

Effective: 2/8/24 7:50 AM

Lock Cut-off Time: 6:00 PM PST  
 Lock Desk: 8:00 AM – 6:00 PM PST  
 Phone Number: (949) 676-0868  
 Contact Email: [lockdesk@flexpointinc.com](mailto:lockdesk@flexpointinc.com)  
 Broker Portal: <https://origination.mortgage.meridianlink.com>



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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



**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:  
 7:50:42 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	97.384	97.415	97.428	5.625	97.384	97.415	97.428	5.000	94.658	94.612	94.596	
5.750	97.818	97.801	97.785	5.750	97.818	97.801	97.785	5.125	95.305	95.259	95.243	
5.875	98.410	98.421	98.416	5.875	98.410	98.421	98.416	5.250	96.306	96.260	96.244	
6.000	98.998	99.034	99.031	6.000	98.998	99.034	99.031	5.375	96.945	96.899	96.883	
6.125	99.513	99.523	99.518	6.125	99.513	99.523	99.518	5.500	97.542	97.495	97.479	
6.250	99.540	99.550	99.523	6.250	99.540	99.550	99.523	5.625	98.036	97.990	97.974	
6.375	100.197	100.183	100.167	6.375	100.197	100.183	100.167	5.750	98.567	98.583	98.571	
6.500	100.669	100.687	100.670	6.500	100.669	100.687	100.670	5.875	99.175	99.129	99.113	
6.625	101.087	101.073	101.056	6.625	101.087	101.073	101.056	6.000	99.674	99.643	99.627	
6.750	100.803	100.802	100.759	6.750	100.803	100.802	100.759	6.125	100.061	100.066	100.050	
6.875	101.447	101.422	101.398	6.875	101.447	101.422	101.398	6.250	100.074	100.028	100.012	
7.000	101.832	101.808	101.784	7.000	101.832	101.808	101.784	6.375	100.603	100.557	100.541	
7.125	102.134	102.124	102.082	7.125	102.134	102.124	102.082	6.500	101.047	101.001	100.985	
7.250	101.939	101.912	101.865	7.250	101.939	101.912	101.865	6.625	101.396	101.350	101.334	
7.375	102.250	102.208	102.181	7.375	102.250	102.208	102.181	6.750	101.143	101.097	101.081	
7.500	102.696	102.649	102.633	7.500	102.696	102.649	102.633	6.875	101.629	101.583	101.566	
7.625	102.988	102.942	102.925	7.625	102.988	102.942	102.925	7.000	101.832	101.808	101.784	
7.750	102.487	102.440	102.369	7.750	102.487	102.440	102.369	7.125	102.131	102.107	102.082	
7.875	102.449	102.500	102.424	7.875	102.449	102.500	102.424	7.250	101.925	101.886	101.828	
8.000	102.751	102.798	102.719	8.000	102.751	102.798	102.719	7.375	102.250	102.208	102.159	
8.125	102.935	102.983	102.903	8.125	102.935	102.983	102.903	7.500	102.623	102.581	102.533	
8.250				8.250				7.625	102.896	102.854	102.805	
8.375				8.375				7.750	102.452	102.399	102.343	
8.500				8.500				7.875	102.217	102.274	102.198	
8.625				8.625				8.000	102.441	102.496	102.419	

  

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	96.708	96.798	96.830	4.625	96.763	96.577	96.591					
4.750	97.219	97.308	97.331	4.750	97.095	97.165	97.174					
4.875	97.646	97.735	97.758	4.875	97.470	97.492	97.498					
5.000	98.018	98.107	98.128	5.000	97.866	97.926	97.937					
5.125	98.192	98.262	98.278	5.125	98.282	98.337	98.344					
5.250	98.695	98.764	98.781	5.250	98.569	98.369	98.373					
5.375	98.883	98.943	98.952	5.375	98.865	98.912	98.912					
5.500	99.716	99.785	99.800	5.500	99.634	99.589	99.573					
5.625	99.697	99.747	99.758	5.625	99.442	99.470	99.471					
5.750	100.184	100.235	100.245	5.750	99.939	99.893	99.877					
5.875	100.531	100.581	100.591	5.875	100.388	100.343	100.327					
6.000	100.836	100.886	100.895	6.000	100.670	100.625	100.608					
6.125	100.443	100.474	100.494	6.125	100.325	100.301	100.311					
6.250	100.885	100.916	100.936	6.250	100.803	100.745	100.696					
6.375	101.231	101.191	101.210	6.375	101.231	101.172	101.124					
6.500	101.476	101.425	101.444	6.500	101.476	101.418	101.370					
6.625	101.254	101.265	101.481	6.625	101.169	101.166	101.373					
6.750	101.629	101.606	101.822	6.750	101.629	101.555	101.565					
6.875	102.044	101.971	102.022	6.875	102.044	101.971	101.906					
7.000	102.267	102.193	102.188	7.000	102.267	102.193	102.129					

