99.750	3.000				3.000				
6.125	100.277	100.351	100.230	3.125				3.125				
6.250	100.174	100.218	100.128	3.250				3.250				
6.375	100.666	100.715	100.622	3.375				3.375				
6.500	101.096	101.150	101.054	3.500				3.500				
6.625	101.524	101.583	101.487	3.625				3.625				
6.750	101.168	101.191	101.173	3.750				3.750				
6.875	101.553	101.589	101.567	3.875				3.875				
7.000	101.972	102.022	101.997	4.000				4.000				
7.125	102.349	102.393	102.369	4.125				4.125				
7.250	101.923	101.925	102.026	4.250				4.250				
7.375	102.260	102.273	102.120									

RefiNow 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
1.750				1.750								
1.875				1.875								
2.000				2.000								
2.125				2.125								
2.250				2.250								
2.375				2.375								
2.500				2.500								
2.625				2.625								
2.750				2.750								
2.875				2.875								
3.000				3.000								
3.125				3.125								
3.250				3.250								
3.375				3.375								
3.500				3.500								
3.625				3.625								
3.750				3.750								
3.875				3.875								
4.000				4.000								

RefiNow Adjustments												
Cumulative LLPA Cap												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas												
												0.000
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
Additional Purchase LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500			
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500			
Additional R/T Refinance LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Cash-Out Refinance LTV / FICO Adjusters: All Products												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80							
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375							
760-779	-0.375	-0.375	-0.875	-1.250	-1.875							
740-759	-0.375	-0.375	-1.000	-1.625	-2.375							
720-739	-0.375	-0.500	-1.375	-2.000	-2.750							
700-719	-0.375	-0.500	-1.625	-2.625	-3.250							
680-699	-0.375	-0.625	-2.000	-2.875	-3.750							
660-679	-0.375	-0.875	-2.750	-4.000	-4.750							
640-659	-0.375	-1.375	-3.125	-4.625	-5.125							
620-639	-0.375	-1.375	-3.375	-4.875	-5.125							
Additional Cash-Out Refinance LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80							
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750							
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375							
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375							
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500							
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625							
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750							
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125							
DTI > 40%	0.000	0.000	0.000	0.000	0.000							
Additional Miscellaneous LLPA Adjusters												
Escrow Waiver	-0.250											
Temporary 2-1 Buydown	Buydown options and pricing available through PML											
Lock Extension per Day	-0.030											

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	97.972	98.063	98.077	5.000				5.000	97.972	98.063	98.077	
5.125	98.752	98.842	98.857	5.125				5.125	98.752	98.842	98.857	
5.250	99.304	99.395	99.409	5.250	99.304	99.395	99.409	5.250	99.304	99.395	99.409	
