



Table of Contents	
Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

Relock Policy	
Locks expired or cancelled < 60 days:	Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days:	Current Market + 0.25%
Lock Extensions	0.025% 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

Your BFF in Wholesale
 Wednesday, March 13, 2024
 Effective Time:
 8:09:41 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	97.029	97.037	97.260	5.625	97.029	97.037	97.260	5.000	94.495	94.450	94.436	
5.750	97.924	97.924	97.924	5.750	97.924	97.924	97.924	5.125	95.082	95.038	95.033	
5.875	98.587	98.587	98.587	5.875	98.587	98.587	98.587	5.250	95.816	95.772	95.757	
6.000	99.053	99.053	99.053	6.000	99.053	99.053	99.053	5.375	96.460	96.415	96.401	
6.125	99.518	99.518	99.518	6.125	99.518	99.518	99.518	5.500	97.396	97.411	97.424	
6.250	99.761	99.753	99.746	6.250	99.761	99.753	99.746	5.625	98.102	98.112	98.132	
6.375	100.236	100.229	100.221	6.375	100.236	100.229	100.221	5.750	98.714	98.719	98.496	
6.500	100.607	100.600	100.593	6.500	100.607	100.600	100.593	5.875	99.228	99.229	99.263	
6.625	100.981	100.973	100.966	6.625	100.981	100.973	100.966	6.000	99.749	99.748	99.785	
6.750	101.079	101.064	101.050	6.750	101.079	101.064	101.050	6.125	100.173	100.171	100.209	
6.875	101.424	101.409	101.394	6.875	101.424	101.409	101.394	6.250	99.879	99.894	99.907	
7.000	101.847	101.832	101.818	7.000	101.847	101.832	101.818	6.375	100.412	100.367	100.358	
7.125	102.197	102.182	102.168	7.125	102.197	102.182	102.168	6.500	100.869	100.825	100.810	
7.250	102.116	102.094	102.072	7.250	102.116	102.094	102.072	6.625	101.210	101.165	101.176	
7.375	102.554	102.532	102.510	7.375	102.554	102.532	102.510	6.750	101.079	101.064	101.050	
7.500	102.822	102.800	102.778	7.500	102.822	102.800	102.778	6.875	101.443	101.409	101.394	
7.625	103.082	103.060	103.038	7.625	103.082	103.060	103.038	7.000	101.847	101.832	101.818	
7.750	102.569	102.533	102.496	7.750	102.569	102.533	102.496	7.125	102.197	102.182	102.168	
7.875	102.728	102.684	102.669	7.875	102.728	102.684	102.669	7.250	102.116	102.094	102.072	
8.000	102.616	102.657	102.640	8.000	102.616	102.657	102.640	7.375	102.304	102.282	102.260	
8.125	102.806	102.846	102.829	8.125	102.806	102.846	102.829	7.500	102.572	102.550	102.528	
8.250				8.250				7.625	102.832	102.810	102.788	
8.375				8.375				7.750	102.319	102.283	102.246	
8.500				8.500				7.875	102.003	102.047	102.025	
8.625				8.625				8.000	102.252	102.293	102.275	
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	96.455	96.288	96.335	4.625	96.314	96.395	96.444					
4.750	96.964	97.058	96.836	4.750	96.827	96.793	96.793					
4.875	97.386	97.479	97.507	4.875	97.368	97.339	97.339					
5.000	97.623	97.456	97.499	5.000	97.521	97.471	97.532					
5.125	97.801	97.932	97.695	5.125	97.953	97.822	97.857					
5.250	98.303	98.184	98.198	5.250	98.268	98.132	98.174					
5.375	98.702	98.583	98.596	5.375	98.596	98.457	98.504					
5.500	99.197	99.097	99.096	5.500	99.143	99.097	99.081					
5.625	99.301	99.220	99.219	5.625	99.119	99.073	99.056					
5.750	99.674	99.588	99.595	5.750	99.619	99.573	99.557					
