



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:
8:09:35 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	97.301	97.363	97.126	5.625	97.301	97.363	97.126	5.000	94.626	94.580	94.564	
5.750	97.623	97.642	97.631	5.750	102.623	97.642	97.631	5.125	95.257	95.211	95.195	
5.875	98.215	98.328	98.322	5.875	98.315	98.328	98.322	5.250	96.258	96.212	96.196	
6.000	98.925	98.949	98.946	6.000	98.925	98.949	98.946	5.375	96.897	96.851	96.835	
6.125	99.410	99.442	99.438	6.125	99.410	99.442	99.438	5.500	97.494	97.448	97.431	
6.250	99.406	99.431	99.405	6.250	99.406	99.431	99.405	5.625	97.988	97.942	97.926	
6.375	100.032	100.052	100.032	6.375	100.032	100.052	100.032	5.750	98.533	98.507	98.491	
6.500	100.524	100.581	100.563	6.500	100.524	100.581	100.563	5.875	99.169	99.123	99.107	
6.625	100.914	100.906	100.898	6.625	100.914	100.906	100.898	6.000	99.691	99.645	99.628	
6.750	100.736	100.750	100.708	6.750	100.736	100.750	100.708	6.125	100.079	100.033	100.017	
6.875	101.328	101.338	101.305	6.875	101.328	101.338	101.305	6.250	100.061	100.014	99.998	
7.000	101.752	101.734	101.718	7.000	101.752	101.734	101.718	6.375	100.595	100.549	100.533	
7.125	102.097	102.103	102.054	7.125	102.097	102.103	102.054	6.500	101.044	100.998	100.982	
7.250	101.910	101.929	101.882	7.250	101.910	101.929	101.882	6.625	101.392	101.346	101.330	
7.375	102.237	102.231	102.215	7.375	102.237	102.231	102.215	6.750	101.159	101.113	101.097	
7.500	102.731	102.684	102.668	7.500	102.731	102.684	102.668	6.875	101.650	101.604	101.588	
7.625	103.019	102.973	102.957	7.625	103.019	102.973	102.957	7.000	101.752	101.734	101.718	
7.750	102.484	102.473	102.400	7.750	102.484	102.473	102.400	7.125	101.992	101.974	101.958	
7.875	102.472	102.538	102.462	7.875	102.472	102.538	102.462	7.250	101.893	101.901	101.844	
8.000	102.758	102.821	102.742	8.000	102.758	102.821	102.742	7.375	102.260	102.230	102.197	
8.125	102.945	103.007	102.928	8.125	102.945	103.007	102.928	7.500	102.590	102.559	102.527	
8.250				8.250				7.625	102.863	102.832	102.800	
8.375				8.375				7.750	102.409	102.356	102.299	
8.500				8.500				7.875	102.228	102.300	102.225	
8.625				8.625				8.000	102.456	102.526	102.450	
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				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	
4.625	96.692	96.691	96.735	4.625	96.714	96.759	96.783					
4.750	97.204	97.203	97.237	4.750	97.118	97.098	97.119					
4.875	97.634	97.633	97.667	4.875	97.484	97.482	97.482					
5.000	98.012	98.011	98.044	5.000	97.833	97.833	97.833					
5.125	98.299	98.069	98.088	5.125	98.177	98.183	98.192					
5.250	98.553	98.573	98.593	5.250	98.468	98.469	98.474					
5.375	98.997	98.757	98.768	5.375	98.767	98.764	98.767					
5.500	99.585	99.605	99.623	5.500	99.536	99.490	99.474					
5.625	99.538	99.579	99.583	5.625	99.416	99.371	99.355					
5.750	100.029	100.070	100.074	5.750	99.915	99.869	99.853					
5.875	100.383	100.424	100.427	5.875	100.116	100.321	100.305					
6.000	100.698	100.739	100.741	6.000	100.648	100.602	100.586					
6.125	100.400	100.415	100.404	6.125	100.350	100.277	100.251					
6.250	100.853	100.868	100.857	6.250	100.810	100.757	100.724					
6.375	101.238	101.185	101.153	6.375	101.238	101.185	101.153					
6.500	101.482	101.429	101.397	6.500	101.482	101.429	101.397					
6.625	101.243	101.263	101.236	6.625	101.172	101.178	101.141					
6.750	101.601	101.620	101.594	6.750	101.601	101.541	101.508					
6.875	102.016	101.956	101.923	6.875	102.016	101.956	101.923					
7.000	102.237	102.177	102.144	7.000	102.237	102.177	102.144					
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	98.648	98.616	98.848	6.000	98.087	98.040	98.024	5.125	96.550	96.505	96.489	
6.125	99.189	99.145	99.127	6.125	98.724	98.678	98.662	5.250	97.070	97.025	97.009	
6.250	99.723	99.679	99.664	6.250	99.287	99.251	99.235	5.375	97.545	97.499	97.483	
6.375	100.150	100.104	100.087	6.375	100.083	100.037	100.021	5.500	97.861	97.816	97.800	
6.500	100.668	100.622	100.606	6.500	100.305	100.259	100.242	5.625	97.793	97.748	97.731	
6.625	100.921	100.874	100.858	6.625	100.613	100.567	100.551	5.750	98.386	98.333	98.301	
6.750	101.045	101.022	101.006	6.750	100.589	100.543	100.526	5.875	98.739	98.686	98.670	
6.875	101.406	101.360	101.344	6.875	101.081	101.035	101.019	6.000	99.072	99.019	98.987	
7.000	101.885	101.839	101.823	7.000	101.506	101.460	101.444	6.125	99.519	99.466	99.434	
7.125	102.094	102.048	102.032	7.125	101.763	101.717	101.701	6.250	99.995	99.942	99.910	
7.250	101.677	101.697	101.650	7.250	101.261	101.242	101.218	6.375	100.413	100.361	100.328	
7.375	102.205	101.959	102.151	7.375	101.634	101.588	101.571	6.500	100.618	100.565	100.533	
7.500	102.487	102.487	102.426	7.500	102.024	101.978	101.961	6.625	100.198	100.138	100.105	
7.625	102.396	102.396	102.335	7.625	102.242	102.196	102.179	6.750	100.662	100.601	100.569	
7.750	102.165	102.236	102.164	7.750	101.344	101.312	101.279	6.875	101.062	101.001	100.969	
7.875	102.501	102.567	102.491	7.875	100.674	100.746	100.673	7.000	101.223	101.162	101.130	
Conventional Fixed Adjustments												
Cumulative LLPA Cap												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas												0.000
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
Additional Purchase LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	0.000	-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	-1.125	-1.125			
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						