5.375	99.624	99.616	99.608	5.375	99.624	99.616	99.608	5.375	99.624	99.616	99.608	
5.500	100.176	100.245	100.242	5.500	100.176	100.245	100.242	5.500	100.176	100.245	100.242	
5.625	100.681	100.716	100.712	5.625	100.681	100.716	100.712	5.625	100.681	100.716	100.712	
5.750	101.225	101.151	101.161	5.750	101.225	101.151	101.161	5.750	101.225	101.151	101.161	
5.875	101.436	101.249	101.228	5.875	101.436	101.249	101.228	5.875	101.436	101.249	101.228	
6.000	101.868	101.791	101.770	6.000	101.868	101.791	101.770	6.000	101.868	101.791	101.770	
6.125	102.269	102.199	102.178	6.125	102.269	102.199	102.178	6.125	102.269	102.199	102.178	
6.250	102.513	102.489	102.468	6.250	102.513	102.489	102.468	6.250	102.513	102.489	102.468	
6.375	102.019	101.962	101.906	6.375	102.019	101.962	101.906	6.375	102.019	101.962	101.906	
6.500	102.389	102.332	102.275	6.500	102.389	102.332	102.275	6.500	102.389	102.332	102.275	
6.625	102.754	102.697	102.641	6.625	102.754	102.697	102.641	6.625	102.754	102.697	102.641	
6.750	102.864	102.809	102.785	6.750	102.864	102.809	102.785	6.750	102.864	102.809	102.785	
6.875	102.668	102.596	102.523	6.875	102.668	102.596	102.523	6.875	102.668	102.596	102.523	
7.000	102.937	102.948	102.890	7.000	102.937	102.948	102.890	7.000	102.937	102.948	102.890	
7.125	103.377	103.388	103.330	7.125	103.377	103.388	103.330	7.125	103.377	103.388	103.330	
7.250	103.446	103.375	103.329	7.250	103.446	103.375	103.329	7.250	103.446	103.375	103.329	
7.375	102.728	102.720	102.644	7.375	102.728	102.720	102.644	7.375	102.728	102.720	102.644	
7.500	102.896	102.887	102.812	7.500	102.896	102.887	102.812	7.500	102.896	102.887	102.812	
7.625	103.104	103.096	103.020	7.625	103.104	103.096	103.020	7.625	103.104	103.096	103.020	
7.750				7.750				7.750				
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	96.085	96.082	96.097	
2.875				2.875				5.125	96.855	96.852	96.867	
3.000				3.000				5.250	97.311	97.303	97.295	
3.125				3.125				5.375	98.016	98.021	98.018	
3.250				3.250				5.500	98.856	98.861	98.858	
3.375				3.375				5.625	99.327	99.332	99.328	
3.500	92.626	92.808	92.814	3.500	92.626	92.808	92.814	5.750	99.855	99.809	99.799	
3.625	93.176	93.358	93.364	3.625	93.176	93.358	93.364	5.875	100.847	100.627	100.855	
3.750	94.229	94.392	94.436	3.750	94.229	94.392	94.436	6.000	101.389	101.418	101.397	
3.875	94.778	94.941	94.985	3.875	94.778	94.941	94.985	6.125	101.797	101.826	101.805	
4.000	95.325	95.488	95.532	4.000	95.325	95.488	95.532	6.250	101.603	101.556	101.546	
4.125	95.869	96.032	96.075	4.125	95.869	96.032	96.075	6.375	101.633	101.404	101.364	
4.250	96.509	96.653	96.703	4.250	96.509	96.653	96.703	6.500	102.099	101.869	102.080	
4.375	97.051	97.194	97.244	4.375	97.051	97.194	97.244	6.625	102.506	102.526	102.487	
4.500	97.586	97.729	97.780	4.500	97.586	97.729	97.780	6.750	102.150	102.096	102.071	
4.625	98.112	98.256	98.306	4.625	98.112	98.256	98.306	6.875	101.803	101.791	101.734	
4.750	98.279	98.403	98.413	4.750	98.279	98.403	98.413	7.000	102.278	102.267	102.209	
4.875	98.551	98.675	98.685	4.875	98.551	98.675	98.685	7.125	102.718	102.706	102.649	
5.000	99.057	99.181	99.191	5.000	99.057	99.181	99.191	7.250	101.847	101.828	101.753	