  

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	98.945	98.926	98.898	6.000	98.102	98.055	98.039	5.125	96.655	96.610	96.594	
6.125	99.358	99.305	99.259	6.125	98.738	98.692	98.676	5.250	97.173	97.127	97.111	
6.250	99.835	99.781	99.723	6.250	99.311	99.265	99.249	5.375	97.645	97.599	97.583	
6.375	100.160	100.113	100.097	6.375	100.092	100.046	100.030	5.500	97.960	97.915	97.899	
6.500	100.672	100.626	100.610	6.500	100.308	100.262	100.246	5.625	97.819	97.773	97.757	
6.625	100.924	100.878	100.862	6.625	100.617	100.621	100.555	5.750	98.382	98.324	98.275	
6.750	101.071	101.057	101.030	6.750	100.573	100.527	100.511	5.875	98.754	98.709	98.693	
6.875	101.390	101.376	101.350	6.875	101.061	101.014	100.998	6.000	99.067	99.009	98.961	
7.000	101.861	101.815	101.799	7.000	101.482	101.436	101.420	6.125	99.514	99.456	99.407	
7.125	102.073	102.027	102.011	7.125	101.742	101.696	101.680	6.250	99.988	99.930	99.882	
7.250	101.702	101.675	101.628	7.250	101.281	101.270	101.235	6.375	100.406	100.348	100.299	
7.375	101.973	101.930	101.872	7.375	101.600	101.554	101.537	6.500	100.612	100.554	100.505	
7.500	102.501	102.455	102.394	7.500	101.989	101.942	101.926	6.625	100.227	100.154	100.089	
7.625	102.408	102.362	102.301	7.625	102.210	102.177	102.148	6.750	100.689	100.616	100.551	
7.750	102.152	102.208	102.136	7.750	101.400	101.392	101.334	6.875	101.090	101.017	100.952	
7.875	102.484	102.535	102.459	7.875	100.678	100.735	100.662	7.000	101.252	101.179	101.114	

  

Conventional Fixed Adjustments												
<b>Cumulative LLPA Cap</b>												
FTBH 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			
<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	0.000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
<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			

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	97.369	97.281	97.185	5.250				5.250				
5.375	97.733	97.645	97.549	5.375				5.375				
5.500	98.091	98.003	97.907	5.500				5.500				
5.625	98.447	98.359	98.263	5.625	98.038	97.950	97.854	5.625	96.162	96.099	96.037	
5.750	98.743	98.655	98.559	5.750	98.425	98.337	98.241	5.750	97.775	97.687	97.590	
5.875	98.976	98.889	98.792	5.875	98.714	98.626	98.529	5.875	98.227	98.139	98.042	
6.000	99.205	99.117	99.020	6.000	98.989	98.901	98.805	6.000	98.591	98.503	98.407	
6.125	99.408	99.320	99.224	6.125	99.231	99.144	99.047	6.125	98.842	98.754	98.657	
6.250	99.583	99.495	99.398	6.250	99.445	99.357	99.260	6.250	99.119	99.031	98.935	
6.375	99.752	99.664	99.567	6.375	99.904	99.816	99.719	6.375	99.453	99.365	99.268	
6.500	99.927	99.839	99.742	6.500	99.886	100.048	99.952	6.500	99.690	99.602	99.506	
6.625	100.099	100.011	99.914	6.625	100.136	100.048	99.952	6.625	99.815	99.727	99.631	
6.750	99.706	99.643	99.580	6.750	99.859	99.796	99.733	6.750	100.254	100.166	100.070	
6.875	99.909	99.846	99.783	6.875	99.931	99.868	99.805	6.875	100.517	100.429	100.333	
7.000	100.258	100.195	100.132	7.000	100.344	100.281	100.218	7.000	100.263	100.200	100.138	
7.125				7.125	100.585	100.522	100.459	7.125	100.536	100.473	100.411	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	96.890	96.827	96.764	5.250				5.250				
5.375	97.230	97.167	97.104	5.375				5.375				
5.500	97.539	97.476	97.413	5.500				5.500				
5.625	97.908	97.845	97.782	5.625	97.375	97.312	97.249	5.625	96.487	96.424	96.361	
5.750	98.250	98.187	98.124	5.750	97.778	97.715	97.652	5.750	96.963	96.900	96.837	
5.875	98.450	98.387	98.324	5.875	98.180	98.117	98.054	5.875	97.233	97.170	97.107	
6.000	98.795	98.732	98.669	6.000	98.414	98.351	98.288	6.000	97.685	97.622	97.559	
6.125	98.996	98.933	98.870	6.125	98.819	98.756	98.693	6.125	97.952	97.889	97.826	
6.250	99.341	99.278	99.215	6.250	99.227	99.164	99.101	6.250	98.403	98.340	98.277	
6.375	99.543	99.480	99.417	6.375	99.635	99.572	99.509	6.375	98.858	98.795	98.732	
6.500	99.746	99.683	99.620	6.500	99.705	99.642	99.579	6.500	99.316	99.253	99.190	
6.625	99.806	99.743	99.680	6.625	99.775	99.712	99.649	6.625	99.399	99.336	99.273	
6.750	100.031	99.968	99.905	6.750	100.184	100.121	100.058	6.750	99.857	99.794	99.731	
6.875	100.234	100.171	100.108	6.875	100.256	100.193	100.130	6.875	100.127	100.064	100.001	
7.000	100.583	100.520	100.457	7.000	100.668	100.605	100.542	7.000	100.588	100.525	100.462	
7.125	100.789	100.726	100.663	7.125	100.910	100.847	100.784	7.125	100.861	100.798	100.735	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