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	97.371	97.284	97.187	5.250				5.250				
5.375	97.743	97.655	97.558	5.375				5.375				
5.500	98.105	98.017	97.920	5.500				5.500				
5.625	98.461	98.373	98.276	5.625	98.054	97.966	97.869	5.625	96.083	96.020	95.957	
5.750	98.762	98.674	98.577	5.750	98.442	98.355	98.258	5.750	97.782	97.694	97.597	
5.875	99.003	98.915	98.818	5.875	98.730	98.642	98.545	5.875	98.242	98.154	98.057	
6.000	99.231	99.143	99.046	6.000	99.005	98.917	98.820	6.000	98.606	98.518	98.421	
6.125	99.446	99.358	99.261	6.125	99.267	99.179	99.082	6.125	98.868	98.780	98.683	
6.250	99.625	99.537	99.440	6.250	99.489	99.401	99.304	6.250	99.150	99.062	98.965	
6.375	99.783	99.695	99.598	6.375	99.936	99.848	99.751	6.375	99.472	99.384	99.287	
6.500	99.952	99.864	99.767	6.500	99.912	99.824	99.727	6.500	99.703	99.615	99.519	
6.625	100.125	100.037	99.940	6.625	100.163	100.075	99.979	6.625	99.830	99.742	99.645	
6.750	99.631	99.568	99.505	6.750	99.779	99.716	99.653	6.750	100.020	99.932	99.835	
6.875	99.834	99.771	99.708	6.875	99.851	99.788	99.725	6.875	100.285	100.197	100.100	
7.000	100.182	100.119	100.056	7.000	100.263	100.200	100.137	7.000	100.178	100.115	100.053	
7.125				7.125	100.504	100.441	100.378	7.125	100.451	100.388	100.325	
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	96.819	96.756	96.693	5.250				5.250				
5.375	97.158	97.095	97.032	5.375				5.375				
5.500	97.467	97.404	97.341	5.500				5.500				
5.625	97.835	97.772	97.709	5.625	97.298	97.235	97.172	5.625	96.408	96.345	96.282	
5.750	98.177	98.114	98.051	5.750	97.700	97.637	97.574	5.750	96.883	96.820	96.757	
5.875	98.377	98.314	98.251	5.875	98.102	98.039	97.976	5.875	97.152	97.089	97.026	
6.000	98.721	98.658	98.595	6.000	98.336	98.273	98.210	6.000	97.604	97.541	97.478	
6.125	98.921	98.858	98.795	6.125	98.740	98.677	98.614	6.125	97.870	97.807	97.744	
6.250	99.266	99.203	99.140	6.250	99.147	99.084	99.021	6.250	98.321	98.258	98.195	
6.375	99.468	99.405	99.342	6.375	99.555	99.492	99.429	6.375	98.776	98.713	98.650	
6.500	99.671	99.608	99.545	6.500	99.625	99.562	99.499	6.500	99.233	99.170	99.107	
6.625	99.731	99.668	99.605	6.625	99.695	99.632	99.569	6.625	99.316	99.253	99.190	
6.750	99.956	99.893	99.830	6.750	100.104	100.041	99.978	6.750	99.773	99.710	99.647	
6.875	100.159	100.096	100.033	6.875	100.176	100.113	100.050	6.875	100.043	99.980	99.917	
7.000	100.507	100.444	100.381	7.000	100.587	100.524	100.461	7.000	100.503	100.440	100.377	
7.125	100.713	100.650	100.587	7.125	100.828	100.765	100.702	7.125	100.775	100.712	100.649	
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	-4.875

