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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	0.025% per day

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

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

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

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

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	96.434	96.503	96.451	5.625	96.434	96.503	96.451	5.000	93.905	93.859	93.844	
5.750	97.133	97.177	97.121	5.750	97.133	97.177	97.121	5.125	94.492	94.446	94.431	
5.875	97.741	97.785	97.728	5.875	97.741	97.785	97.728	5.250	95.492	95.504	95.406	
6.000	98.311	98.357	98.295	6.000	98.311	98.357	98.295	5.375	96.136	96.089	96.074	
6.125	98.797	98.842	98.779	6.125	98.797	98.842	98.779	5.500	96.745	96.699	96.684	
6.250	99.010	99.034	98.964	6.250	99.010	99.034	98.964	5.625	97.273	97.252	97.219	
6.375	99.538	99.560	99.529	6.375	99.538	99.560	99.529	5.750	97.878	97.910	97.889	
6.500	100.033	100.057	99.984	6.500	100.033	100.057	99.984	5.875	98.405	98.435	98.415	
6.625	100.405	100.420	100.369	6.625	100.405	100.420	100.369	6.000	98.969	98.940	98.920	
6.750	100.397	100.396	100.341	6.750	100.397	100.396	100.341	6.125	99.396	99.367	99.376	
6.875	100.928	100.932	100.871	6.875	100.928	100.932	100.871	6.250	99.479	99.432	99.400	
7.000	101.339	101.339	101.284	7.000	101.339	101.339	101.284	6.375	100.043	99.997	99.964	
7.125	101.691	101.674	101.616	7.125	101.691	101.674	101.616	6.500	100.514	100.467	100.435	
7.250	101.711	101.702	101.593	7.250	101.711	101.702	101.593	6.625	100.852	100.806	100.773	
7.375	102.115	102.100	102.000	7.375	102.115	102.100	102.000	6.750	100.665	100.619	100.586	
7.500	102.417	102.404	102.304	7.500	102.417	102.404	102.304	6.875	101.174	101.128	101.095	
7.625	102.681	102.634	102.593	7.625	102.681	102.634	102.593	7.000	101.308	101.300	101.284	
7.750	102.197	102.151	102.109	7.750	102.197	102.151	102.109	7.125	101.634	101.626	101.609	
7.875	102.679	102.633	102.591	7.875	102.679	102.633	102.591	7.250	101.697	101.671	101.611	
8.000	103.118	103.072	103.031	8.000	103.118	103.072	103.031	7.375	102.012	101.984	101.929	
8.125	103.392	103.345	103.304	8.125	103.392	103.345	103.304	7.500	102.275	102.245	102.189	
8.250				8.250				7.625	102.529	102.513	102.489	
8.375				8.375				7.750	102.110	101.835	101.795	
8.500				8.500				7.875	101.642	101.594	101.523	
8.625				8.625				8.000	101.879	101.829	101.764	

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	96.228	96.025	96.043	4.625	96.049	96.082	96.089					
4.750	96.742	96.790	96.557	4.750	96.544	96.537	96.452					
4.875	97.167	97.215	96.981	4.875	97.017	97.015	96.935					
5.000	97.290	97.338	97.352	5.000	97.215	97.242	97.220					
5.125	97.525	97.562	97.564	5.125	97.650	97.673	97.667					
5.250	97.942	97.962	97.710	5.250	97.968	97.986	97.986					
5.375	98.379	98.413	98.411	5.375	98.301	98.315	98.314					
5.500	99.069	99.023	99.007	5.500	99.069	99.023	99.007					
5.625	99.079	99.106	99.093	5.625	98.934	98.888	98.872					
5.750	99.450	99.423	99.408	5.750	99.450	99.404	99.387					
5.875	99.914	99.868	99.852	5.875	99.914	99.868	99.852					
6.000	100.248	100.274	100.258	6.000	100.208	100.162	100.146					
6.125	100.139	100.093	100.065	6.125	100.003	99.942	99.909					
6.250	100.607	100.560	100.532	6.250	100.364	100.318	100.302					
6.375	100.804	100.758	100.742	6.375	100.804	100.758	100.742					
6.500	101.153	101.107	101.076	6.500	101.065	101.019	101.003					
6.625	101.076	101.050	101.007	6.625	100.974	100.934	100.887					
6.750	101.462	101.436	101.393	6.750	101.291	101.245	101.225					
6.875	101.718	101.671	101.651	6.875	101.718	101.671	101.651					
7.000	101.961	101.915	101.894	7.000	101.961	101.915	101.894					

