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

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

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

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

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

Table with 3 main sections: Conventional Fixed (Rate, 15 Day, 30 Day, 45 Day) for 30 Yr Fixed, 25 Yr Fixed, and 20 Yr Fixed.

Table with 3 main sections: Conventional Fixed (Rate, 15 Day, 30 Day, 45 Day) for 15 Yr Fixed, 10 Yr Fixed, and 10 Yr Fixed.

Table with 3 main sections: Conventional Fixed High Balance (Rate, 15 Day, 30 Day, 45 Day) for 30 Yr Fixed High Balance, 20 Yr Fixed High Balance, and 15 Yr Fixed High Balance.

Conventional Fixed Adjustments

Cumulative LLPA Cap table with columns for FTBH with AMI at or below 100% or 120% in designated High Cost Areas and a value of 0.000.

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with columns for LTV ranges and FICO scores.

Additional Purchase LLPA Adjusters table with columns for LTV ranges and FICO scores.

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with columns for LTV ranges and FICO scores.

Additional R/T Refinance LLPA Adjusters table with columns for LTV ranges and FICO scores.

Cash-Out Refinance LTV / FICO Adjusters: All Products table with columns for LTV ranges and FICO scores.

Additional Cash-Out Refinance LLPA Adjusters table with columns for LTV ranges and FICO scores.

Additional Miscellaneous LLPA Adjusters table with rows for Escrow Waiver, Temporary 2-1 Buydown, and Lock Extension per Day.



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	98.029	98.012	97.996	5.750	97.554	97.495	97.431	4.375				
5.875	98.909	98.862	98.846	5.875	98.659	98.612	98.596	4.500				
6.000	99.538	99.492	99.476	6.000	99.288	99.242	99.226	4.625				
6.125	99.816	99.770	99.754	6.125	99.816	99.770	99.754	4.750	96.390	96.191	96.177	
6.250	99.939	99.893	99.877	6.250	99.689	99.643	99.627	4.875	96.791	96.593	96.579	
6.375	100.531	100.484	100.468	6.375	100.281	100.234	100.218	5.000	97.507	97.500	97.492	
6.500	101.084	101.038	101.022	6.500	100.834	100.788	100.772	5.125	97.670	97.662	97.654	
6.625	101.279	101.232	101.216	6.625	101.279	101.232	101.216	5.250	98.209	98.201	98.193	
6.750	101.086	101.040	101.024	6.750	100.836	100.790	100.774	5.375	98.495	98.488	98.480	
6.875	101.617	101.571	101.555	6.875	101.367	101.321	101.305	5.500	98.864	98.857	98.849	
7.000	102.129	102.083	102.067	7.000	101.879	101.833	101.817	5.625	99.111	99.101	99.085	
7.125	102.281	102.235	102.219	7.125	102.281	102.235	102.219	5.750	99.427	99.417	99.401	
7.250	102.074	102.028	102.012	7.250	101.824	101.778	101.762	5.875	99.675	99.665	99.649	
7.375	102.570	102.524	102.507	7.375	102.320	102.274	102.257	6.000	99.894	99.877	99.854	

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	95.949	95.751	95.737									
4.875	96.262	96.065	96.051									
5.000	96.641	96.773	96.759									
5.125	97.223	97.209	97.196									
5.250	97.525	97.511	97.498									
5.375	97.824	97.810	97.797									
5.500	97.993	97.979	97.966									
5.625	98.364	98.348	98.323									
5.750	98.653	98.638	98.614									
5.875	98.941	98.927	98.903									
6.000	99.252	99.237	99.213									

**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	98.029	98.012	97.996	5.750	97.554	97.495	97.431	4.250				
5.875	98.633	98.617	98.600	5.875	98.176	98.117	98.053	4.375				
6.000	99.215	99.199	99.183	6.000	98.806	98.747	98.683	4.500				
6.125	99.104	99.087	99.071	6.125	99.135	99.077	99.012	4.625				
6.250	99.672	99.655	99.630	6.250	99.162	99.112	99.055	4.750	96.390	96.191	96.177	
6.375	100.183	100.165	100.141	6.375	99.494	99.444	99.387	4.875	96.791	96.593	96.579	
6.500	100.688	100.670	100.646	6.500	99.838	99.804	99.781	5.000	97.507	97.500	97.492	
6.625	100.612	100.594	100.570	6.625	100.237	100.204	100.181	5.125	97.670	97.662	97.654	
6.750	100.884	100.851	100.810	6.750	100.273	100.206	100.134	5.250	98.209	98.201	98.193	
6.875	101.343	101.309	101.268	6.875	100.518	100.452	100.379	5.375	98.495	98.488	98.480	
7.000	101.767	101.733	101.692	7.000	100.814	100.748	100.675	5.500	98.864	98.857	98.849	
7.125	101.655	101.621	101.581	7.125	101.053	100.987	100.914	5.625	99.111	99.101	99.085	
7.250	101.854	101.815	101.767	7.250	101.062	101.023	100.974	5.750	99.427	99.417	99.401	
7.375	102.393	102.354	102.305	7.375	101.556	101.517	101.469	5.875	99.675	99.665	99.649	
7.500	102.521	102.482	102.434	7.500	101.913	101.874	101.826	6.000	99.894	99.877	99.854	