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

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	97.340	97.334	97.326	5.750	97.234	97.203	97.162	4.375				
5.875	98.483	98.437	98.420	5.875	98.233	98.187	98.170	4.500				
6.000	99.112	99.066	99.049	6.000	98.862	98.816	98.799	4.625				
6.125	99.640	99.593	99.577	6.125	99.390	99.343	99.327	4.750	95.933	95.707	95.694	
6.250	99.576	99.530	99.514	6.250	99.326	99.280	99.264	4.875	96.337	96.113	96.100	
6.375	100.166	100.120	100.104	6.375	99.916	99.870	99.854	5.000	97.208	97.200	97.192	
6.500	100.719	100.672	100.656	6.500	100.469	100.422	100.406	5.125	97.387	97.380	97.372	
6.625	101.163	101.117	101.101	6.625	100.913	100.867	100.851	5.250	97.926	97.919	97.911	
6.750	100.894	100.848	100.832	6.750	100.644	100.598	100.582	5.375	98.212	98.205	98.197	
6.875	101.425	101.379	101.363	6.875	101.175	101.129	101.113	5.500	98.581	98.573	98.565	
7.000	101.936	101.890	101.874	7.000	101.686	101.640	101.624	5.625	98.843	98.831	98.815	
7.125	102.338	102.292	102.276	7.125	102.088	102.042	102.026	5.750	99.158	99.146	99.130	
7.250	101.961	101.914	101.898	7.250	101.711	101.664	101.648	5.875	99.405	99.393	99.377	
7.375	102.456	102.409	102.393	7.375	102.206	102.159	102.143	6.000	99.545	99.508	99.496	

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	95.490	95.265	95.252									
4.875	95.806	95.659	95.647									
5.000	96.437	96.433	96.421									
5.125	96.918	96.897	96.885									
5.250	97.221	97.201	97.189									
5.375	97.522	97.505	97.493									
5.500	97.694	97.679	97.667									
5.625	98.009	97.966	97.954									
5.750	98.298	98.259	98.247									
5.875	98.588	98.551	98.539									
6.000	98.901	98.865	98.853									

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	97.340	97.334	97.326	5.750	97.234	97.203	97.162	4.250				
5.875	97.941	97.935	97.927	5.875	97.852	97.821	97.781	4.375				
6.000	98.501	98.495	98.486	6.000	98.229	98.198	98.408	4.500				
6.125	99.076	99.069	99.061	6.125	98.805	98.774	98.734	4.625				
6.250	99.096	99.088	99.080	6.250	98.883	98.850	98.810	4.750	95.933	95.707	95.694	
6.375	99.782	99.774	99.766	6.375	99.211	99.179	99.138	4.875	96.337	96.113	96.100	
6.500	100.263	100.255	100.247	6.500	99.528	99.498	99.475	5.000	97.208	97.200	97.192	
6.625	100.664	100.656	100.648	6.625	99.929	99.900	99.876	5.125	97.387	97.380	97.372	
6.750	100.460	100.442	100.426	6.750	100.115	100.074	100.026	5.250	97.926	97.919	97.911	
6.875	101.078	101.060	101.044	6.875	100.360	100.320	100.271	5.375	98.212	98.205	98.197	
7.000	101.502	101.484	101.468	7.000	100.656	100.616	100.567	5.500	98.581	98.573	98.565	
7.125	101.742	101.724	101.708	7.125	100.897	100.856	100.808	5.625	98.843	98.831	98.815	
7.250	101.469	101.439	101.406	7.250	100.924	100.897	100.865	5.750	99.158	99.146	99.130	
7.375	102.010	101.979	101.947	7.375	101.421	101.393	101.361	5.875	99.405	99.393	99.377	
7.500	102.340	102.309	102.277	7.500	101.779	101.752	101.719	6.000	99.545	99.508	99.496	