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	98.435	98.417	98.384	6.000	97.863	97.817	97.802	5.125	96.058	96.012	95.995	
6.125	99.016	98.995	98.971	6.125	98.319	98.273	98.257	5.250	96.599	96.553	96.536	
6.250	99.331	99.293	99.278	6.250	98.756	98.710	98.677	5.375	97.104	97.057	97.041	
6.375	99.706	99.668	99.653	6.375	99.573	99.527	99.494	5.500	97.442	97.396	97.380	
6.500	100.138	100.092	100.059	6.500	100.069	100.022	99.990	5.625	97.359	97.313	97.297	
6.625	100.510	100.473	100.457	6.625	100.424	100.378	100.345	5.750	97.870	97.824	97.808	
6.750	100.600	100.541	100.529	6.750	99.757	99.699	99.687	5.875	98.328	98.282	98.266	
6.875	100.949	100.891	100.879	6.875	100.159	100.119	100.107	6.000	98.610	98.563	98.547	
7.000	101.497	101.440	101.178	7.000	100.452	100.412	100.400	6.125	99.110	99.064	99.048	
7.125	101.614	101.557	101.545	7.125	100.804	100.746	100.734	6.250	99.597	99.551	99.535	
7.250	101.804	101.545	101.436	7.250	101.101	101.021	101.011	6.375	100.029	99.983	99.966	
7.375	102.074	101.811	101.707	7.375	101.380	101.301	101.291	6.500	100.263	100.217	100.201	
7.500	102.339	102.076	101.972	7.500	101.669	101.590	101.580	6.625	99.929	99.883	99.862	
7.625	102.509	102.229	102.164	7.625	102.002	101.924	101.914	6.750	100.399	100.353	100.333	
7.750	102.001	101.953	101.870	7.750	101.256	101.156	101.148	6.875	100.813	100.767	100.747	
7.875	102.337	102.284	102.205	7.875	100.386	100.333	100.384	7.000	101.004	100.958	100.937	

Conventional Fixed Adjustments

Cumulative LLPA Cap	
FTBH 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	
740-779	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	-1.000	-0.875	-0.750	-0.500	
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	
740-779	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					

8:11:55 AM

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	97.035	96.978	96.881	5.250				5.250				
5.375	97.411	97.353	97.256	5.375				5.375				
5.500	97.777	97.717	97.620	5.500				5.500				
5.625	98.137	98.076	97.979	5.625	97.680	97.619	97.522	5.625	96.215	96.152	96.090	
5.750	98.441	98.379	98.282	5.750	98.068	98.006	97.909	5.750	97.381	97.318	97.221	
5.875	98.686	98.622	98.525	5.875	98.352	98.288	98.191	5.875	97.844	97.780	97.683	
6.000	98.921	98.855	98.758	6.000	98.626	98.561	98.464	6.000	98.208	98.143	98.046	
6.125	99.147	99.080	98.983	6.125	98.891	98.824	98.727	6.125	98.465	98.398	98.301	
6.250	99.348	99.280	99.183	6.250	99.381	99.313	99.216	6.250	98.761	98.693	98.596	
6.375	99.503	99.434	99.337	6.375	99.576	99.506	99.409	6.375	99.081	99.011	98.914	
6.500	99.668	99.597	99.500	6.500	99.798	99.727	99.630	6.500	99.562	99.491	99.394	
6.625	99.835	99.762	99.665	6.625	100.043	99.971	99.874	6.625	99.690	99.617	99.520	
6.750	99.409	99.346	99.283	6.750	99.701	99.638	99.575	6.750	99.887	99.813	99.716	
6.875	99.609	99.546	99.483	6.875	99.772	99.709	99.646	6.875	100.151	100.076	99.979	
7.000	99.953	99.890	99.827	7.000	100.180	100.117	100.054	7.000	100.280	100.217	100.154	
7.125				7.125	100.418	100.355	100.292	7.125	100.549	100.486	100.424	
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	96.693	96.630	96.567	5.250				5.250				
5.375	97.026	96.963	96.900	5.375				5.375				
5.500	97.328	97.265	97.202	5.500				5.500				
5.625	97.692	97.629	97.566	5.625	97.304	97.241	97.178	5.625	96.585	96.522	96.459	
5.750	98.029	97.966	97.903	5.750	97.701	97.638	97.575	5.750	97.061	96.998	96.935	
5.875	98.225	98.162	98.099	5.875	98.098	98.035	97.972	5.875	97.332	97.269	97.206	
6.000	98.563	98.500	98.437	6.000	98.328	98.265	98.202	6.000	97.780	97.717	97.654	
6.125	98.759	98.696	98.633	6.125	98.728	98.665	98.602	6.125	98.043	97.980	97.917	
6.250	99.099	99.036	98.973	6.250	99.129	99.066	99.003	6.250	98.489	98.426	98.363	
6.375	99.297	99.234	99.171	6.375	99.532	99.469	99.406	6.375	98.940	98.877	98.814	
6.500	99.497	99.434	99.371	6.500	99.599	99.536	99.473	6.500	99.393	99.330	99.267	
6.625	99.556	99.493	99.430	6.625	99.667	99.604	99.541	6.625	99.473	99.410	99.347	
6.750	99.778	99.715	99.652	6.750	100.071	100.008	99.945	6.750	99.926	99.863	99.800	
6.875	99.978	99.915	99.852	6.875	100.141	100.078	100.015	6.875	100.193	100.130	100.067	
7.000	100.323	100.260	100.197	7.000	100.549	100.486	100.423	7.000	100.649	100.586	100.523	
7.125	100.526	100.463	100.400	7.125	100.788	100.725	100.662	7.125	100.919	100.856	100.793	
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	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	-2.000	-2.000	-2.250	-2.250	-3.250
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	-0.025

