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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 |



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:
8:25:41 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 | 97.441 | 97.454 | 97.422 | 5.625 | 97.441 | 97.454 | 97.422 | 5.000 | 94.855 | 94.811 | 94.796 | |
| 5.750 | 98.091 | 98.091 | 98.091 | 5.750 | 98.091 | 98.091 | 98.091 | 5.125 | 95.443 | 95.398 | 95.383 | |
| 5.875 | 98.748 | 98.748 | 98.748 | 5.875 | 98.748 | 98.748 | 98.748 | 5.250 | 96.145 | 96.101 | 96.086 | |
| 6.000 | 99.207 | 99.207 | 99.207 | 6.000 | 99.207 | 99.207 | 99.207 | 5.375 | 96.789 | 96.744 | 96.730 | |
| 6.125 | 99.658 | 99.658 | 99.658 | 6.125 | 99.658 | 99.658 | 99.658 | 5.500 | 97.649 | 97.604 | 97.590 | |
| 6.250 | 99.831 | 99.823 | 99.816 | 6.250 | 99.831 | 99.823 | 99.816 | 5.625 | 98.168 | 98.186 | 98.197 | |
| 6.375 | 100.302 | 100.295 | 100.287 | 6.375 | 100.302 | 100.295 | 100.287 | 5.750 | 98.776 | 98.790 | 98.808 | |
| 6.500 | 100.663 | 100.656 | 100.649 | 6.500 | 100.663 | 100.656 | 100.649 | 5.875 | 99.288 | 99.298 | 99.323 | |
| 6.625 | 101.031 | 101.024 | 101.017 | 6.625 | 101.031 | 101.024 | 101.017 | 6.000 | 99.807 | 99.814 | 99.843 | |
| 6.750 | 101.052 | 101.038 | 101.023 | 6.750 | 101.052 | 101.038 | 101.023 | 6.125 | 100.225 | 100.232 | 100.261 | |
| 6.875 | 101.393 | 101.378 | 101.363 | 6.875 | 101.393 | 101.378 | 101.363 | 6.250 | 100.015 | 99.995 | 100.000 | |
| 7.000 | 101.811 | 101.797 | 101.782 | 7.000 | 101.811 | 101.797 | 101.782 | 6.375 | 100.540 | 100.495 | 100.480 | |
| 7.125 | 102.157 | 102.142 | 102.127 | 7.125 | 102.157 | 102.142 | 102.127 | 6.500 | 100.992 | 100.948 | 100.933 | |
| 7.250 | 102.095 | 102.076 | 102.056 | 7.250 | 102.095 | 102.066 | 102.036 | 6.625 | 101.333 | 101.289 | 101.274 | |
| 7.375 | 102.526 | 102.487 | 102.468 | 7.375 | 102.526 | 102.499 | 102.468 | 6.750 | 101.063 | 101.038 | 101.023 | |
| 7.500 | 102.787 | 102.757 | 102.728 | 7.500 | 102.787 | 102.757 | 102.728 | 6.875 | 101.393 | 101.378 | 101.363 | |
| 7.625 | 103.044 | 103.014 | 102.985 | 7.625 | 103.044 | 103.014 | 102.985 | 7.000 | 101.811 | 101.797 | 101.782 | |
| 7.750 | 102.504 | 102.460 | 102.416 | 7.750 | 102.504 | 102.460 | 102.416 | 7.125 | 102.157 | 102.142 | 102.127 | |
| 7.875 | 102.751 | 102.707 | 102.692 | 7.875 | 102.751 | 102.707 | 102.692 | 7.250 | 102.095 | 102.066 | 102.036 | |
| 8.000 | 102.579 | 102.472 | 102.447 | 8.000 | 102.579 | 102.472 | 102.447 | 7.375 | 102.276 | 102.497 | 102.468 | |
| 8.125 | 102.759 | 102.652 | 102.627 | 8.125 | 102.759 | 102.652 | 102.627 | 7.500 | 102.537 | 102.757 | 102.728 | |
| 8.250 | | | | 8.250 | | | | 7.625 | 102.794 | 102.764 | 102.735 | |
| 8.375 | | | | 8.375 | | | | 7.750 | 102.254 | 102.210 | 102.166 | |
| 8.500 | | | | 8.500 | | | | 7.875 | 101.999 | 101.895 | 101.865 | |
| 8.625 | | | | 8.625 | | | | 8.000 | 102.244 | 102.138 | 102.111 | |

| 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 | 96.656 | 96.693 | 96.715 | 4.625 | 96.613 | 96.543 | 96.583 | | | | | |
| 4.750 | 97.164 | 97.202 | 97.223 | 4.750 | 97.136 | 97.024 | 97.024 | | | | | |
| 4.875 | 97.584 | 97.621 | 97.643 | 4.875 | 97.676 | 97.569 | 97.569 | | | | | |
| 5.000 | 97.820 | 97.848 | 97.884 | 5.000 | 97.745 | 97.643 | 97.668 | | | | | |
| 5.125 | 98.144 | 98.047 | 98.054 | 5.125 | 98.065 | 97.939 | 97.966 | | | | | |
| 5.250 | 98.394 | 98.298 | 98.305 | 5.250 | 98.359 | 98.247 | 98.281 | | | | | |
| 5.375 | 99.040 | 98.693 | 98.700 | 5.375 | 98.727 | 98.592 | 98.611 | | | | | |
| 5.500 | 99.567 | 99.521 | 99.505 | 5.500 | 99.317 | 99.271 | 99.255 | | | | | |
| 5.625 | 99.423 | 99.377 | 99.361 | 5.625 | 99.423 | 99.377 | 99.361 | | | | | |
| 5.750 | 99.922 | 99.876 | 99.859 | 5.750 | 99.922 | 99.876 | 99.859 | | | | | |
| 5.875 | 100.376 | 100.330 | 100.314 | 5.875 | 100.126 | 100.080 | 100.064 | | | | | |
| 6.000 | 100.674 | 100.628 | 100.612 | 6.000 | 100.674 | 100.378 | 100.362 | | | | | |
| 6.125 | 100.284 | 100.263 | 100.242 | 6.125 | 100.276 | 100.213 | 100.181 | | | | | |
| 6.250 | 100.755 | 100.697 | 100.677 | 6.250 | 100.755 | 100.693 | 100.661 | | | | | |
| 6.375 | 101.189 | 101.127 | 101.094 | 6.375 | 101.189 | 101.127 | 101.094 | | | | | |
| 6.500 | 101.456 | 101.393 | 101.361 | 6.500 | 101.456 | 101.393 | 101.361 | | | | | |
| 6.625 | 101.109 | 101.097 | 101.063 | 6.625 | 101.109 | 101.093 | 101.078 | | | | | |
| 6.750 | 101.577 | 101.477 | 101.396 | 6.750 | 101.577 | 101.477 | 101.396 | | | | | |
| 6.875 | 101.997 | 101.897 | 101.816 | 6.875 | 101.997 | 101.897 | 101.816 | | | | | |
| 7.000 | 101.994 | 102.144 | 102.063 | 7.000 | 102.244 | 102.144 | 102.063 | | | | | |