**Conventional ARM Adjustments**

<b>Cumulative LLPA Cap</b>	
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

<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	-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

<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	-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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>				
	≤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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>				
	≤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

<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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	97.818	97.801	97.785	5.750	97.336	97.276	97.211	4.375				
5.875	98.492	98.445	98.429	5.875	98.242	98.195	98.179	4.500				
6.000	99.112	99.066	99.050	6.000	98.862	98.816	98.800	4.625				
6.125	99.639	99.593	99.577	6.125	99.389	99.343	99.327	4.750	96.244	96.046	96.032	
6.250	99.607	99.561	99.545	6.250	99.357	99.311	99.295	4.875	96.644	96.446	96.432	
6.375	100.197	100.183	100.167	6.375	99.926	99.880	99.864	5.000	97.336	97.328	97.320	
6.500	100.722	100.676	100.660	6.500	100.472	100.426	100.410	5.125	97.505	97.498	97.490	
6.625	101.167	101.121	101.105	6.625	100.917	100.871	100.855	5.250	98.041	98.033	98.025	
6.750	100.880	100.834	100.818	6.750	100.630	100.584	100.568	5.375	98.321	98.313	98.305	
6.875	101.447	101.422	101.398	6.875	101.156	101.110	101.094	5.500	98.692	98.683	98.671	
7.000	101.913	101.866	101.850	7.000	101.663	101.616	101.600	5.625	98.979	98.968	98.952	
7.125	102.317	102.271	102.254	7.125	102.067	102.021	102.004	5.750	99.290	99.279	99.263	
7.250	101.933	101.887	101.871	7.250	101.683	101.637	101.621	5.875	99.531	99.520	99.504	
7.375	102.423	102.377	102.361	7.375	102.173	102.127	102.111	6.000	99.676	99.663	99.640	

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	95.806	95.609	95.595									
4.875	96.121	95.925	95.911									
5.000	96.499	96.554	96.540									
5.125	96.832	96.819	96.806									
5.250	97.383	97.370	97.357									
5.375	97.682	97.669	97.656									
5.500	97.852	97.839	97.826									
5.625	98.156	98.141	98.117									
5.750	98.444	98.431	98.407									
5.875	98.732	98.720	98.697									
6.000	99.043	99.031	99.009									