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	95.490	95.265	95.252									
4.875	95.806	95.659	95.647									
5.000	96.437	96.433	96.421									
5.125	96.918	96.897	96.885									
5.250	97.221	97.201	97.189									
5.375	97.522	97.505	97.493									
5.500	97.694	97.679	97.667									
5.625	98.009	97.966	97.954									
5.750	98.298	98.259	98.247									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	96.815	96.852	96.849	2.625				2.625				
5.750	97.333	97.352	97.341	2.750				2.750				
5.875	97.916	97.931	97.915	2.875				2.875				
6.000	98.473	98.484	98.466	3.000				3.000				
6.125	98.989	99.000	98.981	3.125				3.125				
6.250	99.096	99.136	99.109	3.250				3.250				
6.375	99.619	99.654	99.623	3.375				3.375				
6.500	100.100	100.131	100.097	3.500				3.500				
6.625	100.559	100.591	100.557	3.625				3.625				
6.750	100.446	100.460	100.418	3.750				3.750				
6.875	100.897	100.906	100.860	3.875				3.875				
7.000	101.369	101.374	101.325	4.000				4.000				
7.125	101.807	101.813	101.764	4.125				4.125				
7.250	101.512	101.516	101.458	4.250				4.250				
7.375	101.892	101.890	101.829									