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	96.756	96.756	96.751	5.750	96.638	96.614	96.574	4.375				
5.875	97.370	97.370	97.366	5.875	97.198	97.166	97.122	4.500				
6.000	97.950	97.950	97.945	6.000	97.846	97.814	97.770	4.625				
6.125	98.494	98.494	98.489	6.125	98.431	98.399	98.355	4.750	95.428	95.406	95.393	
6.250	98.649	98.649	98.640	6.250	98.380	98.338	98.317	4.875	95.837	95.815	95.802	
6.375	99.288	99.288	99.279	6.375	98.817	98.776	98.754	5.000	96.543	96.543	96.541	
6.500	100.144	100.098	100.065	6.500	99.894	99.848	99.815	5.125	96.716	96.716	96.713	
6.625	100.621	100.575	100.542	6.625	100.371	100.325	100.292	5.250	97.267	97.267	97.265	
6.750	100.392	100.358	100.341	6.750	100.142	100.096	100.063	5.375	97.580	97.580	97.578	
6.875	100.940	100.894	100.871	6.875	100.690	100.644	100.611	5.500	97.999	97.999	97.997	
7.000	101.465	101.419	101.386	7.000	101.215	101.169	101.136	5.625	98.259	98.259	98.256	
7.125	101.863	101.817	101.784	7.125	101.613	101.567	101.534	5.750	98.596	98.596	98.594	
7.250	101.586	101.540	101.499	7.250	101.336	101.290	101.249	5.875	98.887	98.887	98.885	
7.375	102.098	102.051	102.010	7.375	101.848	101.801	101.760	6.000	99.191	99.157	99.146	

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	94.983	94.960	94.947									
4.875	95.302	95.280	95.267									
5.000	95.688	95.666	95.653									
5.125	96.084	96.059	96.047									
5.250	96.641	96.617	96.605									
5.375	96.946	96.923	96.911									
5.500	97.182	97.099	97.087									
5.625	97.631	97.595	97.584									
5.750	97.925	97.891	97.880									
5.875	98.218	98.184	98.173									
6.000	98.533	98.499	98.488									

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	-0.025



YOUR BFF IN WHOLESALE
 Tuesday, February 20, 2024
 Effective Time:
 8:11:55 AM

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

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	96.756	96.756	96.751	5.750	96.638	96.614	96.574	4.250				
5.875	97.370	97.370	97.366	5.875	97.198	97.166	97.122	4.375				
6.000	97.950	97.950	97.945	6.000	97.846	97.814	97.770	4.500				
6.125	98.494	98.494	98.489	6.125	98.431	98.399	98.355	4.625				
6.250	98.649	98.649	98.640	6.250	98.380	98.338	98.317	4.750	95.428	95.406	95.393	
6.375	99.288	99.288	99.279	6.375	98.817	98.776	98.754	4.875	95.837	95.815	95.802	
6.500	99.724	99.724	99.716	6.500	99.214	99.190	99.159	5.000	96.543	96.543	96.541	
6.625	100.128	100.128	100.119	6.625	99.600	99.577	99.545	5.125	96.716	96.716	96.713	
6.750	100.116	100.108	100.091	6.750	99.706	99.665	99.618	5.250	97.267	97.267	97.265	
6.875	100.645	100.637	100.621	6.875	99.976	99.915	99.898	5.375	97.580	97.580	97.578	
7.000	101.058	101.050	101.034	7.000	100.329	100.268	100.251	5.500	97.999	97.999	97.997	
7.125	101.384	101.376	101.359	7.125	100.630	100.570	100.553	5.625	98.259	98.259	98.256	
7.250	101.234	101.218	101.194	7.250	100.592	100.575	100.551	5.750	98.596	98.596	98.594	
7.375	101.719	101.703	101.679	7.375	101.113	101.097	101.073	5.875	98.887	98.887	98.885	
7.500	101.973	101.956	101.932	7.500	101.476	101.460	101.436	6.000	99.191	99.157	99.146	