**Home Ready Adjustments**

Cumulative LLPA Caps	
Home Ready	0.000

**Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only**

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

**Additional Purchase LLPA Adjusters**

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

**R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only**

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

**Additional R/T Refinance LLPA Adjusters**

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

**Additional Miscellaneous LLPA Adjusters**

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

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	97.818	97.801	97.785	5.750	97.336	97.276	97.211	4.250				
5.875	98.410	98.394	98.377	5.875	97.946	97.885	97.821	4.375				
6.000	98.977	98.960	98.944	6.000	98.310	98.250	98.435	4.500				
6.125	99.263	99.247	99.231	6.125	98.868	98.808	98.743	4.625				
6.250	99.468	99.454	99.438	6.250	98.950	98.904	98.855	4.750	96.244	96.046	96.032	
6.375	100.197	100.183	100.167	6.375	99.271	99.224	99.176	4.875	96.644	96.446	96.432	
6.500	100.419	100.405	100.389	6.500	99.574	99.527	99.481	5.000	97.336	97.328	97.320	
6.625	100.837	100.823	100.806	6.625	99.925	99.894	99.872	5.125	97.505	97.498	97.490	
6.750	100.746	100.721	100.697	6.750	100.127	100.070	100.014	5.250	98.041	98.033	98.025	
6.875	101.197	101.172	101.148	6.875	100.365	100.309	100.252	5.375	98.321	98.313	98.305	
7.000	101.582	101.558	101.534	7.000	100.653	100.597	100.540	5.500	98.692	98.683	98.671	
7.125	101.881	101.857	101.832	7.125	100.893	100.836	100.780	5.625	98.979	98.968	98.952	
7.250	101.719	101.677	101.628	7.250	100.925	100.883	100.834	5.750	99.290	99.279	99.263	
7.375	102.250	102.208	102.159	7.375	101.412	101.370	101.321	5.875	99.531	99.520	99.504	
7.500	102.623	102.581	102.533	7.500	101.764	101.722	101.674	6.000	99.676	99.663	99.640	

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	95.806	95.609	95.595									
4.875	96.121	95.925	95.911									
5.000	96.499	96.554	96.540									
5.125	96.832	96.819	96.806									
5.250	97.383	97.370	97.357									
5.375	97.682	97.669	97.656									
5.500	97.852	97.839	97.826									
5.625	98.156	98.141	98.117									
5.750	98.444	98.431	98.407									

**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



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

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

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	96.901	96.907	96.904	2.625				2.625				
5.750	97.435	97.454	97.443	2.750				2.750				
5.875	98.009	98.024	98.009	2.875				2.875				
6.000	98.560	98.571	98.552	3.000				3.000				
6.125	99.071	99.082	99.064	3.125				3.125				
6.250	99.246	99.255	99.228	3.250				3.250				
6.375	99.759	99.763	99.732	3.375				3.375				
6.500	100.230	100.230	100.197	3.500				3.500				
6.625	100.688	100.688	100.655	3.625				3.625				
6.750	100.513	100.512	100.469	3.750				3.750				
6.875	100.951	100.945	100.899	3.875				3.875				
7.000	101.413	101.403	101.355	4.000				4.000				
7.125	101.844	101.834	101.785	4.125				4.125				
7.250	101.541	101.498	101.440	4.250				4.250				
7.375	101.910	101.863	101.801									

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**

<b>Cumulative LLPA Cap</b>	
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

<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>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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