5.125	99.545	99.669	99.679	5.125	99.545	99.669	99.679	7.375	102.343	102.324	102.248	
5.250	99.700	99.805	99.821	5.250	99.700	99.805	99.821	7.500	102.760	102.741	102.666	
5.375	99.929	100.034	100.050	5.375	99.929	100.034	100.050	7.625	102.968	102.950	102.874	
5.500	100.385	100.490	100.506	5.500	100.385	100.490	100.506	7.750				
5.625	100.816	100.921	100.938	5.625	100.816	100.921	100.938	7.875				
5.750	100.636	100.598	100.597	5.750	100.636	100.598	100.597	8.000				
5.875	100.612	100.697	100.611	5.875	100.612	100.697	100.611	8.125				
6.000				6.000				8.250				
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.250	97.311	97.303	97.295	5.000	96.085	96.082	96.097	4.500	94.980	94.999	95.049	
5.375	98.016	98.021	98.018	5.125	96.855	96.852	96.867	4.625	95.482	95.501	95.511	
5.500	98.856	98.861	98.858	5.250	97.311	97.303	97.295	4.750	94.102	94.042	94.050	
5.625	99.327	99.332	99.328	5.375	98.016	98.021	98.018	4.875	94.592	94.516	94.526	
5.750	99.855	99.809	99.799	5.500	98.856	98.861	98.858	5.000	95.050	94.974	94.984	
5.875	100.847	100.627	100.855	5.625	99.327	99.332	99.328	5.125	95.218	95.392	95.402	
6.000	101.389	101.418	101.397	5.750	99.855	99.809	99.799	5.250	95.894	95.894	95.894	
6.125	101.797	101.826	101.805	5.875	100.847	100.627	100.855	5.375	96.193	96.193	96.193	
6.250	101.603	101.556	101.546	6.000	101.389	101.418	101.397	5.500	96.543	96.543	96.543	
6.375	101.633	101.404	101.364	6.125	101.797	101.826	101.805	5.625	96.911	96.911	96.911	
6.500	102.099	101.869	102.080	6.250	101.603	101.556	101.546	5.750	97.372	97.453	97.534	
6.625	102.506	102.526	102.487	6.375	101.633	101.404	101.364	5.875	97.629	97.709	97.790	
6.750	102.150	102.096	102.071	6.500	102.099	101.869	102.080	6.000	97.927	98.007	98.088	
6.875	101.803	101.791	101.734	6.625	102.506	102.526	102.487	6.125	98.169	98.250	98.331	
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.250	99.304	99.395	99.409	5.250	99.304	99.395	99.409	5.250	99.304	99.395	99.409	
5.375	99.624	99.616	99.608	5.375	99.624	99.616	99.608	5.375	99.624	99.616	99.608	
5.500	100.176	100.245	100.242	5.500	100.176	100.245	100.242	5.500	100.176	100.245	100.242	
5.625	100.681	100.716	100.712	5.625	100.681	100.716	100.712	5.625	100.681	100.716	100.712	
5.750	101.225	101.151	101.161	5.750	101.225	101.151	101.161	5.750	101.225	101.151	101.161	
5.875	101.436	101.249	101.228	5.875	101.436	101.249	101.228	5.875	101.436	101.249	101.228	
6.000	101.868	101.791	101.770	6.000	101.868	101.791	101.770	6.000	101.868	101.791	101.770	
6.125	102.269	102.199	102.178	6.125	102.269	102.199	102.178	6.125	102.269	102.199	102.178	
6.250	102.513	102.489	102.468	6.250	102.513	102.489	102.468	6.250	102.513	102.489	102.468	
6.375	102.019	101.962	101.906	6.375	102.019	101.962	101.906	6.375	102.019	101.962	101.906	
6.500	102.389	102.332	102.275	6.500	102.389	102.332	102.275	6.500	102.389	102.332	102.275	
6.625	102.754	102.697	102.641	6.625	102.754	102.697	102.641	6.625	102.754	102.697	102.641	
6.750	102.864	102.809	102.785	6.750	102.864	102.809	102.785	6.750	102.864	102.809	102.785	
6.875	102.668	102.596	102.523	6.875	102.668	102.596	102.523	6.875	102.668	102.596	102.523	