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	94.983	94.960	94.947									
4.875	95.302	95.280	95.267									
5.000	95.688	95.666	95.653									
5.125	96.084	96.059	96.047									
5.250	96.641	96.617	96.605									
5.375	96.946	96.923	96.911									
5.500	97.182	97.099	97.087									
5.625	97.631	97.595	97.584									
5.750	97.925	97.891	97.880									

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	-0.025



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	96.150	96.191	96.173	2.625				2.625				
5.750	96.766	96.796	96.758	2.750				2.750				
5.875	97.346	97.371	97.336	2.875				2.875				
6.000	97.900	97.922	97.888	3.000				3.000				
6.125	98.392	98.413	98.380	3.125				3.125				
6.250	98.635	98.645	98.596	3.250				3.250				
6.375	99.124	99.129	99.084	3.375				3.375				
6.500	99.592	99.593	99.547	3.500				3.500				
6.625	100.054	100.056	100.011	3.625				3.625				
6.750	100.055	100.046	99.986	3.750				3.750				
6.875	100.482	100.468	100.413	3.875				3.875				
7.000	100.939	100.921	100.863	4.000				4.000				
7.125	101.401	101.384	101.326	4.125				4.125				
7.250	101.274	101.245	101.175	4.250				4.250				
7.375	101.637	101.603	101.538									