| 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 | 99.139 | 99.113 | 99.100 | 6.000 | 98.784 | 98.739 | 98.725 | 5.125 | 96.610 | 96.564 | 96.547 | |
| 6.125 | 99.605 | 99.532 | 99.513 | 6.125 | 99.208 | 99.164 | 99.149 | 5.250 | 97.130 | 97.084 | 97.068 | |
| 6.250 | 99.923 | 99.911 | 99.907 | 6.250 | 99.339 | 99.284 | 99.270 | 5.375 | 97.607 | 97.561 | 97.545 | |
| 6.375 | 100.258 | 100.246 | 100.232 | 6.375 | 100.105 | 100.060 | 100.046 | 5.500 | 97.940 | 97.894 | 97.878 | |
| 6.500 | 100.679 | 100.634 | 100.620 | 6.500 | 100.579 | 100.534 | 100.519 | 5.625 | 97.848 | 97.802 | 97.786 | |
| 6.625 | 101.002 | 100.957 | 100.943 | 6.625 | 100.936 | 100.891 | 100.877 | 5.750 | 98.342 | 98.296 | 98.280 | |
| 6.750 | 101.217 | 101.202 | 101.154 | 6.750 | 100.241 | 100.227 | 100.178 | 5.875 | 98.790 | 98.744 | 98.728 | |
| 6.875 | 101.532 | 101.516 | 101.469 | 6.875 | 100.647 | 100.602 | 100.587 | 6.000 | 99.076 | 99.030 | 99.014 | |
| 7.000 | 101.805 | 101.788 | 101.741 | 7.000 | 101.079 | 101.034 | 101.019 | 6.125 | 99.513 | 99.451 | 99.419 | |
| 7.125 | 102.125 | 102.106 | 102.060 | 7.125 | 101.379 | 101.334 | 101.320 | 6.250 | 99.989 | 99.926 | 99.894 | |
| 7.250 | 101.581 | 101.614 | 101.573 | 7.250 | 101.511 | 101.475 | 101.417 | 6.375 | 100.414 | 100.352 | 100.319 | |
| 7.375 | 101.865 | 101.901 | 101.836 | 7.375 | 101.788 | 101.751 | 101.694 | 6.500 | 100.654 | 100.591 | 100.559 | |
| 7.500 | 102.147 | 102.170 | 102.156 | 7.500 | 102.087 | 102.049 | 101.993 | 6.625 | 100.222 | 100.122 | 100.041 | |
| 7.625 | 102.314 | 102.338 | 102.323 | 7.625 | 102.113 | 102.073 | 102.018 | 6.750 | 100.685 | 100.585 | 100.504 | |
| 7.750 | 101.737 | 101.677 | 101.611 | 7.750 | 101.507 | 101.448 | 101.381 | 6.875 | 101.093 | 100.993 | 100.912 | |
| 7.875 | 102.052 | 101.990 | 101.925 | 7.875 | 101.131 | 101.027 | 100.918 | 7.000 | 101.287 | 101.187 | 101.106 | |

| 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 | -0.500 | -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 | -1.125 | -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 | -1.25 | | | | | | | | |

| 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 | 97.091 | 96.994 | 96.897 | 5.250 | | | | 5.250 | | | | |
| 5.375 | 97.465 | 97.368 | 97.271 | 5.375 | | | | 5.375 | | | | |
| 5.500 | 97.823 | 97.726 | 97.629 | 5.500 | | | | 5.500 | | | | |
| 5.625 | 98.169 | 98.072 | 97.975 | 5.625 | 98.007 | 97.910 | 97.813 | 5.625 | 96.405 | 96.342 | 96.279 | |
| 5.750 | 98.490 | 98.393 | 98.296 | 5.750 | 98.416 | 98.319 | 98.222 | 5.750 | 97.808 | 97.711 | 97.614 | |
| 5.875 | 98.784 | 98.687 | 98.590 | 5.875 | 98.749 | 98.652 | 98.555 | 5.875 | 98.227 | 98.130 | 98.033 | |
| 6.000 | 99.077 | 98.980 | 98.883 | 6.000 | 99.032 | 98.935 | 98.838 | 6.000 | 98.608 | 98.511 | 98.414 | |
| 6.125 | 99.362 | 99.265 | 99.168 | 6.125 | 99.255 | 99.158 | 99.061 | 6.125 | 98.939 | 98.842 | 98.745 | |
| 6.250 | 99.589 | 99.492 | 99.395 | 6.250 | 99.460 | 99.363 | 99.266 | 6.250 | 99.228 | 99.131 | 99.034 | |
| 6.375 | 99.801 | 99.704 | 99.607 | 6.375 | 99.946 | 99.849 | 99.752 | 6.375 | 99.518 | 99.421 | 99.324 | |
| 6.500 | 99.997 | 99.900 | 99.803 | 6.500 | 99.949 | 99.852 | 100.005 | 6.500 | 99.788 | 99.691 | 99.594 | |
| 6.625 | 100.169 | 100.072 | 99.975 | 6.625 | 100.215 | 100.118 | 100.021 | 6.625 | 100.031 | 99.934 | 99.837 | |
| 6.750 | 99.452 | 99.389 | 99.326 | 6.750 | 99.854 | 99.791 | 99.728 | 6.750 | 100.475 | 100.378 | 100.281 | |
| 6.875 | 99.654 | 99.591 | 99.528 | 6.875 | 99.921 | 99.858 | 99.795 | 6.875 | 100.625 | 100.528 | 100.431 | |
| 7.000 | 100.001 | 99.938 | 99.875 | 7.000 | 100.331 | 100.268 | 100.205 | 7.000 | 100.532 | 100.469 | 100.406 | |
| 7.125 | | | | 7.125 | 100.571 | 100.508 | 100.445 | 7.125 | 100.801 | 100.738 | 100.675 | |
| 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 | 96.711 | 96.648 | 96.585 | 5.250 | | | | 5.250 | | | | |
| 5.375 | 97.058 | 96.995 | 96.932 | 5.375 | | | | 5.375 | | | | |
| 5.500 | 97.365 | 97.302 | 97.239 | 5.500 | | | | 5.500 | | | | |
| 5.625 | 97.733 | 97.670 | 97.607 | 5.625 | 97.431 | 97.368 | 97.305 | 5.625 | 96.774 | 96.711 | 96.648 | |
| 5.750 | 98.069 | 98.006 | 97.943 | 5.750 | 97.842 | 97.779 | 97.716 | 5.750 | 97.255 | 97.192 | 97.129 | |
| 5.875 | 98.264 | 98.201 | 98.138 | 5.875 | 98.243 | 98.180 | 98.117 | 5.875 | 97.551 | 97.488 | 97.425 | |
| 6.000 | 98.605 | 98.542 | 98.479 | 6.000 | 98.476 | 98.413 | 98.350 | 6.000 | 98.014 | 97.951 | 97.888 | |
| 6.125 | 98.803 | 98.740 | 98.677 | 6.125 | 98.876 | 98.813 | 98.750 | 6.125 | 98.280 | 98.217 | 98.154 | |
| 6.250 | 99.145 | 99.082 | 99.019 | 6.250 | 99.280 | 99.217 | 99.154 | 6.250 | 98.732 | 98.669 | 98.606 | |
| 6.375 | 99.342 | 99.279 | 99.216 | 6.375 | 99.685 | 99.622 | 99.559 | 6.375 | 99.184 | 99.121 | 99.058 | |
| 6.500 | 99.542 | 99.479 | 99.416 | 6.500 | 99.751 | 99.688 | 99.625 | 6.500 | 99.639 | 99.576 | 99.513 | |
| 6.625 | 99.597 | 99.534 | 99.471 | 6.625 | 99.818 | 99.755 | 99.692 | 6.625 | 99.717 | 99.654 | 99.591 | |
| 6.750 | 99.821 | 99.758 | 99.695 | 6.750 | 100.224 | 100.161 | 100.098 | 6.750 | 100.175 | 100.112 | 100.049 | |
| 6.875 | 100.024 | 99.961 | 99.898 | 6.875 | 100.291 | 100.228 | 100.165 | 6.875 | 100.442 | 100.379 | 100.316 | |
| 7.000 | 100.370 | 100.307 | 100.244 | 7.000 | 100.700 | 100.637 | 100.574 | 7.000 | 100.901 | 100.838 | 100.775 | |
| 7.125 | 100.572 | 100.509 | 100.446 | 7.125 | 100.941 | 100.878 | 100.815 | 7.125 | 101.170 | 101.107 | 101.044 | |
| 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 | -3.250 |
| Secondary Financing | -0.625 | -0.625 | -0.625 | -0.875 |
| DTI > 40% | 0.000 | 0.000 | 0.000 | 0.000 |