<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

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	96.355	96.445	96.379	5.000				5.000	96.355	96.445	96.379	
5.125	97.137	97.227	97.161	5.125				5.125	97.137	97.227	97.161	
5.250	97.922	98.012	97.946	5.250	97.922	98.012	97.946	5.250	97.922	98.012	97.946	
5.375	98.468	98.468	98.468	5.375	98.468	98.468	98.468	5.375	98.468	98.468	98.468	
5.500	98.984	99.055	98.983	5.500	98.984	99.055	98.983	5.500	98.984	99.055	98.983	
5.625	99.515	99.538	99.515	5.625	99.515	99.538	99.515	5.625	99.515	99.538	99.515	
5.750	100.159	99.948	99.815	5.750	100.159	99.948	99.815	5.750	100.159	99.948	99.815	
5.875	100.377	100.167	100.006	5.875	100.377	100.167	100.006	5.875	100.377	100.167	100.006	
6.000	100.899	100.689	100.550	6.000	100.899	100.689	100.550	6.000	100.899	100.689	100.550	
6.125	101.285	101.088	100.973	6.125	101.285	101.088	100.973	6.125	101.285	101.088	100.973	
6.250	101.515	101.388	101.273	6.250	101.515	101.388	101.273	6.250	101.515	101.388	101.273	
6.375	101.237	101.204	101.172	6.375	101.237	101.204	101.172	6.375	101.237	101.204	101.172	
6.500	101.687	101.654	101.622	6.500	101.687	101.654	101.622	6.500	101.687	101.654	101.622	
6.625	102.054	102.030	101.989	6.625	102.054	102.030	101.989	6.625	102.054	102.030	101.989	
6.750	102.086	102.046	102.005	6.750	102.086	102.046	102.005	6.750	102.086	102.046	102.005	
6.875	101.947	101.907	101.866	6.875	101.947	101.907	101.866	6.875	101.947	101.907	101.866	
7.000	102.189	102.177	102.108	7.000	102.189	102.177	102.108	7.000	102.189	102.177	102.108	
7.125	102.628	102.641	102.555	7.125	102.628	102.641	102.555	7.125	102.628	102.641	102.555	
7.250	102.668	102.580	102.500	7.250	102.668	102.580	102.500	7.250	102.668	102.580	102.500	
7.375	102.203	102.196	102.108	7.375	102.203	102.196	102.108	7.375	102.203	102.196	102.108	
7.500	102.382	102.375	102.288	7.500	102.382	102.375	102.288	7.500	102.382	102.375	102.288	
7.625	102.598	102.591	102.504	7.625	102.598	102.591	102.504	7.625	102.598	102.591	102.504	
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	94.718	94.548	94.732
2.875				2.875				5.125	95.240	95.320	95.254
3.000				3.000				5.250	96.214	96.214	96.214
3.125				3.125				5.375	96.955	97.016	96.941
3.250				3.250				5.500	97.738	97.798	97.724
3.375				3.375				5.625	98.221	98.282	98.207
3.500	91.487	91.674	91.680	3.500	91.487	91.674	91.680	5.750	98.737	98.666	98.601
3.625	92.036	92.224	92.230	3.625	92.036	92.224	92.230	5.875	99.735	99.526	99.661
3.750	93.147	93.315	93.343	3.750	93.147	93.315	93.343	6.000	100.278	100.069	100.204
3.875	93.695	93.863	93.891	3.875	93.695	93.863	93.891	6.125	100.702	100.743	100.628
4.000	94.242	94.410	94.438	4.000	94.242	94.410	94.438	6.250	100.776	100.455	100.391
4.125	94.787	94.955	94.983	4.125	94.787	94.955	94.983	6.375	100.645	100.667	100.558
4.250	95.450	95.599	95.618	4.250	95.450	95.599	95.618	6.500	101.190	101.212	101.103
4.375	95.993	96.141	96.160	4.375	95.993	96.141	96.160	6.625	101.612	101.634	101.526
4.500	96.531	96.679	96.698	4.500	96.531	96.679	96.698	6.750	101.312	101.241	101.176
4.625	97.312	97.211	97.230	4.625	97.312	97.211	97.230	6.875	101.027	101.029	100.943
4.750	97.343	97.390	97.400	4.750	97.343	97.390	97.400	7.000	101.524	101.526	101.440
4.875	97.787	97.667	97.677	4.875	97.787	97.667	97.677	7.125	101.988	101.990	101.904
5.000	98.301	98.181	98.191	5.000	98.301	98.181	98.191	7.250	101.273	101.256	101.169
5.125	98.548	98.677	98.687	5.125	98.548	98.677	98.687	7.375	101.817	101.800	101.712
5.250	98.770	98.864	98.865	5.250	98.770	98.864	98.865	7.500	102.246	102.229	102.142
5.375	98.993	99.103	99.104	5.375	98.993	99.103	99.104	7.625	102.462	102.445	102.358
5.500	99.456	99.566	99.567	5.500	99.456	99.566	99.567	7.750			
5.625	99.893	100.003	100.004	5.625	99.893	100.003	100.004	7.875			
5.750	99.906	99.860	99.844	5.750	99.906	99.860	99.844	8.000			
5.875	99.756	99.847	99.854	5.875	99.756	99.847	99.854	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	96.214	96.214	96.214	5.000	94.718	94.548	94.732	4.500	93.935	94.084	94.103
5.375	96.955	97.016	96.941	5.125	95.240	95.320	95.254	4.625	94.450	94.599	94.618
5.500	97.738	97.798	97.724	5.250	96.214	96.214	96.214	4.750	93.092	93.221	93.231
5.625	98.221	98.282	98.207	5.375	96.955	97.016	96.941	4.875	93.596	93.725	93.485
5.750	98.737	98.666	98.601	5.500	97.738	97.798	97.724	5.000	94.074	93.953	93.963
5.875	99.735	99.526	99.661	5.625	98.221	98.282	98.207	5.125	94.517	94.396	94.406
6.000	100.278	100.069	100.204	5.750	98.737	98.666	98.601	5.250	94.942	94.950	94.958
6.125	100.702	100.743	100.628	5.875	99.735	99.526	99.661	5.375	95.252	95.260	95.268
6.250	100.776	100.455	100.391	6.000	100.278	100.069	100.204	5.500	95.614	95.622	95.630
6.375	100.645	100.667	100.558	6.125	100.702	100.743	100.628	5.625	95.994	96.002	96.010
6.500	101.190	101.212	101.103	6.250	100.776	100.455	100.391	5.750	96.630	96.622	96.614
6.625	101.612	101.634	101.526	6.375	100.645	100.667	100.558	5.875	96.902	96.894	96.886
6.750	101.312	101.241	101.176	6.500	101.190	101.212	101.103	6.000	97.215	97.207	97.199
6.875	101.027	101.029	100.943	6.625	101.612	101.634	101.526	6.125	97.477	97.469	97.461