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	95.949	95.751	95.737									
4.875	96.262	96.065	96.051									
5.000	96.641	96.773	96.759									
5.125	97.223	97.209	97.196									
5.250	97.525	97.511	97.498									
5.375	97.824	97.810	97.797									
5.500	97.993	97.979	97.966									
5.625	98.364	98.348	98.323									
5.750	98.653	98.638	98.614									

**Home Possible Adjustments**

<b>Cumulative LLPA Caps</b>	
Home Possible	0.000

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

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

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

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

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

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	97.330	97.323	97.303	2.625				2.625				
5.750	97.794	97.769	97.741	2.750				2.750				
5.875	98.378	98.348	98.316	2.875				2.875				
6.000	98.938	98.905	98.869	3.000				3.000				
6.125	99.458	99.425	99.390	3.125				3.125				
6.250	99.452	99.479	99.436	3.250				3.250				
6.375	99.977	99.999	99.952	3.375				3.375				
6.500	100.457	100.476	100.425	3.500				3.500				
6.625	100.911	100.930	100.879	3.625				3.625				
6.750	100.628	100.645	100.586	3.750				3.750				
6.875	101.076	101.088	101.025	3.875				3.875				
7.000	101.542	101.551	101.485	4.000				4.000				
7.125	101.971	101.980	101.914	4.125				4.125				
7.250	101.595	101.602	101.528	4.250				4.250				
7.375	101.972	101.973	101.895									

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

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







Effective Time:  
11:20:08 AM

Government DPA												
BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	98.634	98.449	98.149	6.750	96.034	95.849	95.549	6.750				
6.875	99.143	98.958	98.658	6.875	96.543	96.358	96.058	6.875				
7.000	99.632	99.447	99.147	7.000	97.032	96.847	96.547	7.000				
7.125	100.075	99.890	99.590	7.125	97.475	97.290	96.990	7.125				
7.250	100.487	100.302	100.002	7.250	97.887	97.702	97.402	7.250				
7.375	100.371	100.121	99.821	7.375	97.771	97.521	97.221	7.375				
7.500	100.820	100.570	100.270	7.500	98.220	97.970	97.670	7.500				
7.625	101.213	100.963	100.663	7.625	98.613	98.363	98.063	7.625				
7.750	101.605	101.355	101.055	7.750	99.005	98.755	98.455	7.750				
7.875	100.996	100.681	100.381	7.875	98.396	98.081	97.781	7.875				
8.000	101.415	101.100	100.800	8.000	98.815	98.500	98.200	8.000				
8.125	101.778	101.463	101.163	8.125	99.178	98.863	98.563	8.125				
8.250	102.140	101.825	101.525	8.250	99.540	99.225	98.925	8.250				
8.375				8.375				8.375				
BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_Forgivable <sup>2</sup>								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.634	96.449	96.149	6.750	94.034	93.849	93.549	6.750				
6.875	97.143	96.958	96.658	6.875	94.543	94.358	94.058	6.875				
7.000	97.632	97.447	97.147	7.000	95.032	94.847	94.547	7.000				
7.125	98.075	97.890	97.590	7.125	95.475	95.290	94.990	7.125				
7.250	98.487	98.302	98.002	7.250	95.887	95.702	95.402	7.250				
7.375	98.371	98.121	97.821	7.375	95.771	95.521	95.221	7.375				
7.500	98.820	98.570	98.270	7.500	96.220	95.970	95.670	7.500				
7.625	99.213	98.963	98.663	7.625	96.613	96.363	96.063	7.625				
7.750	99.605	99.355	99.055	7.750	97.005	96.755	96.455	7.750				
7.875	98.996	98.681	98.381	7.875	96.396	96.081	95.781	7.875				
8.000	99.415	99.100	98.800	8.000	96.815	96.500	96.200	8.000				
8.125	99.778	99.463	99.163	8.125	97.178	96.863	96.563	8.125				
8.250	100.140	99.825	99.525	8.250	97.540	97.225	96.925	8.250				
8.375				8.375				8.375				

Government DPA Adjustments

FICO	
FICO =>680	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.000
600 - 619	-1.500

Other Adjustments

DTI >50	-0.250
Manufactured Home	-0.250
2-Units	-0.250
Temporary 2-1 BuyDown	-0.250

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

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