| | |
|--|---|
| Additional Miscellaneous LLPA Adjusters | |
| Escrow Waiver | -0.250 |
| Temporary 2-1 Buydown | Buydown options and pricing available through PML |
| Lock Extension per Day | -0.025 |

| 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 | 97.841 | 97.841 | 97.841 | 5.750 | 97.874 | 97.844 | 97.815 | 4.375 | | | | |
| 5.875 | 98.498 | 98.498 | 98.498 | 5.875 | 98.179 | 98.400 | 98.370 | 4.500 | | | | |
| 6.000 | 99.207 | 99.207 | 99.207 | 6.000 | 99.083 | 99.038 | 99.024 | 4.625 | | | | |
| 6.125 | 99.658 | 99.658 | 99.658 | 6.125 | 99.623 | 99.579 | 99.564 | 4.750 | 95.913 | 95.720 | 95.710 | |
| 6.250 | 99.831 | 99.823 | 99.816 | 6.250 | 99.540 | 99.495 | 99.481 | 4.875 | 96.310 | 96.116 | 96.106 | |
| 6.375 | 100.302 | 100.295 | 100.287 | 6.375 | 99.863 | 99.818 | 99.803 | 5.000 | 97.073 | 97.068 | 97.060 | |
| 6.500 | 100.663 | 100.656 | 100.649 | 6.500 | 100.402 | 100.357 | 100.343 | 5.125 | 97.240 | 97.235 | 97.226 | |
| 6.625 | 101.103 | 101.059 | 101.044 | 6.625 | 100.853 | 100.809 | 100.794 | 5.250 | 97.784 | 97.779 | 97.770 | |
| 6.750 | 101.052 | 101.038 | 101.023 | 6.750 | 100.801 | 100.756 | 100.492 | 5.375 | 98.087 | 98.082 | 98.073 | |
| 6.875 | 101.393 | 101.378 | 101.363 | 6.875 | 101.072 | 101.027 | 101.012 | 5.500 | 98.493 | 98.488 | 98.479 | |
| 7.000 | 101.825 | 101.797 | 101.782 | 7.000 | 101.575 | 101.530 | 101.516 | 5.625 | 98.742 | 98.737 | 98.729 | |
| 7.125 | 102.231 | 102.187 | 102.172 | 7.125 | 101.981 | 101.937 | 101.922 | 5.750 | 99.028 | 99.020 | 99.012 | |
| 7.250 | 102.095 | 102.066 | 102.036 | 7.250 | 101.602 | 101.558 | 101.543 | 5.875 | 99.305 | 99.297 | 99.289 | |
| 7.375 | 102.526 | 102.497 | 102.468 | 7.375 | 102.089 | 102.045 | 102.030 | 6.000 | 99.539 | 99.521 | 99.505 | |

| 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 | 95.516 | 95.324 | 95.314 | | | | | | | | | |
| 4.875 | 95.830 | 95.638 | 95.628 | | | | | | | | | |
| 5.000 | 96.460 | 96.427 | 96.418 | | | | | | | | | |
| 5.125 | 96.876 | 96.867 | 96.858 | | | | | | | | | |
| 5.250 | 97.177 | 97.168 | 97.159 | | | | | | | | | |
| 5.375 | 97.477 | 97.468 | 97.459 | | | | | | | | | |
| 5.500 | 97.792 | 97.787 | 97.779 | | | | | | | | | |
| 5.625 | 98.072 | 98.066 | 98.058 | | | | | | | | | |
| 5.750 | 98.342 | 98.328 | 98.309 | | | | | | | | | |
| 5.875 | 98.630 | 98.615 | 98.597 | | | | | | | | | |
| 6.000 | 99.046 | 99.021 | 98.997 | | | | | | | | | |

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 |

| 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 | 97.841 | 97.841 | 97.841 | 5.750 | 97.874 | 97.844 | 97.815 | 4.250 | | | | |
| 5.875 | 98.498 | 98.498 | 98.498 | 5.875 | 98.179 | 98.400 | 98.370 | 4.375 | | | | |
| 6.000 | 98.957 | 98.957 | 98.957 | 6.000 | 98.746 | 98.717 | 98.688 | 4.500 | | | | |
| 6.125 | 99.408 | 99.408 | 99.408 | 6.125 | 99.246 | 99.217 | 99.187 | 4.625 | | | | |
| 6.250 | 99.581 | 99.573 | 99.566 | 6.250 | 99.345 | 99.308 | 99.272 | 4.750 | 95.913 | 95.720 | 95.710 | |
| 6.375 | 100.052 | 100.045 | 100.037 | 6.375 | 99.604 | 99.567 | 99.531 | 4.875 | 96.310 | 96.116 | 96.106 | |
| 6.500 | 100.413 | 100.406 | 100.399 | 6.500 | 99.835 | 99.798 | 99.762 | 5.000 | 97.073 | 97.068 | 97.060 | |
| 6.625 | 100.781 | 100.774 | 100.767 | 6.625 | 100.174 | 100.159 | 100.131 | 5.125 | 97.240 | 97.235 | 97.226 | |
| 6.750 | 100.802 | 100.788 | 100.773 | 6.750 | 100.305 | 100.261 | 100.217 | 5.250 | 97.784 | 97.779 | 97.770 | |
| 6.875 | 101.143 | 101.128 | 101.113 | 6.875 | 100.456 | 100.412 | 100.368 | 5.375 | 98.087 | 98.082 | 98.073 | |
| 7.000 | 101.561 | 101.547 | 101.532 | 7.000 | 100.645 | 100.601 | 100.557 | 5.500 | 98.493 | 98.488 | 98.479 | |
| 7.125 | 101.907 | 101.892 | 101.877 | 7.125 | 100.882 | 100.859 | 100.812 | 5.625 | 98.742 | 98.737 | 98.729 | |
| 7.250 | 101.845 | 101.816 | 101.786 | 7.250 | 101.070 | 101.041 | 101.012 | 5.750 | 99.028 | 99.020 | 99.012 | |
| 7.375 | 102.276 | 102.247 | 102.218 | 7.375 | 101.489 | 101.460 | 101.431 | 5.875 | 99.305 | 99.297 | 99.289 | |
| 7.500 | 102.537 | 102.507 | 102.478 | 7.500 | 101.783 | 101.754 | 101.725 | 6.000 | 99.539 | 99.521 | 99.505 | |