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	-0.025

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	95.883	95.904	95.937	5.000				5.000	95.883	95.904	95.937	
5.125	96.665	96.687	96.720	5.125				5.125	96.665	96.687	96.720	
5.250	97.451	97.472	97.506	5.250	97.451	97.472	97.506	5.250	97.451	97.472	97.506	
5.375	97.993	98.001	98.009	5.375	97.993	98.001	98.009	5.375	97.993	98.001	98.009	
5.500	98.620	98.631	98.648	5.500	98.620	98.631	98.648	5.500	98.620	98.631	98.648	
5.625	99.075	99.086	99.102	5.625	99.075	99.086	99.102	5.625	99.075	99.086	99.102	
5.750	99.769	99.559	99.446	5.750	99.769	99.559	99.446	5.750	99.769	99.559	99.446	
5.875	99.991	99.781	99.599	5.875	99.991	99.781	99.599	5.875	99.991	99.781	99.599	
6.000	100.547	100.337	100.175	6.000	100.547	100.337	100.175	6.000	100.547	100.337	100.175	
6.125	100.986	100.775	100.565	6.125	100.986	100.775	100.565	6.125	100.986	100.775	100.565	
6.250	101.288	101.078	100.868	6.250	101.288	101.078	100.868	6.250	101.288	101.078	100.868	
6.375	100.858	100.834	100.809	6.375	100.858	100.834	100.809	6.375	100.858	100.834	100.809	
6.500	101.460	101.435	101.411	6.500	101.460	101.435	101.411	6.500	101.460	101.435	101.411	
6.625	101.790	101.766	101.741	6.625	101.790	101.766	101.741	6.625	101.790	101.766	101.741	
6.750	101.843	101.780	101.741	6.750	101.843	101.780	101.741	6.750	101.843	101.780	101.741	
6.875	101.709	101.653	101.596	6.875	101.709	101.653	101.596	6.875	101.709	101.653	101.596	
7.000	102.089	102.032	101.976	7.000	102.089	102.032	101.976	7.000	102.089	102.032	101.976	
7.125	102.452	102.480	102.446	7.125	102.452	102.480	102.446	7.125	102.452	102.480	102.446	
7.250	102.610	102.282	102.226	7.250	102.610	102.282	102.226	7.250	102.610	102.282	102.226	
7.375	101.917	101.876	101.826	7.375	101.917	101.876	101.826	7.375	101.917	101.876	101.826	
7.500	102.362	102.321	102.271	7.500	102.362	102.321	102.271	7.500	102.362	102.321	102.271	
7.625	102.721	102.626	102.557	7.625	102.721	102.626	102.557	7.625	102.721	102.626	102.557	
7.750	102.749	102.654	102.585	7.750	102.749	102.654	102.585	7.750	102.749	102.654	102.585	
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	94.141	94.076	94.110
2.875				2.875				5.125	94.914	94.849	94.882
3.000				3.000				5.250	96.481	96.435	96.413
3.125				3.125				5.375	97.043	96.997	96.975
3.250				3.250				5.500	97.666	97.629	97.646
3.375				3.375				5.625	98.168	98.122	98.100
3.500	90.987	91.027	91.108	3.500	90.987	91.027	91.108	5.750	98.731	98.435	98.413
3.625	91.535	91.575	91.656	3.625	91.535	91.575	91.656	5.875	99.005	99.035	99.035
3.750	92.601	92.632	92.696	3.750	92.601	92.632	92.696	6.000	99.581	99.610	99.610
3.875	93.149	93.179	93.244	3.875	93.149	93.179	93.244	6.125	100.208	99.988	99.988
4.000	93.695	93.726	93.790	4.000	93.695	93.726	93.790	6.250	100.162	99.863	100.089
4.125	94.239	94.270	94.334	4.125	94.239	94.270	94.334	6.375	100.242	100.253	100.236
4.250	94.809	94.878	94.926	4.250	94.809	94.878	94.926	6.500	100.801	100.812	100.795
4.375	95.352	95.421	95.468	4.375	95.352	95.421	95.468	6.625	101.289	101.300	101.283
4.500	95.891	95.960	96.008	4.500	95.891	95.960	96.008	6.750	101.098	101.035	100.996
4.625	96.675	96.744	96.792	4.625	96.675	96.744	96.792	6.875	101.106	101.115	101.081
4.750	96.904	96.858	96.842	4.750	96.904	96.858	96.842	7.000	101.612	101.621	101.588
4.875	97.213	97.023	97.054	4.875	97.213	97.023	97.054	7.125	102.093	102.102	102.068
5.000	97.733	97.543	97.574	5.000	97.733	97.543	97.574	7.250	100.972	100.922	100.872
5.125	98.239	98.048	98.079	5.125	98.239	98.048	98.079	7.375	101.531	101.480	101.430
5.250	98.290	98.278	98.292	5.250	98.290	98.278	98.292	7.500	101.976	101.925	101.875
5.375	98.475	98.526	98.540	5.375	98.475	98.526	98.540	7.625	102.207	102.156	102.106
5.500	98.952	99.002	99.017	5.500	98.952	99.002	99.017	7.750			
5.625	99.403	99.454	99.468	5.625	99.403	99.454	99.468	7.875			
5.750	99.540	99.494	99.477	5.750	99.540	99.494	99.477	8.000			
5.875	99.541	99.520	99.517	5.875	99.541	99.520	99.517	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	96.481	96.435	96.413	5.000	94.141	94.076	94.110	4.500	93.301	93.244	93.292
5.375	97.043	96.997	96.975	5.125	94.914	94.849	94.882	4.625	93.823	93.767	93.815
5.500	97.666	97.629	97.646	5.250	96.481	96.435	96.413	4.750	92.629	92.583	92.567
5.625	98.168	98.122	98.100	5.375	97.043	96.997	96.975	4.875	93.032	92.892	92.923
5.750	98.731	98.435	98.413	5.500	97.666	97.629	97.646	5.000	93.526	93.386	93.417
5.875	99.005	99.035	99.035	5.625	98.168	98.122	98.100	5.125	93.992	93.851	93.882
6.000	99.581	99.610	99.610	5.750	98.731	98.435	98.413	5.250	94.032	93.969	93.953
6.125	100.208	99.988	99.988	5.875	99.005	99.035	99.035	5.375	94.234	94.084	94.098
6.250	100.162	99.863	100.089	6.000	99.581	99.610	99.610	5.500	94.643	94.744	94.508
6.375	100.242	100.253	100.236	6.125	100.208	99.988	99.988	5.625	95.256	95.106	95.120
6.500	100.801	100.812	100.795	6.250	100.162	99.863	100.089	5.750	95.015	94.969	94.952
6.625	101.289	101.300	101.283	6.375	100.242	100.253	100.236	5.875	94.532	94.486	94.469
6.750	101.098	101.035	100.996	6.500	100.801	100.812	100.795	6.000	95.011	94.965	94.949
6.875	101.106	101.115	101.081	6.625	101.289	101.300	101.283	6.125	95.485	95.439	95.423