  

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	97.922	98.012	97.946	5.250	97.922	98.012	97.946	5.250	97.922	98.012	97.946
5.375	98.468	98.468	98.468	5.375	98.468	98.468	98.468	5.375	98.468	98.468	98.468
5.500	98.984	99.055	98.983	5.500	98.984	99.055	98.983	5.500	98.984	99.055	98.983
5.625	99.515	99.538	99.515	5.625	99.515	99.538	99.515	5.625	99.515	99.538	99.515
5.750	100.159	99.948	99.815	5.750	100.159	99.948	99.815	5.750	100.159	99.948	99.815
5.875	100.377	100.167	100.006	5.875	100.377	100.167	100.006	5.875	100.377	100.167	100.006
6.000	100.899	100.689	100.550	6.000	100.899	100.689	100.550	6.000	100.899	100.689	100.550
6.125	101.285	101.088	100.973	6.125	101.285	101.088	100.973	6.125	101.285	101.088	100.973
6.250	101.515	101.388	101.273	6.250	101.515	101.388	101.273	6.250	101.515	101.388	101.273
6.375	101.237	101.204	101.172	6.375	101.237	101.204	101.172	6.375	101.237	101.204	101.172
6.500	101.687	101.654	101.622	6.500	101.687	101.654	101.622	6.500	101.687	101.654	101.622
6.625	102.054	102.030	101.989	6.625	102.054	102.030	101.989	6.625	102.054	102.030	101.989
6.750	102.086	102.046	102.005	6.750	102.086	102.046	102.005	6.750	102.086	102.046	102.005
6.875	101.947	101.907	101.866	6.875	101.947	101.907	101.866	6.875	101.947	101.907	101.866
7.000	102.189	102.177	102.108	7.000	102.189	102.177	102.108	7.000	102.189	102.177	102.108

  

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	96.531	96.679	96.698	4.250	95.450	95.599	95.618	5.250	96.214	96.214	96.214
4.625	97.312	97.211	97.230	4.375	95.993	96.141	96.160	5.375	96.955	97.016	96.941
4.750	97.343	97.390	97.400	4.500	96.531	96.679	96.698	5.500	97.738	97.798	97.724
4.875	97.787	97.667	97.677	4.625	97.312	97.211	97.230	5.625	98.221	98.282	98.207
5.000	98.301	9									