| 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 | 95.516 | 95.324 | 95.314 | | | | | | | | | |
| 4.875 | 95.830 | 95.638 | 95.628 | | | | | | | | | |
| 5.000 | 96.460 | 96.427 | 96.418 | | | | | | | | | |
| 5.125 | 96.876 | 96.867 | 96.858 | | | | | | | | | |
| 5.250 | 97.177 | 97.168 | 97.159 | | | | | | | | | |
| 5.375 | 97.477 | 97.468 | 97.459 | | | | | | | | | |
| 5.500 | 97.792 | 97.787 | 97.779 | | | | | | | | | |
| 5.625 | 98.072 | 98.066 | 98.058 | | | | | | | | | |
| 5.750 | 98.342 | 98.328 | 98.309 | | | | | | | | | |

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

Effective Time:
8:25:41 AM

| 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 | 96.942 | 96.937 | 96.982 | 2.625 | | | | 2.625 | | | | |
| 5.750 | 97.387 | 97.401 | 97.419 | 2.750 | | | | 2.750 | | | | |
| 5.875 | 97.954 | 97.963 | 97.988 | 2.875 | | | | 2.875 | | | | |
| 6.000 | 98.491 | 98.497 | 98.527 | 3.000 | | | | 3.000 | | | | |
| 6.125 | 98.968 | 98.974 | 99.004 | 3.125 | | | | 3.125 | | | | |
| 6.250 | 99.158 | 99.167 | 99.171 | 3.250 | | | | 3.250 | | | | |
| 6.375 | 99.646 | 99.650 | 99.661 | 3.375 | | | | 3.375 | | | | |
| 6.500 | 100.070 | 100.071 | 100.087 | 3.500 | | | | 3.500 | | | | |
| 6.625 | 100.546 | 100.546 | 100.563 | 3.625 | | | | 3.625 | | | | |
| 6.750 | 100.436 | 100.455 | 100.446 | 3.750 | | | | 3.750 | | | | |
| 6.875 | 100.817 | 100.832 | 100.830 | 3.875 | | | | 3.875 | | | | |
| 7.000 | 101.155 | 101.166 | 101.169 | 4.000 | | | | 4.000 | | | | |
| 7.125 | 101.605 | 101.617 | 101.620 | 4.125 | | | | 4.125 | | | | |
| 7.250 | 101.414 | 101.444 | 101.421 | 4.250 | | | | 4.250 | | | | |
| 7.375 | 101.691 | 101.717 | 101.701 | | | | | | | | | |

| 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 |



Brokers First Funding
 YOUR BFF IN WHOLESALE
 Tuesday, March 12, 2024

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:
 8:25:41 AM

| 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 | 96.434 | 96.467 | 96.478 | 5.000 | | | | 5.000 | 96.434 | 96.467 | 96.478 | |
| 5.125 | 97.212 | 97.246 | 97.257 | 5.125 | | | | 5.125 | 97.212 | 97.246 | 97.257 | |
| 5.250 | 98.363 | 98.379 | 98.396 | 5.250 | 98.363 | 98.379 | 98.396 | 5.250 | 98.363 | 98.379 | 98.396 | |
| 5.375 | 98.656 | 98.672 | 98.688 | 5.375 | 98.656 | 98.672 | 98.688 | 5.375 | 98.656 | 98.672 | 98.688 | |
| 5.500 | 99.457 | 99.473 | 99.489 | 5.500 | 99.457 | 99.473 | 99.489 | 5.500 | 99.457 | 99.473 | 99.489 | |
| 5.625 | 99.937 | 99.954 | 99.970 | 5.625 | 99.937 | 99.954 | 99.970 | 5.625 | 99.937 | 99.954 | 99.970 | |
| 5.750 | 100.355 | 100.145 | 100.065 | 5.750 | 100.355 | 100.145 | 100.065 | 5.750 | 100.355 | 100.145 | 100.065 | |
| 5.875 | 100.232 | 100.272 | 100.061 | 5.875 | 100.232 | 100.272 | 100.061 | 5.875 | 100.232 | 100.272 | 100.061 | |
| 6.000 | 100.937 | 100.727 | 100.528 | 6.000 | 100.937 | 100.727 | 100.528 | 6.000 | 100.937 | 100.727 | 100.528 | |
| 6.125 | 101.288 | 101.077 | 101.001 | 6.125 | 101.288 | 101.077 | 101.001 | 6.125 | 101.288 | 101.077 | 101.001 | |
| 6.250 | 101.589 | 101.403 | 101.386 | 6.250 | 101.589 | 101.403 | 101.386 | 6.250 | 101.589 | 101.403 | 101.386 | |
| 6.375 | 101.159 | 101.127 | 101.095 | 6.375 | 101.159 | 101.127 | 101.095 | 6.375 | 101.159 | 101.127 | 101.095 | |
| 6.500 | 101.718 | 101.685 | 101.653 | 6.500 | 101.718 | 101.685 | 101.653 | 6.500 | 101.718 | 101.685 | 101.653 | |
| 6.625 | 102.140 | 102.108 | 102.076 | 6.625 | 102.140 | 102.108 | 102.076 | 6.625 | 102.140 | 102.108 | 102.076 | |
| 6.750 | 102.281 | 102.232 | 102.184 | 6.750 | 102.281 | 102.232 | 102.184 | 6.750 | 102.281 | 102.232 | 102.184 | |
| 6.875 | 101.863 | 101.815 | 101.766 | 6.875 | 101.863 | 101.815 | 101.766 | 6.875 | 101.863 | 101.815 | 101.766 | |
| 7.000 | 102.416 | 102.367 | 102.319 | 7.000 | 102.416 | 102.367 | 102.319 | 7.000 | 102.416 | 102.367 | 102.319 | |
| 7.125 | 102.764 | 102.716 | 102.667 | 7.125 | 102.764 | 102.716 | 102.667 | 7.125 | 102.764 | 102.716 | 102.667 | |
| 7.250 | 102.658 | 102.582 | 102.538 | 7.250 | 102.658 | 102.582 | 102.538 | 7.250 | 102.658 | 102.582 | 102.538 | |
| 7.375 | 101.866 | 101.843 | 101.789 | 7.375 | 101.866 | 101.843 | 101.789 | 7.375 | 101.866 | 101.843 | 101.789 | |
| 7.500 | 102.042 | 102.020 | 101.965 | 7.500 | 102.042 | 102.020 | 101.965 | 7.500 | 102.042 | 102.020 | 101.965 | |
| 7.625 | 102.259 | 102.236 | 102.182 | 7.625 | 102.259 | 102.236 | 102.182 | 7.625 | 102.259 | 102.236 | 102.182 | |
| 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 | 95.180 | 95.214 | 95.159 |
| 2.875 | | | | 2.875 | | | | 5.125 | 95.949 | 95.982 | 95.928 |
| 3.000 | | | | 3.000 | | | | 5.250 | 97.783 | 97.799 | 97.816 |
| 3.125 | | | | 3.125 | | | | 5.375 | 98.176 | 98.192 | 98.208 |
| 3.250 | | | | 3.250 | | | | 5.500 | 98.852 | 98.868 | 98.884 |
| 3.375 | | | | 3.375 | | | | 5.625 | 99.094 | 99.041 | 99.011 |
| 3.500 | 91.396 | 91.510 | 91.596 | 3.500 | 91.396 | 91.510 | 91.596 | 5.750 | 99.722 | 99.603 | 99.574 |
| 3.625 | 91.943 | 92.058 | 92.144 | 3.625 | 91.943 | 92.058 | 92.144 | 5.875 | 100.079 | 99.659 | 99.659 |
| 3.750 | 93.052 | 93.183 | 93.257 | 3.750 | 93.052 | 93.183 | 93.257 | 6.000 | 100.395 | 100.232 | 100.196 |
| 3.875 | 93.599 | 93.730 | 93.804 | 3.875 | 93.599 | 93.730 | 93.804 | 6.125 | 100.708 | 100.705 | 100.669 |
| 4.000 | 94.144 | 94.275 | 94.349 | 4.000 | 94.144 | 94.275 | 94.349 | 6.250 | 101.244 | 100.434 | 100.824 |
| 4.125 | 94.686 | 94.817 | 94.891 | 4.125 | 94.686 | 94.817 | 94.891 | 6.375 | 100.734 | 100.550 | 100.670 |
| 4.250 | 95.205 | 95.606 | 95.667 | 4.250 | 95.205 | 95.606 | 95.667 | 6.500 | 101.111 | 101.082 | 101.034 |
| 4.375 | 96.046 | 96.147 | 96.208 | 4.375 | 96.046 | 96.147 | 96.208 | 6.625 | 101.529 | 101.500 | 101.452 |
| 4.500 | 96.581 | 96.682 | 96.743 | 4.500 | 96.581 | 96.682 | 96.743 | 6.750 | 101.531 | 101.177 | 101.434 |
| 4.625 | 97.359 | 97.460 | 97.271 | 4.625 | 97.359 | 97.460 | 97.271 | 6.875 | 101.172 | 100.883 | 101.064 |
| 4.750 | 97.559 | 97.513 | 97.496 | 4.750 | 97.559 | 97.513 | 97.496 | 7.000 | 101.662 | 101.622 | 101.554 |
| 4.875 | 97.770 | 97.732 | 97.780 | 4.875 | 97.770 | 97.732 | 97.780 | 7.125 | 101.986 | 101.697 | 101.879 |
| 5.000 | 98.281 | 98.242 | 98.291 | 5.000 | 98.281 | 98.242 | 98.291 | 7.250 | 100.248 | 100.226 | 100.694 |
| 5.125 | 98.776 | 98.737 | 98.785 | 5.125 | 98.776 | 98.737 | 98.785 | 7.375 | 101.136 | 101.113 | 101.032 |
| 5.250 | 98.919 | 98.873 | 98.857 | 5.250 | 98.919 | 98.873 | 98.857 | 7.500 | 101.563 | 101.540 | 101.459 |
| 5.375 | 99.143 | 99.105 | 98.891 | 5.375 | 99.143 | 99.105 | 98.891 | 7.625 | 101.779 | 101.756 | 101.675 |
| 5.500 | 99.604 | 99.566 | 99.602 | 5.500 | 99.604 | 99.566 | 99.602 | 7.750 | | | |
| 5.625 | 100.040 | 100.002 | 100.038 | 5.625 | 100.040 | 100.002 | 100.038 | 7.875 | | | |
| 5.750 | 99.880 | 100.084 | 100.068 | 5.750 | 99.880 | 100.084 | 100.068 | 8.000 | | | |
| 5.875 | 100.028 | 99.804 | 99.828 | 5.875 | 100.028 | 99.804 | 99.828 | 8.125 | | | |
| 6.000 | | | | 6.000 | | | | 8.250 | | | |