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

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

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	96.365	96.452	96.390	5.000				5.000	96.365	96.452	96.390	
5.125	97.148	97.234	97.173	5.125				5.125	97.148	97.234	97.173	
5.250	97.934	98.020	97.959	5.250	97.934	98.020	97.959	5.250	97.934	98.020	97.959	
5.375	98.319	98.335	98.351	5.375	98.319	98.335	98.351	5.375	98.319	98.335	98.351	
5.500	98.884	98.951	98.912	5.500	98.884	98.951	98.912	5.500	98.884	98.951	98.912	
5.625	99.374	99.435	99.405	5.625	99.374	99.435	99.405	5.625	99.374	99.435	99.405	
5.750	99.938	99.840	99.824	5.750	99.938	99.840	99.824	5.750	99.938	99.840	99.824	
5.875	100.165	99.970	99.952	5.875	100.165	99.970	99.952	5.875	100.165	99.970	99.952	
6.000	100.730	100.520	100.497	6.000	100.730	100.520	100.497	6.000	100.730	100.520	100.497	
6.125	101.118	100.940	100.922	6.125	101.118	100.940	100.922	6.125	101.118	100.940	100.922	
6.250	101.348	101.242	101.225	6.250	101.348	101.242	101.225	6.250	101.348	101.242	101.225	
6.375	101.210	101.201	101.193	6.375	101.210	101.201	101.193	6.375	101.210	101.201	101.193	
6.500	101.731	101.723	101.715	6.500	101.731	101.723	101.715	6.500	101.731	101.723	101.715	
6.625	102.067	102.059	102.051	6.625	102.067	102.059	102.051	6.625	102.067	102.059	102.051	
6.750	102.108	102.084	102.060	6.750	102.108	102.084	102.060	6.750	102.108	102.084	102.060	
6.875	101.961	101.937	101.913	6.875	101.961	101.937	101.913	6.875	101.961	101.937	101.913	
7.000	102.278	102.254	102.230	7.000	102.278	102.254	102.230	7.000	102.278	102.254	102.230	
7.125	102.585	102.594	102.574	7.125	102.585	102.594	102.574	7.125	102.585	102.594	102.574	
7.250	102.741	102.651	102.321	7.250	102.741	102.651	102.321	7.250	102.741	102.651	102.321	
7.375	102.228	102.217	102.118	7.375	102.228	102.217	102.118	7.375	102.228	102.217	102.118	
7.500	102.410	102.399	102.301	7.500	102.410	102.399	102.301	7.500	102.410	102.399	102.301	
7.625	102.629	102.618	102.519	7.625	102.629	102.618	102.519	7.625	102.629	102.618	102.519	
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	94.728	94.555	94.743	
2.875				2.875				5.125	95.251	95.327	95.266	
3.000				3.000				5.250	96.062	96.079	96.095	
3.125				3.125				5.375	96.854	96.911	96.872	
3.250				3.250				5.500	97.638	97.445	97.656	
3.375				3.375				5.625	97.872	97.929	97.890	
3.500	91.500	91.683	91.615	3.500	91.500	91.683	91.615	5.750	98.708	98.646	98.581	
3.625	92.049	92.232	92.164	3.625	92.049	92.232	92.164	5.875	99.587	99.624	99.607	
3.750	93.175	93.338	93.277	3.750	93.175	93.338	93.277	6.000	100.131	100.169	100.152	
3.875	93.723	93.887	93.825	3.875	93.723	93.887	93.825	6.125	100.557	100.594	100.577	
4.000	94.270	94.434	94.372	4.000	94.270	94.434	94.372	6.250	100.517	100.455	100.390	
4.125	94.815	94.979	94.917	4.125	94.815	94.979	94.917	6.375	100.827	100.595	100.568	
4.250	95.477	95.621	95.566	4.250	95.477	95.621	95.566	6.500	101.127	101.145	101.119	
4.375	96.020	96.164	96.109	4.375	96.020	96.164	96.109	6.625	101.558	101.576	101.549	
4.500	96.559	96.703	96.648	4.500	96.559	96.703	96.648	6.750	101.373	101.300	101.236	
4.625	97.092	97.236	97.181	4.625	97.092	97.236	97.181	6.875	101.225	100.974	100.954	
4.750	97.284	97.287	97.254	4.750	97.284	97.287	97.254	7.000	101.727	101.476	101.456	
4.875	97.691	97.565	97.533	4.875	97.691	97.565	97.533	7.125	102.194	101.943	101.924	