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	97.451	97.472	97.506	5.250	97.451	97.472	97.506	5.250	97.451	97.472	97.506
5.375	97.993	98.001	98.009	5.375	97.993	98.001	98.009	5.375	97.993	98.001	98.009
5.500	98.620	98.631	98.648	5.500	98.620	98.631	98.648	5.500	98.620	98.631	98.648
5.625	99.075	99.086	99.102	5.625	99.075	99.086	99.102	5.625	99.075	99.086	99.102
5.750	99.769	99.559	99.446	5.750	99.769	99.559	99.446	5.750	99.769	99.559	99.446
5.875	99.991	99.781	99.599	5.875	99.991	99.781	99.599	5.875	99.991	99.781	99.599
6.000	100.547	100.337	100.175	6.000	100.547	100.337	100.175	6.000	100.547	100.337	100.175
6.125	100.986	100.775	100.565	6.125	100.986	100.775	100.565	6.125	100.986	100.775	100.565
6.250	101.288	101.078	100.868	6.250	101.288	101.078	100.868	6.250	101.288	101.078	100.868
6.375	100.858	100.834	100.809	6.375	100.858	100.834	100.809	6.375	100.858	100.834	100.809
6.500	101.460	101.435	101.411	6.500	101.460	101.435	101.411	6.500	101.460	101.435	101.411
6.625	101.790	101.766	101.741	6.625	101.790	101.766	101.741	6.625	101.790	101.766	101.741
6.750	101.843	101.780	101.741	6.750	101.843	101.780	101.741	6.750	101.843	101.780	101.741
6.875	101.709	101.653	101.596	6.875	101.709	101.653	101.596	6.875	101.709	101.653	101.596
7.000	102.089	102.032	101.976	7.000	102.089	102.032	101.976	7.000	102.089	102.032	101.976

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	95.891	95.960	96.008	4.250	94.809	94.878	94.926	5.250	96.481	96.435	96.413
4.625	96.675	96.744	96.792	4.375	95.352	95.421	95.468	5.375	97.043	96.997	96.975
4.750	96.904	96.858	96.842	4.500	95.891	95.960	96.008	5.500	97.666	97.629	97.646
4.875	97.213	97.023	97.054	4.625	96.675	96.744	96.792	5.625	98.168	98.122	98.100

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	97.993	98.001	98.009	5.375	97.993	98.001	98.009	5.000				
5.500	98.539	98.547	98.555	5.500	98.539	98.547	98.555	5.125	97.378	97.427	97.460	
5.625	99.075	99.083	99.091	5.625	99.075	99.083	99.091	5.250	97.993	98.001	98.009	
5.750	99.519	99.529	99.549	5.750	99.519	99.529	99.549	5.375	98.539	98.547	98.555	
5.875	99.741	99.781	99.570	5.875	99.741	99.781	99.570	5.500	98.539	98.547	98.555	
6.000	100.297	100.337	100.127	6.000	100.297	100.337	100.127	5.625	99.075	99.083	99.091	
6.125	100.986	100.775	100.587	6.125	100.986	100.775	100.587	5.750	99.519	99.529	99.349	
6.250	101.288	101.078	100.868	6.250	101.288	101.078	100.868	5.875	99.741	99.781	99.570	
6.375	100.858	100.834	100.809	6.375	100.858	100.834	100.809	6.000	100.297	100.337	100.127	
6.500	101.460	101.435	101.411	6.500	101.460	101.435	101.411	6.125	100.986	100.775	100.587	
6.625	101.790	101.766	101.741	6.625	101.790	101.766	101.741	6.250	101.288	101.078	100.868	
6.750	101.843	101.780	101.741	6.750	101.843	101.780	101.741	6.375	100.858	100.834	100.809	
6.875	101.709	101.653	101.596	6.875	101.709	101.653	101.596	6.500	101.460	101.435	101.411	
7.000	102.089	102.032	101.976	7.000	102.089	102.032	101.976	6.625	101.790	101.766	101.741	
7.125	102.326	102.269	102.213	7.125	102.326	102.269	102.213	6.750	101.843	101.780	101.741	
7.250	102.610	102.282	102.226	7.250	102.610	102.282	102.226	6.875	101.709	101.653	101.596	
7.375	101.822	101.728	101.678	7.375	101.822	101.728	101.678	7.000	102.089	102.032	101.976	
7.500	102.280	102.185	102.115	7.500	102.280	102.185	102.115	7.125	102.326	102.269	102.213	
7.625	102.721	102.626	102.557	7.625	102.721	102.626	102.557	7.250	102.610	102.282	102.226	
7.750	102.749	102.654	102.585	7.750	102.749	102.654	102.585	7.375	101.822	101.728	101.678	
7.875				7.875				7.500	102.280	102.185	102.115	
8.000				8.000				7.625	102.721	102.626	102.557	
8.125				8.125				7.750	102.749	102.654	102.585	