| FHA 25 Yr Fixed High Balance | | | | FHA 20 Yr Fixed High Balance | | | | FHA 15 Yr Fixed High Balance | | | |
|------------------------------|---------|---------|---------|------------------------------|---------|---------|---------|------------------------------|--------|--------|--------|
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 5.250 | 97.783 | 97.799 | 97.816 | 5.000 | 95.180 | 95.214 | 95.159 | 4.500 | 94.031 | 94.132 | 94.038 |
| 5.375 | 98.176 | 98.192 | 98.208 | 5.125 | 95.949 | 95.982 | 95.928 | 4.625 | 94.540 | 94.641 | 94.527 |
| 5.500 | 98.852 | 98.868 | 98.884 | 5.250 | 97.783 | 97.799 | 97.816 | 4.750 | 93.284 | 93.238 | 93.221 |
| 5.625 | 99.094 | 99.041 | 99.011 | 5.375 | 98.176 | 98.192 | 98.208 | 4.875 | 93.622 | 93.583 | 93.382 |
| 5.750 | 99.722 | 99.603 | 99.574 | 5.500 | 98.852 | 98.868 | 98.884 | 5.000 | 94.092 | 94.053 | 93.852 |
| 5.875 | 100.079 | 99.659 | 99.659 | 5.625 | 99.094 | 99.041 | 99.011 | 5.125 | 94.529 | 94.490 | 94.288 |
| 6.000 | 100.395 | 100.232 | 100.196 | 5.750 | 99.722 | 99.603 | 99.574 | 5.250 | 94.644 | 94.598 | 94.582 |
| 6.125 | 100.708 | 100.705 | 100.669 | 5.875 | 100.079 | 99.659 | 99.659 | 5.375 | 94.913 | 94.626 | 94.662 |
| 6.250 | 101.244 | 100.434 | 100.824 | 6.000 | 100.395 | 100.232 | 100.196 | 5.500 | 95.286 | 95.249 | 95.035 |
| 6.375 | 100.734 | 100.550 | 100.670 | 6.125 | 100.708 | 100.705 | 100.669 | 5.625 | 95.618 | 95.580 | 95.366 |
| 6.500 | 101.111 | 101.082 | 101.034 | 6.250 | 101.244 | 100.434 | 100.824 | 5.750 | 95.605 | 95.559 | 95.543 |
| 6.625 | 101.529 | 101.500 | 101.452 | 6.375 | 100.734 | 100.550 | 100.670 | 5.875 | 95.051 | 94.989 | 94.957 |
| 6.750 | 101.531 | 101.177 | 101.434 | 6.500 | 101.111 | 101.082 | 101.034 | 6.000 | 95.522 | 95.460 | 95.428 |
| 6.875 | 101.172 | 100.883 | 101.064 | 6.625 | 101.529 | 101.500 | 101.452 | 6.125 | 95.986 | 95.924 | 95.892 |