5.000	98.208	98.082	98.050	5.000	98.208	98.082	98.050	7.250	101.296	101.275	101.176	
5.125	98.459	98.583	98.551	5.125	98.459	98.583	98.551	7.375	101.842	101.821	101.722	
5.250	98.664	98.746	98.736	5.250	98.664	98.746	98.736	7.500	102.274	102.253	102.155	
5.375	98.884	98.989	98.979	5.375	98.884	98.989	98.979	7.625	102.493	102.472	102.373	
5.500	99.352	99.458	99.447	5.500	99.352	99.458	99.447	7.750				
5.625	99.794	99.899	99.889	5.625	99.794	99.899	99.889	7.875				
5.750	99.880	99.834	99.818	5.750	99.880	99.834	99.818	8.000				
5.875	100.006	100.092	100.057	5.875	100.006	100.092	100.057	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	96.062	96.079	96.095	5.000	94.728	94.555	94.743	4.500	93.966	94.110	94.055	
5.375	96.854	96.911	96.872	5.125	95.251	95.327	95.266	4.625	94.485	94.629	94.574	
5.500	97.638	97.445	97.656	5.250	96.062	96.079	96.095	4.750	93.009	93.120	93.087	
5.625	97.872	97.929	97.890	5.375	96.854	96.911	96.872	4.875	93.254	93.379	93.346	
5.750	98.708	98.646	98.581	5.500	97.638	97.445	97.656	5.000	93.739	93.864	93.831	
5.875	99.587	99.624	99.607	5.625	97.872	97.929	97.890	5.125	94.192	94.316	94.284	
6.000	100.131	100.169	100.152	5.750	98.708	98.646	98.581	5.250	94.438	94.543	94.533	
6.125	100.557	100.594	100.577	5.875	99.587	99.624	99.607	5.375	94.626	94.731	94.721	
6.250	100.517	100.455	100.390	6.000	100.131	100.169	100.152	5.500	95.017	95.122	95.112	
6.375	100.827	100.595	100.568	6.125	100.557	100.594	100.577	5.625	95.608	95.463	95.453	
6.500	101.127	101.145	101.119	6.250	100.517	100.455	100.390	5.750	95.355	95.309	95.293	
6.625	101.558	101.576	101.549	6.375	100.827	100.595	100.568	5.875	94.884	94.831	94.799	
6.750	101.373	101.300	101.236	6.500	101.127	101.145	101.119	6.000	95.349	95.296	95.264	
6.875	101.225	100.974	100.954	6.625	101.558	101.576	101.549	6.125	95.808	95.755	95.723	
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	97.934	98.020	97.959	5.250	97.934	98.020	97.959	5.250	97.934	98.020	97.959	
5.375	98.319	98.335	98.351	5.375	98.319	98.335	98.351	5.375	98.319	98.335	98.351	
5.500	98.884	98.951	98.912	5.500	98.884	98.951	98.912	5.500	98.884	98.951	98.912	
5.625	99.374	99.435	99.405	5.625	99.374	99.435	99.405	5.625	99.374	99.435	99.405	
5.750	99.938	99.840	99.824	5.750	99.938	99.840	99.824	5.750	99.938	99.840	99.824	
5.875	100.165	99.970	99.952	5.875	100.165	99.970	99.952	5.875	100.165	99.970	99.952	
6.000	100.730	100.520	100.497	6.000	100.730	100.520	100.497	6.000	100.730	100.520	100.497	
6.125	101.118	100.940	100.922	6.125	101.118	100.940	100.922	6.125	101.118	100.940	100.922	
6.250	101.348	101.242	101.225	6.250	101.348	101.242	101.225	6.250	101.348	101.242	101.225	
6.375	101.210	101.201	101.193	6.375	101.210	101.201	101.193	6.375	101.210	101.201	101.193	
6.500	101.731	101.723	101.715	6.500	101.731	101.723	101.715	6.500	101.731	101.723	101.715	
6.625	102.067	102.059	102.051	6.625	102.067	102.059	102.051	6.625	102.067	102.059	102.051	
6.750	102.108	102.084	102.060	6.750	102.108	102.084	102.060	6.750	102.108	102.084	102.060	
6.875	101.961	101.937	101.913	6.875	101.961	101.937	101.913	6.875	101.961	101.937	101.913	
7.000	102.278	102.254	102.230	7.000	102.278	102.254	102.230	7.000	102.278	102.254	102.230	
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	96.559	96.703	96.648	4.250	95.477	95.621	95.566	5.250	96.062	96.079	96.095	
4.625	97.092	97.236	97.181	4.375	96.020	96.164	96.109	5.375	96.854	96.911	96.872	
4.750	97.											