7.000	102.937	102.948	102.890	7.000	102.937	102.948	102.890	7.000	102.937	102.948	102.890	
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	97.586	97.729	97.780	4.250	96.509	96.653	96.703	5.250	97.311	97.303	97.295	
4.625	98.112	98.256	98.306	4.375	97.051	97.194	97.244	5.375	98.016	98.021	98.018	
4.750	98.279	98.403	98.413	4.500	97.586	97.729	97.780	5.500	98.856	98.861	98.858	
4.875	98.551	98.675	98.685	4.625	98.112	98.256	98.306	5.625	99.327	99.332	99.328	
5.000	99.057	99.181	99.191	4.750</								

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	99.624	99.616	99.608	5.375	99.624	99.616	99.608	5.000				
5.500	100.123	100.132	100.129	5.500	100.123	100.132	100.129	5.125				
5.625	100.681	100.673	100.665	5.625	100.681	100.673	100.665	5.250	99.414	99.284	99.299	
5.750	101.225	101.151	101.161	5.750	101.225	101.151	101.161	5.375	99.624	99.616	99.608	
5.875	101.436	101.226	101.189	5.875	101.436	101.226	101.189	5.500	100.123	100.132	100.129	
6.000	101.868	101.664	101.643	6.000	101.868	101.664	101.643	5.625	100.681	100.673	100.665	
6.125	102.269	102.142	102.121	6.125	102.269	102.142	102.121	5.750	101.225	101.151	101.161	
6.250	102.513	102.303	102.271	6.250	102.513	102.303	102.271	5.875	101.436	101.226	101.189	
6.375	102.019	101.962	101.906	6.375	102.019	101.962	101.906	6.000	101.868	101.664	101.643	
6.500	102.389	102.332	102.275	6.500	102.389	102.332	102.275	6.125	102.269	102.142	102.121	
6.625	102.754	102.697	102.641	6.625	102.754	102.697	102.641	6.250	102.513	102.303	102.271	
6.750	102.864	102.809	102.785	6.750	102.864	102.809	102.785	6.375	102.019	101.962	101.906	
6.875	102.668	102.596	102.523	6.875	102.668	102.596	102.523	6.500	102.389	102.332	102.275	
7.000	102.916	102.843	102.771	7.000	102.916	102.843	102.771	6.625	102.754	102.697	102.641	
7.125	103.171	103.101	103.054	7.125	103.171	103.101	103.054	6.750	102.864	102.809	102.785	
7.250	103.446	103.375	103.329	7.250	103.446	103.375	103.329	6.875	102.668	102.596	102.523	
7.375	102.704	102.618	102.520	7.375	102.704	102.618	102.520	7.000	102.916	102.843	102.771	
7.500	102.596	102.618	102.542	7.500	102.596	102.618	102.542	7.125	103.171	103.101	103.054	
7.625	102.877	102.899	102.823	7.625	102.877	102.899	102.823	7.250	103.446	103.375	103.329	
7.750				7.750				7.375	102.704	102.618	102.520	
7.875				7.875				7.500	102.596	102.618	102.542	
8.000				8.000				7.625	102.877	102.899	102.823	
8.125				8.125				7.750				
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				4.875				
2.875				2.875				5.000				
3.000				3.000				5.125				
3.125				3.125				5.250	97.311	97.329	97.326	
3.250				3.250				5.375	98.019	98.043	98.040	
3.375				3.375				5.500	98.702	98.727	98.723	
3.500	92.625	92.808	92.814	3.500	92.625	92.808	92.814	5.625	99.090	99.114	99.111	
3.625	93.135	93.318	93.324	3.625	93.135	93.318	93.324	5.750	99.855	99.809	99.799	
3.750	94.288	94.451	94.495	3.750	94.288	94.451	94.495	5.875	100.743	100.792	100.771	
3.875	94.795	94.958	95.001	3.875	94.795	94.958	95.001	6.000	101.220	101.269	101.248	
4.000	95.292	95.455	95.499	4.000	95.292	95.455	95.499	6.125	101.698	101.747	101.726	
4.125	95.778	95.941	95.985	4.125	95.778	95.941	95.985	6.250	101.603	101.556	101.546	