| 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 | 98.363 | 98.379 | 98.396 | 5.250 | 98.363 | 98.379 | 98.396 | 5.250 | 98.363 | 98.379 | 98.396 |
| 5.375 | 98.656 | 98.672 | 98.688 | 5.375 | 98.656 | 98.672 | 98.688 | 5.375 | 98.656 | 98.672 | 98.688 |
| 5.500 | 99.457 | 99.473 | 99.489 | 5.500 | 99.457 | 99.473 | 99.489 | 5.500 | 99.457 | 99.473 | 99.489 |
| 5.625 | 99.937 | 99.954 | 99.970 | 5.625 | 99.937 | 99.954 | 99.970 | 5.625 | 99.937 | 99.954 | 99.970 |
| 5.750 | 100.355 | 100.145 | 100.065 | 5.750 | 100.355 | 100.145 | 100.065 | 5.750 | 100.355 | 100.145 | 100.065 |
| 5.875 | 100.232 | 100.272 | 100.061 | 5.875 | 100.232 | 100.272 | 100.061 | 5.875 | 100.232 | 100.272 | 100.061 |
| 6.000 | 100.937 | 100.727 | 100.528 | 6.000 | 100.937 | 100.727 | 100.528 | 6.000 | 100.937 | 100.727 | 100.528 |
| 6.125 | 101.288 | 101.077 | 101.001 | 6.125 | 101.288 | 101.077 | 101.001 | 6.125 | 101.288 | 101.077 | 101.001 |
| 6.250 | 101.589 | 101.403 | 101.386 | 6.250 | 101.589 | 101.403 | 101.386 | 6.250 | 101.589 | 101.403 | 101.386 |
| 6.375 | 101.159 | 101.127 | 101.095 | 6.375 | 101.159 | 101.127 | 101.095 | 6.375 | 101.159 | 101.127 | 101.095 |
| 6.500 | 101.718 | 101.685 | 101.653 | 6.500 | 101.718 | 101.685 | 101.653 | 6.500 | 101.718 | 101.685 | 101.653 |
| 6.625 | 102.140 | 102.108 | 102.076 | 6.625 | 102.140 | 102.108 | 102.076 | 6.625 | 102.140 | 102.108 | 102.076 |
| 6.750 | 102.281 | 102.232 | 102.184 | 6.750 | 102.281 | 102.232 | 102.184 | 6.750 | 102.281 | 102.232 | 102.184 |
| 6.875 | 101.863 | 101.815 | 101.766 | 6.875 | 101.863 | 101.815 | 101.766 | 6.875 | 101.863 | 101.815 | 101.766 |
| 7.000 | 102.416 | 102.367 | 102.319 | 7.000 | 102.416 | 102.367 | 102.319 | 7.000 | 102.416 | 102.367 | 102.319 |

| 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 | 96.581 | 96.682 | 96.743 | 4.250 | 95.505 | 95.606 | 95.667 | 5.250 | 97.783 | 97.799 | 97.816 |
| 4.625 | 97.359 | 97.460 | 97.271 | 4.375 | 96.046 | 96.147 | 96.208 | 5.375 | 98.176 | 98.192 | 98.208 |
| 4.750 | 97.559 | 97.513 | 97.496 | 4.500 | 96.581 | 96.682 | 96.743 | 5.500 | 98.852 | 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