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

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	98.319	98.335	98.351	5.375	98.319	98.335	98.351	5.000				
5.500	98.843	98.859	98.875	5.500	98.843	98.859	98.875	5.125				
5.625	99.374	99.389	99.405	5.625	99.374	99.389	99.405	5.250	97.837	97.953	97.892	
5.750	99.938	99.840	99.824	5.750	99.938	99.840	99.824	5.375	98.319	98.335	98.351	
5.875	100.155	99.955	99.895	5.875	100.155	99.955	99.895	5.500	98.843	98.859	98.875	
6.000	100.730	100.520	100.398	6.000	100.730	100.520	100.398	5.625	99.374	99.389	99.405	
6.125	101.118	100.932	100.915	6.125	101.118	100.932	100.915	5.750	99.938	99.840	99.824	
6.250	101.348	101.180	101.115	6.250	101.348	101.180	101.115	5.875	100.155	99.955	99.895	
6.375	101.210	101.201	101.193	6.375	101.210	101.201	101.193	6.000	100.730	100.520	100.398	
6.500	101.731	101.723	101.715	6.500	101.731	101.723	101.715	6.125	101.118	100.932	100.915	
6.625	102.067	102.059	102.051	6.625	102.067	102.059	102.051	6.250	101.348	101.180	101.115	
6.750	102.108	102.084	102.060	6.750	102.108	102.084	102.060	6.375	101.210	101.201	101.193	
6.875	101.961	101.937	101.913	6.875	101.961	101.937	101.913	6.500	101.731	101.723	101.715	
7.000	102.278	102.254	102.230	7.000	102.278	102.254	102.230	6.625	102.067	102.059	102.051	
7.125	102.491	102.467	102.442	7.125	102.491	102.467	102.442	6.750	102.108	102.084	102.060	
7.250	102.741	102.651	102.321	7.250	102.741	102.651	102.321	6.875	101.961	101.937	101.913	
7.375	102.029	102.048	101.949	7.375	102.029	102.048	101.949	7.000	102.278	102.254	102.230	
7.500	102.113	102.132	102.033	7.500	102.113	102.132	102.033	7.125	102.491	102.467	102.442	
7.625	102.402	102.421	102.322	7.625	102.402	102.421	102.322	7.250	102.741	102.651	102.321	
7.750				7.750				7.375	102.029	102.048	101.949	
7.875				7.875				7.500	102.113	102.132	102.033	
8.000				8.000				7.625	102.402	102.421	102.322	
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	96.093	96.170	96.130	
3.250				3.250				5.375	96.811	96.888	96.849	
3.375				3.375				5.500	97.461	97.538	97.499	
3.500	91.507	91.690	91.622	3.500	91.507	91.690	91.622	5.625	97.901	97.978	97.939	
3.625	92.021	92.204	92.136	3.625	92.021	92.204	92.136	5.750	98.708	98.646	98.581	
3.750	93.239	93.403	93.341	3.750	93.239	93.403	93.341	5.875	99.487	99.545	99.527	
3.875	93.750	93.914	93.852	3.875	93.750	93.914	93.852	6.000	99.990	100.048	100.031	
4.000	94.255	94.418	94.357	4.000	94.255	94.418	94.357	6.125	100.507	100.565	100.548	
4.125	94.751	94.914	94.853	4.125	94.751	94.914	94.853	6.250	100.517	100.455	100.390	
4.250	95.244	95.407	95.343	4.250	95.244	95.407	95.343	6.375	100.664	100.702	100.675	
4.375	96.015	96.159	96.104	4.375	96.015	96.159	96.104	6.500	101.188	101.226	101.200	
4.500	96.491	96.635	96.580	4.500	96.491	96.635	96.580	6.625	101.561	101.599	101.573	
4.625	97.200	97.094	97.039	4.625	97.200	97.094	97.039	6.750	101.373	101.300	101.236	
4.750	97.284	97.300	97.268	4.750	97.284	97.300	97.268	6.875	101.016	101.034	101.015	
4.875	97.627	97.502	97.469	4.875	97.627	97.502	97.469	7.000	101.388	101.406	101.387	
5.000	98.054	97.928	98.146	5.000	98.054	97.928	98.146	7.125	101.756	101.774	101.755	
5.125	98.452	98.577	98.544	5.125	98.452	98.577	98.544	7.250	101.182	101.182	101.083	
5.250	98.664	98.714	98.703	5.250	98.664	98.714	98.703	7.375	101.631	101.630	101.531	
5.375	98.751	98.856	98.846	5.375	98.751	98.856	98.846	7.500	101.965	101.964	101.865	
5.500	99.362	99.217	99.207	5.500	99.362	99.217	99.207	7.625	102.254	102.253	102.154	
5.625	99.693	99.798	99.788	5.625	99.693	99.798	99.788	7.750				
5.750	99.880	99.834	99.818	5.750	99.880	99.834	99.818	7.875				
5.875	99.833	99.919	99.884	5.875	99.833	99.919	99.884	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	101.188	101.226	101.200	6.125	100.507	100.565	100.548	4.500	93.816	93.960	93.905	
6.625	101.561	101.599	101.573	6.250	100.517	100.455	100.390	4.625	94.226	94.370	94.316	
6.750	101.373	101.300	101.236	6.375	100.664	100.702	100.675	4.750	93.009	93.079	93.047	
6.875	101.016	101.034	101.015	6.500	101.188	101.226	101.200	4.875	93.355	93.229	93.197	
7.000	101.388	101.406	101.387	6.625	101.561	101.599	101.573	5.000	93.718	93.843	93.810	
7.125	101.756	101.774	101.755	6.750	101.373	101.300	101.236	5.125	94.041	94.166	94.133	
7.250	101.182	101.182	101.083	6.875	101.016	101.034	101.015	5.250	94.389	94.451	94.440	
7.375	101.631	101.630	101.531	7.000	101.388	101.406	101.387	5.375	94.666	94.521	94.511	
7.500	101.965	101.964	101.865	7.125	101.756	101.774	101.755	5.500	94.946	95.051	95.040	
7.625	102.254	102.253	102.154	7.250	101.182	101.182	101.083	5.625	95.189	95.294	95.284	
7.750				7.375	101.631	101.630	101.531	5.750	95.355	95.309	95.293	
7.875				7.500	101.965	101.964	101.865	5.875	94.884	94.831	94.799	
8.000				7.625	102.254	102.253	102.154	6.000	95.349	95.296	95.264	
8.125				7.750				6.125	95.808	95.755	95.723	
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	101.210	101.201	101.193	6.375	101.210	101.201	101.193	6.000	100.730	100.520	100.398	
6.500	101.731	101.723	101.715	6.500	101.731	101.723	101.715	6.125	101.118	100.932	100.915	
6.625	102.067	102.059	102.051	6.625	102.067	102.059	102.051	6.250	101.348	101.180	101.115	
6.750	102.108	102.084	102.060	6.750	102.108	102.084	102.060	6.375	101.210	101.201	101.193	
6.875	101.961	101.937	101.913	6.875	101.961	101.937	101.913	6.500	101.731	101.723	101.715	
7.000	102.278	102.254	102.230	7.000	102.278	102.254	102.230	6.625	102.067	102.059	102.051	
7.125	102.491	102.467	102.442	7.125	102.491	102.467	102.442	6.750	102.108	102.084	102.060	
7.250	102.741	102.651	102.321	7.250	102.741	102.651	102.321	6.875	101.961	101.937	101.913	
7.375	102.029	102.048	101.949	7.375	102.029	102.048	101.949	7.000	102.278	102.254	102.230	
7.500	102.113	102.132	102.033	7.500	102.113	102.132	102.033	7.125	102.491	102.467	102.442	
7.625	102.402	102.421	102.322	7.625	102.402	102.421	102.322	7.250	102.741	102.651	102.321	
7.750				7.750				7.375	102.029	102.048	101.949	
7.875				7.875				7.500	102.113	102.132	102.033	
8.000				8.000				7.625	102.402	102.421	102.322	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 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	96.491	96.635	96.580	4.500	96.491	96.635	96.580	6.625	101.561	101.599	101.573	
4.625	97.200	97.094	97.039	4.625	97.200	97.094	97.039	6.750	101.373	101.300	101.236	
4.750	97.284	97.300	97.268	4.750	97.284	97.300	97.268	6.875	101.016	101.034	101.015	
4.875	97.627	97.502	97.469	4.875	97.627	97.502	97.469	7.000	101.388	101.406	101.387	
5.000	98.054	97.928	98.146	5.000	98.054	97.928	98.146	7.125	101.756	101.774	101.755	
5.125	98.452	98.577	98									