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	96.481	96.435	96.413
3.250				3.250				5.375	97.043	96.997	96.975
3.375				3.375				5.500	97.606	97.560	97.538
3.500	90.996	91.036	91.117	3.500	90.996	91.036	91.117	5.625	98.168	98.122	98.100
3.625	91.510	91.550	91.631	3.625	91.510	91.550	91.631	5.750	98.731	98.435	98.413
3.750	92.668	92.699	92.763	3.750	92.668	92.699	92.763	5.875	99.161	98.961	98.961
3.875	93.179	93.210	93.274	3.875	93.179	93.210	93.274	6.000	99.672	99.472	99.471
4.000	93.684	93.715	93.780	4.000	93.684	93.715	93.780	6.125	100.201	100.001	100.001
4.125	94.183	94.213	94.278	4.125	94.183	94.213	94.278	6.250	100.162	99.863	100.089
4.250	94.861	94.930	94.977	4.250	94.861	94.930	94.977	6.375	100.372	100.153	100.136
4.375	95.354	95.423	95.471	4.375	95.354	95.423	95.471	6.500	100.919	100.700	100.683
4.500	95.835	95.904	95.952	4.500	95.835	95.904	95.952	6.625	101.321	101.352	101.336
4.625	96.511	96.619	96.667	4.625	96.511	96.619	96.667	6.750	101.098	101.035	100.996
4.750	96.904	96.858	96.842	4.750	96.904	96.858	96.842	6.875	100.932	100.960	100.927
4.875	97.162	97.222	97.003	4.875	97.162	97.222	97.003	7.000	101.298	101.326	101.293
5.000	97.598	97.658	97.689	5.000	97.598	97.658	97.689	7.125	101.719	101.703	101.669
5.125	98.007	98.067	98.098	5.125	98.007	98.067	98.098	7.250	100.882	100.851	100.801
5.250	98.290	98.255	98.269	5.250	98.290	98.255	98.269	7.375	101.341	101.310	101.260
5.375	98.358	98.408	98.422	5.375	98.358	98.408	98.422	7.500	101.685	101.654	101.604
5.500	98.980	98.781	98.795	5.500	98.980	98.781	98.795	7.625	101.984	101.953	101.903
5.625	99.322	99.373	99.387	5.625	99.322	99.373	99.387	7.750			
5.750	99.540	99.494	99.477	5.750	99.540	99.494	99.477	7.875			
5.875	99.376	99.355	99.352	5.875	99.376	99.355	99.352	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	100.919	100.700	100.683	6.125	100.301	100.001	100.001	4.500	93.171	93.115	93.162
6.625	101.321	101.352	101.336	6.250	100.162	99.863	100.089	4.625	93.594	93.537	93.585
6.750	101.098	101.035	100.996	6.375	100.372	100.153	100.136	4.750	92.629	92.583	92.567
6.875	100.932	100.960	100.927	6.500	100.919	100.700	100.683	4.875	92.903	92.762	92.793
7.000	101.298	101.326	101.293	6.625	101.321	101.352	101.336	5.000	93.281	93.140	93.171
7.125	101.719	101.703	101.669	6.750	101.098	101.035	100.996	5.125	93.620	93.480	93.511
7.250	100.882	100.851	100.801	6.875	100.932	100.960	100.927	5.250	94.015	93.969	93.953
7.375	101.341	101.310	101.260	7.000	101.298	101.326	101.293	5.375	94.286	94.137	94.151
7.500	101.685	101.654	101.604	7.125	101.719	101.703	101.669	5.500	94.582	94.433	94.447
7.625	101.984	101.953	101.903	7.250	100.882	100.851	100.801	5.625	94.840	94.737	94.720
7.750				7.375	101.341	101.310	101.260	5.750	95.015	94.969	94.952
7.875				7.500	101.685	101.654	101.604	5.875	94.532	94.486	94.469
8.000				7.625	101.984	101.953	101.903	6.000	95.011	94.965	94.949
8.125				7.750				6.125	95.485	95.439	95.423