YOUR BFF IN WHOLESALE
Tuesday, March 12, 2024
Effective Time:
8:25:41 AM

| 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 | 98.656 | 98.672 | 98.688 | 5.375 | 98.656 | 98.672 | 98.688 | 5.000 | | | | |
| 5.500 | 99.457 | 99.473 | 99.239 | 5.500 | 99.457 | 99.473 | 99.239 | 5.125 | | | | |
| 5.625 | 99.937 | 99.954 | 99.970 | 5.625 | 99.937 | 99.954 | 99.970 | 5.250 | 98.363 | 98.379 | 98.396 | |
| 5.750 | 100.355 | 100.145 | 100.049 | 5.750 | 100.355 | 100.145 | 100.049 | 5.375 | 98.656 | 98.672 | 98.688 | |
| 5.875 | 100.232 | 100.272 | 100.061 | 5.875 | 100.232 | 100.272 | 100.061 | 5.500 | 99.457 | 99.473 | 99.239 | |
| 6.000 | 100.937 | 100.727 | 100.517 | 6.000 | 100.937 | 100.727 | 100.517 | 5.625 | 99.937 | 99.954 | 99.970 | |
| 6.125 | 101.288 | 101.077 | 100.983 | 6.125 | 101.288 | 101.077 | 100.983 | 5.750 | 100.355 | 100.145 | 100.049 | |
| 6.250 | 101.589 | 101.379 | 101.241 | 6.250 | 101.589 | 101.379 | 101.241 | 5.875 | 100.232 | 100.272 | 100.061 | |
| 6.375 | 101.159 | 101.127 | 101.095 | 6.375 | 101.159 | 101.127 | 101.095 | 6.000 | 100.937 | 100.727 | 100.517 | |
| 6.500 | 101.718 | 101.685 | 101.653 | 6.500 | 101.718 | 101.685 | 101.653 | 6.125 | 101.288 | 101.077 | 100.983 | |
| 6.625 | 102.140 | 102.108 | 102.076 | 6.625 | 102.140 | 102.108 | 102.076 | 6.250 | 101.589 | 101.379 | 101.241 | |
| 6.750 | 102.281 | 102.232 | 102.184 | 6.750 | 102.281 | 102.232 | 102.184 | 6.375 | 101.159 | 101.127 | 101.095 | |
| 6.875 | 101.863 | 101.815 | 101.766 | 6.875 | 101.863 | 101.815 | 101.766 | 6.500 | 101.718 | 101.685 | 101.653 | |
| 7.000 | 102.416 | 102.117 | 102.069 | 7.000 | 102.416 | 102.117 | 102.069 | 6.625 | 102.140 | 102.108 | 102.076 | |
| 7.125 | 102.764 | 102.716 | 102.667 | 7.125 | 102.764 | 102.716 | 102.667 | 6.750 | 102.281 | 102.232 | 102.184 | |
| 7.250 | 102.658 | 102.582 | 102.538 | 7.250 | 102.658 | 102.582 | 102.538 | 6.875 | 101.863 | 101.815 | 101.766 | |
| 7.375 | 101.834 | 101.743 | 101.684 | 7.375 | 101.834 | 101.743 | 101.684 | 7.000 | 102.416 | 102.117 | 102.069 | |
| 7.500 | 101.774 | 101.791 | 101.727 | 7.500 | 101.774 | 101.791 | 101.727 | 7.125 | 102.764 | 102.716 | 102.667 | |
| 7.625 | 101.970 | 101.988 | 101.923 | 7.625 | 101.970 | 101.988 | 101.923 | 7.250 | 102.658 | 102.582 | 102.538 | |
| 7.750 | | | | 7.750 | | | | 7.375 | 101.834 | 101.743 | 101.684 | |
| 7.875 | | | | 7.875 | | | | 7.500 | 101.774 | 101.791 | 101.727 | |
| 8.000 | | | | 8.000 | | | | 7.625 | 101.970 | 101.988 | 101.923 | |
| 8.125 | | | | 8.125 | | | | 7.750 | | | | |
| VA 15 Yr Fixed | | | | VA 10 Yr Fixed | | | | VA 30 Yr Fixed High Balance | | | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | |
| 2.750 | | | | 2.750 | | | | 4.875 | | | | |
| 2.875 | | | | 2.875 | | | | 5.000 | | | | |
| 3.000 | | | | 3.000 | | | | 5.125 | | | | |
| 3.125 | | | | 3.125 | | | | 5.250 | 97.783 | 97.799 | 97.816 | |
| 3.250 | | | | 3.250 | | | | 5.375 | 98.176 | 98.192 | 98.208 | |
| 3.375 | | | | 3.375 | | | | 5.500 | 98.852 | 98.868 | 98.884 | |
| 3.500 | 91.399 | 91.513 | 91.600 | 3.500 | 91.399 | 91.513 | 91.600 | 5.625 | 99.094 | 99.041 | 99.011 | |
| 3.625 | 91.909 | 92.023 | 92.110 | 3.625 | 91.909 | 92.023 | 92.110 | 5.750 | 99.722 | 99.603 | 99.574 | |
| 3.750 | 93.114 | 93.245 | 93.319 | 3.750 | 93.114 | 93.245 | 93.319 | 5.875 | 99.829 | 99.570 | 99.659 | |
| 3.875 | 93.621 | 93.752 | 93.826 | 3.875 | 93.621 | 93.752 | 93.826 | 6.000 | 100.395 | 100.031 | 99.995 | |
| 4.000 | 94.120 | 94.251 | 94.325 | 4.000 | 94.120 | 94.251 | 94.325 | 6.125 | 100.655 | 100.531 | 100.495 | |
| 4.125 | 94.609 | 94.740 | 94.814 | 4.125 | 94.609 | 94.740 | 94.814 | 6.250 | 101.244 | 100.434 | 100.824 | |
| 4.250 | 95.447 | 95.608 | 95.709 | 4.250 | 95.447 | 95.608 | 95.709 | 6.375 | 100.734 | 100.397 | 100.670 | |
| 4.375 | 96.030 | 96.131 | 96.192 | 4.375 | 96.030 | 96.131 | 96.192 | 6.500 | 101.043 | 100.841 | 100.978 | |
| 4.500 | 96.498 | 96.599 | 96.660 | 4.500 | 96.498 | 96.599 | 96.660 | 6.625 | 101.465 | 101.163 | 101.401 | |
| 4.625 | 97.196 | 97.297 | 97.358 | 4.625 | 97.196 | 97.297 | 97.358 | 6.750 | 101.531 | 101.177 | 101.434 | |
| 4.750 | 97.559 | 97.513 | 97.496 | 4.750 | 97.559 | 97.513 | 97.496 | 6.875 | 101.113 | 100.961 | 101.016 | |
| 4.875 | 97.694 | 97.655 | 97.703 | 4.875 | 97.694 | 97.655 | 97.703 | 7.000 | 101.416 | 101.367 | 101.319 | |
| 5.000 | 98.110 | 98.071 | 98.120 | 5.000 | 98.110 | 98.071 | 98.120 | 7.125 | 101.764 | 101.546 | 101.667 | |
| 5.125 | 98.500 | 98.461 | 98.510 | 5.125 | 98.500 | 98.461 | 98.510 | 7.250 | 100.293 | 100.291 | 100.944 | |
| 5.250 | 98.919 | 98.873 | 98.857 | 5.250 | 98.919 | 98.873 | 98.857 | 7.375 | 100.943 | 100.941 | 100.859 | |
| 5.375 | 99.001 | 98.964 | 99.000 | 5.375 | 99.001 | 98.964 | 99.000 | 7.500 | 101.272 | 101.270 | 101.188 | |
| 5.500 | 99.354 | 99.317 | 99.353 | 5.500 | 99.354 | 99.317 | 99.353 | 7.625 | 101.469 | 101.466 | 101.385 | |
| 5.625 | 99.684 | 99.646 | 99.682 | 5.625 | 99.684 | 99.646 | 99.682 | 7.750 | | | | |
| 5.750 | 99.880 | 99.834 | 100.068 | 5.750 | 99.880 | 99.834 | 100.068 | 7.875 | | | | |
| 5.875 | 99.856 | 99.882 | 99.905 | 5.875 | 99.856 | 99.882 | 99.905 | 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 | 101.043 | 100.841 | 100.978 | 6.125 | 100.655 | 100.531 | 100.495 | 4.500 | 93.857 | 93.958 | 93.844 | |
| 6.625 | 101.465 | 101.163 | 101.401 | 6.250 | 101.244 | 100.434 | 100.824 | 4.625 | 94.251 | 94.352 | 94.238 | |
| 6.750 | 101.531 | 101.177 | 101.434 | 6.375 | 100.734 | 100.397 | 100.670 | 4.750 | 93.284 | 93.238 | 93.221 | |
| 6.875 | 101.113 | 100.961 | 101.016 | 6.500 | 101.043 | 100.841 | 100.978 | 4.875 | 93.459 | 93.420 | 93.219 | |
| 7.000 | 101.416 | 101.367 | 101.319 | 6.625 | 101.465 | 101.163 | 101.401 | 5.000 | 93.807 | 93.768 | 93.610 | |
| 7.125 | 101.764 | 101.546 | 101.667 | 6.750 | 101.531 | 101.177 | 101.434 | 5.125 | 94.160 | 94.113 | 94.097 | |
| 7.250 | 100.293 | 100.291 | 100.944 | 6.875 | 101.113 | 100.961 | 101.016 | 5.250 | 94.644 | 94.598 | 94.582 | |
| 7.375 | 100.943 | 100.941 | 100.859 | 7.000 | 101.416 | 101.367 | 101.319 | 5.375 | 94.706 | 94.668 | 94.455 | |
| 7.500 | 101.272 | 101.270 | 101.188 | 7.125 | 101.764 | 101.546 | 101.667 | 5.500 | 94.976 | 94.938 | 94.842 | |
| 7.625 | 101.469 | 101.466 | 101.385 | 7.250 | 100.293 | 100.291 | 100.944 | 5.625 | 95.383 | 95.337 | 95.321 | |
| 7.750 | | | | 7.375 | 100.943 | 100.941 | 100.859 | 5.750 | 95.605 | 95.559 | 95.543 | |
| 7.875 | | | | 7.500 | 101.272 | 101.270 | 101.188 | 5.875 | 95.051 | 94.989 | 94.957 | |
| 8.000 | | | | 7.625 | 101.469 | 101.466 | 101.385 | 6.000 | 95.522 | 95.460 | 95.428 | |
| 8.125 | | | | 7.750 | | | | 6.125 | 95.986 | 95.924 | 95.892 | |
| 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 | 101.159 | 101.127 | 101.095 | 6.375 | 101.159 | 101.127 | 101.095 | 6.000 | 100.937 | 100.727 | 100.517 | |
| 6.500 | 101.718 | 101.685 | 101.653 | 6.500 | 101.718 | 101.685 | 101.653 | 6.125 | 101.288 | 101.077 | 100.983 | |
| 6.625 | 102.140 | 102.108 | 102.076 | 6.625 | 102.140 | 102.108 | 102.076 | 6.250 | 101.589 | 101.379 | 101.241 | |
| 6.750 | 102.281 | 102.232 | 102.184 | 6.750 | 102.281 | 102.232 | 102.184 | 6.375 | 101.159 | 101.127 | 101.095 | |
| 6.875 | 101.863 | 101.815 | 101.766 | 6.875 | 101.863 | 101.815 | 101.766 | 6.500 | 101.718 | 101.685 | 101.653 | |
| 7.000 | 102.416 | 102.117 | 102.069 | 7.000 | 102.416 | 102.117 | 102.069 | 6.625 | 102.140 | 102.108 | 102.076 | |
| 7.125 | 102.764 | 102.716 | 102.667 | 7.125 | 102.764 | 102.716 | 102.667 | 6.750 | 102.281 | 102.232 | 102.184 | |
| 7.250 | 102.658 | 102.582 | 102.538 | 7.250 | 102.658 | 102.582 | 102.538 | 6.875 | 101.863 | 101.815 | 101.766 | |
| 7.375 | 101.834 | 101.743 | 101.684 | 7.375 | 101.834 | 101.743 | 101.684 | 7.000 | 102.416 | 102.117 | 102.069 | |
| 7.500 | 101.774 | 101.791 | 101.727 | 7.500 | 101.774 | 101.791 | 101.727 | 7.125 | 102.764 | 102.716 | 102.667 | |
| 7.625 | 101.970 | 101.988 | 101.923 | 7.625 | 101.970 | 101.988 | 101.923 | 7.250 | 102.658 | 102.582 | 102.538 | |
| 7.750 | | | | 7.750 | | | | 7.375 | 101.834 | 101.743 | 101.684 | |
| 7.875 | | | | 7.875 | | | | 7.500 | 101.774 | 101.791 | 101.727 | |
| 8.000 | | | | 8.000 | | | | 7.625 | 101.970 | 101.988 | 101.923 | |
| 8.125 | | | | 8.125 | | | | 7.750 | | | | |
| VA 15 Yr Fixed IRRRL | | | | VA 10 Yr Fixed IRRRL | | | | VA 30 Yr Fixed HB IRRRL | | | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | |
| 4.500 | 96.498 | 96.599 | 96.660 | 4.500 | 96.498 | 96.599 | 96.660 | 6.625 | 101.465 | 101.163 | 101.401 | |
| 4.625 | 97.196 | 97.297 | 97.358 | 4.625 | 97.196 | 97.297 | 97.358 | 6.750 | 101.531 | 101.177 | 101.434 | |
| 4.750 | 97.559 | 97.513 | 97.496 | 4.750 | 97.559 | 97.513 | 97.496 | 6.875 | 101.113 | 100.961 | 101.016 | |
| 4.875 | 97.694 | 97.655 | 97.703 | 4.875 | 97.694 | 97.655 | 97.703 | 7.000 | 101.416 | 101.367 | 101.319 | |
| 5.000 | 98.110 | 98.071 | 98.120 | 5.000 | 98.110 | 98.071 | 98.120 | 7.125 | 101.764 | 101.546 | 101.667 | |
| 5.125 | 98.500 | 98.461 | 98.510 | 5.125 | 98.500 | 98.461 | 98.510 | 7.250 | 100.293 | 100.291 | 100.944 | |
| 5.250 | 98.919 | 98.873 | 98.857 | 5.250 | 98.919 | 98.873 | 98.857 | 7.375 | 100.943 | 100.941 | 100.859 | |
| 5.375 | 99.001 | 98.964 | 99.000 | 5.375 | 99.001 | 98.964 | 99.000 | 7.500 | 101.272 | 101.270 | 101.188 | |
| 5.500 | 9 | | | | | | | | | | | |