4.250	96.264	96.427	96.471	4.250	96.264	96.427	96.471	6.375	101.406	101.447	101.407	
4.375	97.025	97.168	97.218	4.375	97.025	97.168	97.218	6.500	101.819	101.859	101.820	
4.500	97.486	97.630	97.680	4.500	97.486	97.630	97.680	6.625	102.167	102.207	102.168	
4.625	98.177	98.071	98.121	4.625	98.177	98.071	98.121	6.750	102.150	102.096	102.071	
4.750	98.275	98.399	98.409	4.750	98.275	98.399	98.409	6.875	101.836	101.845	101.787	
4.875	98.709	98.583	98.593	4.875	98.709	98.583	98.593	7.000	102.183	102.192	102.134	
5.000	99.116	98.990	99.000	5.000	99.116	98.990	99.000	7.125	102.525	102.533	102.476	
5.125	99.494	99.619	99.629	5.125	99.494	99.619	99.629	7.250	101.728	101.729	101.653	
5.250	99.650	99.755	99.771	5.250	99.650	99.755	99.771	7.375	102.128	102.129	102.053	
5.375	99.773	99.878	99.895	5.375	99.773	99.878	99.895	7.500	102.448	102.450	102.374	
5.500	100.122	100.227	100.243	5.500	100.122	100.227	100.243	7.625	102.729	102.731	102.655	
5.625	100.446	100.551	100.567	5.625	100.446	100.551	100.567	7.750				
5.750	100.636	100.598	100.597	5.750	100.636	100.598	100.597	7.875				
5.875	100.683	100.768	100.682	5.875	100.683	100.768	100.682	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	101.819	101.859	101.820	6.125	101.698	101.747	101.726	4.500	94.781	94.800	94.850	
6.625	102.167	102.207	102.168	6.250	101.603	101.556	101.546	4.625	95.162	95.180	95.231	
6.750	102.150	102.096	102.071	6.375	101.406	101.447	101.407	4.750	94.038	94.042	94.050	
6.875	101.836	101.845	101.787	6.500	101.819	101.859	101.820	4.875	94.411	94.335	94.345	
7.000	102.183	102.192	102.134	6.625	102.167	102.207	102.168	5.000	94.745	94.686	94.694	
7.125	102.525	102.533	102.476	6.750	102.150	102.096	102.071	5.125	95.039	94.963	94.973	
7.250	101.728	101.729	101.653	6.875	101.836	101.845	101.787	5.250	95.894	95.894	95.894	
7.375	102.128	102.129	102.053	7.000	102.183	102.192	102.134	5.375	95.943	95.943	95.943	
7.500	102.448	102.450	102.374	7.125	102.525	102.533	102.476	5.500	96.293	96.293	96.293	
7.625	102.729	102.731	102.655	7.250	101.728	101.729	101.653	5.625	96.661	96.661	96.661	
7.750				7.375	102.128	102.129	102.053	5.750	97.372	97.453	97.534	
7.875				7.500	102.448	102.450	102.374	5.875	97.629	97.709	97.790	
8.000				7.625	102.729	102.731	102.655	6.000	97.927	98.007	98.088	
8.125				7.750				6.125	98.169	98.250	98.331	
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.375	102.019	101.962	101.906	6.375	102.019	101.962	101.906	6.000	101.868	101.664	101.643	
6.500	102.389	102.332	102.275	6.500	102.389	102.332	102.275	6.125	102.269	102.142	102.121	
6.625	102.754	102.697	102.641	6.625	102.754	102.697	102.641	6.250	102.513	102.303	102.271	
6.750	102.864	102.809	102.785	6.750	102.864	102.809	102.785	6.375	102.019	101.962	101.906	
6.875	102.668	102.596	102.523	6.875	102.668	102.596	102.523	6.500	102.389	102.332	102.275	
7.000	102.916	102.843	102.771	7.000	102.916	102.843	102.771	6.625	102.754	102.697	102.641	
7.125	103.171	103.101	103.054	7.125	103.171	103.101	103.054	6.750	102.864	102.809	102.785	
7.250	103.446	103.375	103.329	7.250	103.446	103.375	103.329	6.875	102.668	102.596	102.523	
7.375	102.704	102.618	102.520	7.375	102.704	102.618	102.520	7.000	102.916	102.843	102.771	