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:
8:09:35 AM

Government DPA												
BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	98.471	98.314	98.014	6.750	95.871	95.714	95.414	6.750				
6.875	98.966	98.771	98.471	6.875	96.366	96.171	95.871	6.875				
7.000	99.465	99.270	98.970	7.000	96.865	96.670	96.370	7.000				
7.125	99.908	99.713	99.413	7.125	97.308	97.113	96.813	7.125				
7.250	100.340	100.145	99.845	7.250	97.740	97.545	97.245	7.250				
7.375	100.146	99.890	99.590	7.375	97.546	97.290	96.990	7.375				
7.500	100.605	100.349	100.049	7.500	98.005	97.749	97.449	7.500				
7.625	101.008	100.752	100.452	7.625	98.408	98.152	97.852	7.625				
7.750	101.400	101.144	100.844	7.750	98.800	98.544	98.244	7.750				
7.875	100.722	100.406	100.106	7.875	98.122	97.806	97.506	7.875				
8.000	101.151	100.835	100.535	8.000	98.551	98.235	97.935	8.000				
8.125	101.524	101.208	100.908	8.125	98.924	98.608	98.308	8.125				
8.250	101.886	101.570	101.270	8.250	99.286	98.970	98.670	8.250				
8.375				8.375				8.375				

Government DPA												
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.471	96.314	96.014	6.750	93.871	93.714	93.414	6.750				
6.875	96.966	96.771	96.471	6.875	94.366	94.171	93.871	6.875				
7.000	97.465	97.270	96.970	7.000	94.865	94.670	94.370	7.000				
7.125	97.908	97.713	97.413	7.125	95.308	95.113	94.813	7.125				
7.250	98.340	98.145	97.845	7.250	95.740	95.545	95.245	7.250				
7.375	98.146	97.890	97.590	7.375	95.546	95.290	94.990	7.375				
7.500	98.605	98.349	98.049	7.500	96.005	95.749	95.449	7.500				
7.625	99.008	98.752	98.452	7.625	96.408	96.152	95.852	7.625				
7.750	99.400	99.144	98.844	7.750	96.800	96.544	96.244	7.750				
7.875	98.722	98.406	98.106	7.875	96.122	95.806	95.506	7.875				
8.000	99.151	98.835	98.535	8.000	96.551	96.235	95.935	8.000				
8.125	99.524	99.208	98.908	8.125	96.924	96.608	96.308	8.125				
8.250	99.886	99.570	99.270	8.250	97.286	96.970	96.670	8.250				
8.375				8.375				8.375				

Government DPA Adjustments

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

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

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

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