Effective Time:

8:25:41 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 | 98.662 | 98.454 | 98.154 | 6.750 | 96.062 | 95.854 | 95.554 | 6.750 | | | |
| 6.875 | 98.645 | 98.415 | 98.115 | 6.875 | 96.045 | 95.815 | 95.515 | 6.875 | | | |
| 7.000 | 99.144 | 98.914 | 98.614 | 7.000 | 96.544 | 96.314 | 96.014 | 7.000 | | | |
| 7.125 | 99.587 | 99.357 | 99.057 | 7.125 | 96.987 | 96.757 | 96.457 | 7.125 | | | |
| 7.250 | 100.019 | 99.789 | 99.489 | 7.250 | 97.419 | 97.189 | 96.889 | 7.250 | | | |
| 7.375 | 100.037 | 99.749 | 99.449 | 7.375 | 97.437 | 97.149 | 96.849 | 7.375 | | | |
| 7.500 | 100.496 | 100.208 | 99.908 | 7.500 | 97.896 | 97.608 | 97.308 | 7.500 | | | |
| 7.625 | 100.899 | 100.611 | 100.311 | 7.625 | 98.299 | 98.011 | 97.711 | 7.625 | | | |
| 7.750 | 101.291 | 101.003 | 100.703 | 7.750 | 98.691 | 98.403 | 98.103 | 7.750 | | | |
| 7.875 | 100.607 | 100.261 | 99.961 | 7.875 | 98.007 | 97.661 | 97.361 | 7.875 | | | |
| 8.000 | 101.036 | 100.690 | 100.390 | 8.000 | 98.436 | 98.090 | 97.790 | 8.000 | | | |
| 8.125 | 101.409 | 101.063 | 100.763 | 8.125 | 98.809 | 98.463 | 98.163 | 8.125 | | | |
| 8.250 | 101.771 | 101.425 | 101.125 | 8.250 | 99.171 | 98.825 | 98.525 | 8.250 | | | |
| 8.375 | | | | 8.375 | | | | 8.375 | | | |

| BFF_DPA_HB_Repayable ¹ | | | | BFF_DPA_HB_Forgivable ² | | | | | | | |
|-----------------------------------|--------|--------|--------|------------------------------------|--------|--------|--------|-------|--------|--------|--------|
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 6.625 | | | | 6.625 | | | | 6.625 | | | |
| 6.750 | 96.662 | 96.454 | 96.154 | 6.750 | 94.062 | 93.854 | 93.554 | 6.750 | | | |
| 6.875 | 96.645 | 96.415 | 96.115 | 6.875 | 94.045 | 93.815 | 93.515 | 6.875 | | | |
| 7.000 | 97.144 | 96.914 | 96.614 | 7.000 | 94.544 | 94.314 | 94.014 | 7.000 | | | |
| 7.125 | 97.587 | 97.357 | 97.057 | 7.125 | 94.987 | 94.757 | 94.457 | 7.125 | | | |
| 7.250 | 98.019 | 97.789 | 97.489 | 7.250 | 95.419 | 95.189 | 94.889 | 7.250 | | | |
| 7.375 | 98.037 | 97.749 | 97.449 | 7.375 | 95.437 | 95.149 | 94.849 | 7.375 | | | |
| 7.500 | 98.496 | 98.208 | 97.908 | 7.500 | 95.896 | 95.608 | 95.308 | 7.500 | | | |
| 7.625 | 98.899 | 98.611 | 98.311 | 7.625 | 96.299 | 96.011 | 95.711 | 7.625 | | | |
| 7.750 | 99.291 | 99.003 | 98.703 | 7.750 | 96.691 | 96.403 | 96.103 | 7.750 | | | |
| 7.875 | 98.607 | 98.261 | 97.961 | 7.875 | 96.007 | 95.661 | 95.361 | 7.875 | | | |
| 8.000 | 99.036 | 98.690 | 98.390 | 8.000 | 96.436 | 96.090 | 95.790 | 8.000 | | | |
| 8.125 | 99.409 | 99.063 | 98.763 | 8.125 | 96.809 | 96.463 | 96.163 | 8.125 | | | |
| 8.250 | 99.771 | 99.425 | 99.125 | 8.250 | 97.171 | 96.825 | 96.525 | 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 |
| | |
| | |
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| | |

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.