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	98.468	98.468	98.468	5.375	98.468	98.468	98.468	5.000				
5.500	98.983	98.983	98.983	5.500	98.983	98.983	98.983	5.125				
5.625	99.515	99.515	99.515	5.625	99.515	99.515	99.515	5.250	97.857	97.945	97.879	
5.750	100.159	99.948	99.815	5.750	100.159	99.948	99.815	5.375	98.468	98.468	98.468	
5.875	100.377	100.167	99.956	5.875	100.377	100.167	99.956	5.500	98.983	98.983	98.983	
6.000	100.899	100.689	100.479	6.000	100.899	100.689	100.479	5.625	99.515	99.515	99.515	
6.125	101.285	101.075	100.956	6.125	101.285	101.075	100.956	5.750	100.159	99.948	99.815	
6.250	101.515	101.305	101.116	6.250	101.515	101.305	101.116	5.875	100.377	100.167	99.956	
6.375	101.237	101.204	101.172	6.375	101.237	101.204	101.172	6.000	100.899	100.689	100.479	
6.500	101.687	101.654	101.622	6.500	101.687	101.654	101.622	6.125	101.285	101.075	100.956	
6.625	102.054	102.022	101.989	6.625	102.054	102.022	101.989	6.250	101.515	101.305	101.116	
6.750	102.086	102.046	102.005	6.750	102.086	102.046	102.005	6.375	101.237	101.204	101.172	
6.875	101.947	101.907	101.866	6.875	101.947	101.907	101.866	6.500	101.687	101.654	101.622	
7.000	102.189	102.148	102.108	7.000	102.189	102.148	102.108	6.625	102.054	102.022	101.989	
7.125	102.397	102.357	102.316	7.125	102.397	102.357	102.316	6.750	102.086	102.046	102.005	
7.250	102.668	102.580	102.500	7.250	102.668	102.580	102.500	6.875	101.947	101.907	101.866	
7.375	102.004	102.027	101.939	7.375	102.004	102.027	101.939	7.000	102.189	102.148	102.108	
7.500	102.086	102.109	102.021	7.500	102.086	102.109	102.021	7.125	102.397	102.357	102.316	
7.625	102.373	102.396	102.308	7.625	102.373	102.396	102.308	7.250	102.668	102.580	102.500	
7.750				7.750				7.375	102.004	102.027	101.939	
7.875				7.875				7.500	102.086	102.109	102.021	
8.000				8.000				7.625	102.373	102.396	102.308	
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	96.214	96.274	96.214	
3.250				3.250				5.375	96.911	96.992	96.917	
3.375				3.375				5.500	97.560	97.641	97.566	
3.500	91.492	91.680	91.686	3.500	91.492	91.680	91.686	5.625	97.998	98.079	98.004	
3.625	92.005	92.193	92.199	3.625	92.005	92.193	92.199	5.750	98.737	98.666	98.601	
3.750	93.210	93.379	93.407	3.750	93.210	93.379	93.407	5.875	99.632	99.693	99.578	
3.875	93.720	93.888	93.916	3.875	93.720	93.888	93.916	6.000	100.131	100.193	100.078	
4.000	94.223	94.391	94.419	4.000	94.223	94.391	94.419	6.125	100.642	100.704	100.588	
4.125	94.716	94.884	94.912	4.125	94.716	94.884	94.912	6.250	100.776	100.455	100.391	
4.250	95.495	95.664	95.693	4.250	95.495	95.664	95.693	6.375	100.723	100.515	100.656	
4.375	95.983	96.131	96.150	4.375	95.983	96.131	96.150	6.500	101.239	101.031	100.922	
4.500	96.455	96.604	96.623	4.500	96.455	96.604	96.623	6.625	101.601	101.643	101.535	
4.625	97.159	97.308	97.077	4.625	97.159	97.308	97.077	6.750	101.312	101.241	101.176	
4.750	97.343	97.399	97.409	4.750	97.343	97.399	97.409	6.875	101.067	101.089	101.003	
4.875	97.716	97.595	97.605	4.875	97.716	97.595	97.605	7.000	101.435	101.457	101.371	
5.000	98.137	98.266	98.026	5.000	98.137	98.266	98.026	7.125	101.800	101.822	101.736	
5.125	98.529	98.658	98.668	5.125	98.529	98.658	98.668	7.250	101.160	101.163	101.075	
5.250	98.770	98.827	98.828	5.250	98.770	98.827	98.828	7.375	101.606	101.609	101.521	
5.375	98.853	98.963	98.964	5.375	98.853	98.963	98.964	7.500	101.938	101.941	101.853	
5.500	99.458	99.317	99.318	5.500	99.458	99.317	99.318	7.625	102.225	102.228	102.140	
5.625	99.785	99.895	99.646	5.625	99.785	99.895	99.646	7.750				
5.750	99.906	99.860	99.844	5.750	99.906	99.860	99.844	7.875				
5.875	99.831	99.921	99.929	5.875	99.831	99.921	99.929	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	101.239	101.031	100.922	6.125	100.642	100.704	100.588	4.500	93.773	93.921	93.940	
6.625	101.601	101.643	101.535	6.250	100.776	100.455	100.391	4.625	94.175	94.324	94.343	
6.750	101.312	101.241	101.176	6.375	100.723	100.515	100.656	4.750	93.068	93.174	93.184	
6.875	101.067	101.089	101.003	6.500	101.239	101.031	100.922	4.875	93.437	93.566	93.576	
7.000	101.435	101.457	101.371	6.625	101.601	101.643	101.535	5.000	93.791	93.921	93.931	
7.125	101.800	101.822	101.736	6.750	101.312	101.241	101.176	5.125	94.105	94.234	94.244	
7.250	101.160	101.163	101.075	6.875	101.067	101.089	101.003	5.250	94.942	94.950	94.958	
7.375	101.606	101.609	101.521	7.000	101.435	101.457	101.371	5.375	95.252	95.260	95.268	
7.500	101.938	101.941	101.853	7.125	101.800	101.822	101.736	5.500	95.364	95.622	95.630	
7.625	102.225	102.228	102.140	7.250	101.160	101.163	101.075	5.625	95.744	95.752	95.760	
7.750				7.375	101.606	101.609	101.521	5.750	96.630	96.622	96.614	
7.875				7.500	101.938	101.941	101.853	5.875	96.902	96.894	96.886	
8.000				7.625	102.225	102.228	102.140	6.000	97.215	97.207	97.199	
8.125				7.750				6.125	97.477	97.469	97.461	
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	101.237	101.204	101.172	6.375	101.237	101.204	101.172	6.000	100.899	100.689	100.479	
6.500	101.687	101.654	101.622	6.500	101.687	101.654	101.622	6.125	101.285	101.075	100.956	
6.625	102.054	102.022	101.989	6.625	102.054	102.022	101.989	6.250	101.515	101.305	101.116	
6.750	102.086	102.046	102.005	6.750	102.086	102.046	102.005	6.375	101.237	101.204	101.172	
6.875	101.947	101.907	101.866	6.875	101.947	101.907	101.866	6.500	101.687	101.654	101.622	
7.000	102.189	102.148	102.108	7.000	102.189	102.148	102.108	6.625	102.054	102.022	101.989	
7.125	102.397	102.357	102.316	7.125	102.397	102.357	102.316	6.750	102.086	102.046	102.005	
7.250	102.668	102.580	102.500	7.250	102.668	102.580	102.500	6.875	101.947	101.907	101.866	
7.375	102.004	102.027	101.939	7.375	102.004	102.027	101.939	7.000	102.189	102.148	102.108	
7.500	102.086	102.109	102.021	7.500	102.086	102.109	102.021	7.125	102.397	102.357	102.316	
7.625	102.373	102.396	102.308	7.625	102.373	102.396	102.308	7.250	102.668	102.580	102.500	
7.750				7.750				7.375	102.004	102.027	101.939	
7.875				7.875				7.500	102.086	102.109	102.021	
8.000				8.000				7.625	102.373	102.396	102.308	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	96.455	96.604	96.623	4.500	96.455	96.604	96.623	6.625	101.601	101.643	101.535	
4.625	97.159	97.308	97.077	4.625	97.159	97.308	97.077	6.750	101.312	101.241	101.176	
4.750	97.343	97.399	97.409	4.750	97.343	97.399	97.409	6.875	101.067	101.089	101.003	
4.875	97.716	97.595	97.605	4.875	97.716	97.595	97.605	7.000	101.435	101.457	101.371	
5.000	98.137	98.266	98.026	5.000	98.137	98.266	98.026	7.125	101.800	101.822	101.736	
5.125	98.529	98.658	98.668	5.125	98.529	98.658	98.668	7.250	101.160	101.163	101.075	
5.250	98.770	98.827	98.828	5.250	98.770	98.827	98.828	7.375	101.606	101.609	101.521	
5.375	98.853	98.963	98.964	5.375	98.853	98.963	98.964	7.500	101.938	101.941	101.853	
5.500												