7.500	102.596	102.618	102.542	7.500	102.596	102.618	102.542	7.125	103.171	103.101	103.054	
7.625	102.877	102.899	102.823	7.625	102.877	102.899	102.823	7.250	103.446	103.375	103.329	
7.750				7.750				7.375	102.704	102.618	102.520	
7.875				7.875				7.500	102.596	102.618	102.542	
8.000				8.000				7.625	102.877	102.899	102.823	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	97.486	97.630	97.680	4.500	97.486	97.630	97.680	6.625	102.167	102.207	102.168	
4.625	98.177	98.071	98.121	4.625	98.177	98.071	98.121	6.750	102.150	102.096	102.071	
4.750	98.275	98.399	98.409	4.750	98.275	98.399	98.409	6.875	101.836	101.845	101.787	
4.875	98.709	98.583	98.593	4.875	98.709	98.583	98.593	7.000	102.183	102.192	102.134	
5.000	99.116	98.990	99.000	5.000	99.116	98.990	99.000	7.125	102.525	102.533	102.476	
5.125	99.494	99.619	99.629	5.125	99.494	99.619	99.629	7.250	101.728	101.729	101.653	
5.250	99.650	99.755	99.771	5.250	99.650	99.755	99.771	7.375	102.128	102.129	102.053	
5.375	99.773	99.878	99.895	5.375	99.773	99.878	99.895	7.5				

Effective Time:

8:12:46 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	99.059	98.916	98.616	6.750	96.459	96.316	96.016	6.750			
6.875	98.925	98.784	98.484	6.875	96.325	96.184	95.884	6.875			
7.000	99.404	99.263	98.963	7.000	96.804	96.663	96.363	7.000			
7.125	99.837	99.696	99.396	7.125	97.237	97.096	96.796	7.125			
7.250	100.239	100.098	99.798	7.250	97.639	97.498	97.198	7.250			
7.375	100.617	100.402	100.102	7.375	98.017	97.802	97.502	7.375			
7.500	101.056	100.841	100.541	7.500	98.456	98.241	97.941	7.500			
7.625	101.449	101.234	100.934	7.625	98.849	98.634	98.334	7.625			
7.750	101.821	101.606	101.306	7.750	99.221	99.006	98.706	7.750			
7.875	101.267	100.979	100.679	7.875	98.667	98.379	98.079	7.875			
8.000	101.676	101.388	101.088	8.000	99.076	98.788	98.488	8.000			
8.125	102.039	101.751	101.451	8.125	99.439	99.151	98.851	8.125			
8.250	102.381	102.093	101.793	8.250	99.781	99.493	99.193	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	97.059	96.916	96.616	6.750	94.459	94.316	94.016	6.750			
6.875	96.925	96.784	96.484	6.875	94.325	94.184	93.884	6.875			
7.000	97.404	97.263	96.963	7.000	94.804	94.663	94.363	7.000			
7.125	97.837	97.696	97.396	7.125	95.237	95.096	94.796	7.125			
7.250	98.239	98.098	97.798	7.250	95.639	95.498	95.198	7.250			
7.375	98.617	98.402	98.102	7.375	96.017	95.802	95.502	7.375			
7.500	99.056	98.841	98.541	7.500	96.456	96.241	95.941	7.500			
7.625	99.449	99.234	98.934	7.625	96.849	96.634	96.334	7.625			
7.750	99.821	99.606	99.306	7.750	97.221	97.006	96.706	7.750			
7.875	99.267	98.979	98.679	7.875	96.667	96.379	96.079	7.875			
8.000	99.676	99.388	99.088	8.000	97.076	96.788	96.488	8.000			
8.125	100.039	99.751	99.451	8.125	97.439	97.151	96.851	8.125			
8.250	100.381	100.093	99.793	8.250	97.781	97.493	97.193	8.250			
8.375				8.375				8.375			

Government DPA Adjustments

FICO		Other Adjustments	
FICO =>680	0.000	DTI >50	-0.250
660 - 679	-0.250	Manufactured Home	-0.250
640 - 659	-0.500	2-Units	-0.250
620 - 639	-1.000	Temporary 2-1 BuyDown	-0.250
600 - 619	-1.500		

⁽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.