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	100.858	100.834	100.809	6.375	100.858	100.834	100.809	6.000	100.297	100.337	100.127
6.500	101.460	101.435	101.411	6.500	101.460	101.435	101.411	6.125	100.986	100.775	100.587
6.625	101.790	101.766	101.741	6.625	101.790	101.766	101.741	6.250	101.288	101.078	100.868
6.750	101.843	101.780	101.741	6.750	101.843	101.780	101.741	6.375	100.858	100.834	100.809
6.875	101.709	101.653	101.596	6.875	101.709	101.653	101.596	6.500	101.460	101.435	101.411
7.000	102.089	102.032	101.976	7.000	102.089	102.032	101.976	6.625	101.790	101.766	101.741
7.125	102.326	102.269	102.213	7.125	102.326	102.269	102.213	6.750	101.843	101.780	101.741
7.250	102.610	102.282	102.226	7.250	102.610	102.282	102.226	6.875	101.709	101.653	101.596
7.375	101.822	101.728	101.678	7.375	101.822	101.728	101.678	7.000	102.089	102.032	101.976
7.500	102.280	102.185	102.115	7.500	102.280	102.185	102.115	7.125	102.326	102.269	102.213
7.625	102.721	102.626	102.557	7.625	102.721	102.626	102.557	7.250	102.610	102.282	102.226
7.750	102.749	102.654	102.585	7.750	102.749	102.654	102.585	7.375	101.822	101.728	101.678
7.875				7.875				7.500	102.280	102.185	102.115
8.000				8.000				7.625	102.721	102.626	102.557
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	95.835	95.904	95.952	4.500	95.835	95.904	95.952	6.625	101.321	101.352	101.336
4.625	96.511	96.619	96.667	4.625	96.511	96.619	96.667	6.750	101.098	101.035	100.996
4.750	96.904	96.858	96.842	4.750	96.904	96.858	96.842	6.875	100.932	100.960	100.927
4.875	97.162	97.222	97.003	4.875	97.162	97.222	97.003	7.000	101.298	101.326	101.293
5.000	97.598	97.658	97.689	5.000	97.598	97.658	97.689	7.125	101.719	101.703	101.669
5.125	98.007	98.067	98.098	5.125	98.007	98.067	98.098	7.250	100.882	100.851	100.801
5.250	98.290	98.255	98.269	5.2							

Effective Time:
8:11:55 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	98.435	98.286	97.986	6.750	95.835	95.686	95.386	6.750				
6.875	98.201	98.035	97.735	6.875	95.601	95.435	95.135	6.875				
7.000	98.730	98.564	98.264	7.000	96.130	95.964	95.664	7.000				
7.125	99.213	99.047	98.747	7.125	96.613	96.447	96.147	7.125				
7.250	99.665	99.499	99.199	7.250	97.065	96.899	96.599	7.250				
7.375	99.816	99.586	99.286	7.375	97.216	96.986	96.686	7.375				
7.500	100.305	100.075	99.775	7.500	97.705	97.475	97.175	7.500				
7.625	100.748	100.518	100.218	7.625	98.148	97.918	97.618	7.625				
7.750	101.160	100.930	100.630	7.750	98.560	98.330	98.030	7.750				
7.875	100.421	100.127	99.827	7.875	97.821	97.527	97.227	7.875				
8.000	100.870	100.576	100.276	8.000	98.270	97.976	97.676	8.000				
8.125	101.263	100.969	100.669	8.125	98.663	98.369	98.069	8.125				
8.250	101.655	101.361	101.061	8.250	99.055	98.761	98.461	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	96.435	96.286	95.986	6.750	93.835	93.686	93.386	6.750				
6.875	96.201	96.035	95.735	6.875	93.601	93.435	93.135	6.875				
7.000	96.730	96.564	96.264	7.000	94.130	93.964	93.664	7.000				
7.125	97.213	97.047	96.747	7.125	94.613	94.447	94.147	7.125				
7.250	97.665	97.499	97.199	7.250	95.065	94.899	94.599	7.250				
7.375	97.816	97.586	97.286	7.375	95.216	94.986	94.686	7.375				
7.500	98.305	98.075	97.775	7.500	95.705	95.475	95.175	7.500				
7.625	98.748	98.518	98.218	7.625	96.148	95.918	95.618	7.625				
7.750	99.160	98.930	98.630	7.750	96.560	96.330	96.030	7.750				
7.875	98.421	98.127	97.827	7.875	95.821	95.527	95.227	7.875				
8.000	98.870	98.576	98.276	8.000	96.270	95.976	95.676	8.000				
8.125	99.263	98.969	98.669	8.125	96.663	96.369	96.069	8.125				
8.250	99.655	99.361	99.061	8.250	97.055	96.761	96.461	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.