Effective Time:  
7:50:42 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	98.461	98.273	97.973	6.750	95.861	95.673	95.373	6.750				
6.875	98.948	98.745	98.445	6.875	96.348	96.145	95.845	6.875				
7.000	99.447	99.244	98.944	7.000	96.847	96.644	96.344	7.000				
7.125	99.890	99.687	99.387	7.125	97.290	97.087	96.787	7.125				
7.250	100.322	100.119	99.819	7.250	97.722	97.519	97.219	7.250				
7.375	100.128	99.865	99.565	7.375	97.528	97.265	96.965	7.375				
7.500	100.587	100.324	100.024	7.500	97.987	97.724	97.424	7.500				
7.625	100.990	100.727	100.427	7.625	98.390	98.127	97.827	7.625				
7.750	101.382	101.119	100.819	7.750	98.782	98.519	98.219	7.750				
7.875	100.704	100.380	100.080	7.875	98.104	97.780	97.480	7.875				
8.000	101.133	100.809	100.509	8.000	98.533	98.209	97.909	8.000				
8.125	101.506	101.182	100.882	8.125	98.906	98.582	98.282	8.125				
8.250	101.868	101.544	101.244	8.250	99.268	98.944	98.644	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	96.461	96.273	95.973	6.750	93.861	93.673	93.373	6.750			
6.875	96.948	96.745	96.445	6.875	94.348	94.145	93.845	6.875			
7.000	97.447	97.244	96.944	7.000	94.847	94.644	94.344	7.000			
7.125	97.890	97.687	97.387	7.125	95.290	95.087	94.787	7.125			
7.250	98.322	98.119	97.819	7.250	95.722	95.519	95.219	7.250			
7.375	98.128	97.865	97.565	7.375	95.528	95.265	94.965	7.375			
7.500	98.587	98.324	98.024	7.500	95.987	95.724	95.424	7.500			
7.625	98.990	98.727	98.427	7.625	96.390	96.127	95.827	7.625			
7.750	99.382	99.119	98.819	7.750	96.782	96.519	96.219	7.750			
7.875	98.704	98.380	98.080	7.875	96.104	95.780	95.480	7.875			
8.000	99.133	98.809	98.509	8.000	96.533	96.209	95.909	8.000			
8.125	99.506	99.182	98.882	8.125	96.906	96.582	96.282	8.125			
8.250	99.868	99.544	99.244	8.250	97.268	96.944	96.644	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.