5.875	100.076	100.029	100.013	5.875	100.076	100.029	100.013					
6.000	100.374	100.328	100.311	6.000	100.374	100.328	100.311					
6.125	100.087	100.154	100.140	6.125	100.015	100.059	100.067					
6.250	100.531	100.597	100.583	6.250	100.497	100.435	100.403					
6.375	100.932	100.869	100.837	6.375	100.932	100.869	100.837					
6.500	101.197	101.134	101.102	6.500	101.197	101.134	101.102					
6.625	100.910	100.842	100.815	6.625	100.898	100.818	100.811					
6.750	101.347	101.245	101.164	6.750	101.347	101.245	101.164					
6.875	101.768	101.665	101.585	6.875	101.768	101.665	101.585					
7.000	102.012	101.910	101.829	7.000	102.012	101.910	101.829					
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	98.990	98.939	98.926	6.000	98.535	98.490	98.475	5.125	96.178	96.132	96.115	
6.125	99.471	99.454	99.444	6.125	99.214	99.170	99.155	5.250	96.701	96.655	96.639	
6.250	99.763	99.732	99.722	6.250	99.182	99.147	99.133	5.375	97.181	97.135	97.119	
6.375	100.126	100.096	100.086	6.375	99.976	99.931	99.917	5.500	97.516	97.470	97.454	
6.500	100.556	100.511	100.496	6.500	100.456	100.411	100.396	5.625	97.794	97.748	97.732	
6.625	100.878	100.833	100.819	6.625	100.812	100.768	100.753	5.750	98.039	97.993	97.977	
6.750	101.110	101.095	101.081	6.750	100.252	100.202	100.190	5.875	98.490	98.444	98.428	
6.875	101.413	101.364	101.351	6.875	100.629	100.595	100.574	6.000	98.775	98.729	98.713	
7.000	101.688	101.640	101.626	7.000	100.979	100.935	100.920	6.125	99.253	99.191	99.158	
7.125	102.009	101.962	101.947	7.125	101.280	101.235	101.221	6.250	99.730	99.668	99.636	
7.250	101.588	101.629	101.596	7.250	101.461	101.390	101.369	6.375	100.157	100.094	100.062	
7.375	101.875	101.920	101.862	7.375	101.734	101.664	101.642	6.500	100.395	100.333	100.300	
7.500	102.159	102.189	102.183	7.500	102.025	101.956	101.933	6.625	99.989	99.887	99.806	
7.625	102.335	102.366	102.360	7.625	102.078	102.009	101.985	6.750	100.456	100.353	100.273	
7.750	101.766	101.815	101.757	7.750	101.525	101.432	101.400	6.875	100.863	100.761	100.680	
7.875	102.096	102.140	102.074	7.875	101.178	101.222	101.221	7.000	101.055	100.953	100.872	
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			
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					



BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE
Wednesday, March 13, 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:
8:09:41 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	96.990	96.893	96.796	5.250				5.250				
5.375	97.370	97.273	97.176	5.375				5.375				
5.500	97.733	97.636	97.539	5.500				5.500				
5.625	98.081	97.984	97.887	5.625	97.926	97.829	97.732	5.625	96.221	96.158	96.095	
5.750	98.404	98.307	98.210	5.750	98.345	98.248	98.151	5.750	97.698	97.601	97.504	
5.875	98.699	98.602	98.505	5.875	98.679	98.582	98.485	5.875	98.134	98.037	97.940	
6.000	99.000	98.903	98.806	6.000	98.963	98.866	98.769	6.000	98.522	98.425	98.328	
6.125	99.308	99.211	99.114	6.125	99.193	99.096	98.999	6.125	98.862	98.765	98.668	
6.250	99.556	99.459	99.362	6.250	99.411	99.314	99.217	6.250	99.163	99.066	98.969	
6.375	99.742	99.645	99.548	6.375	99.871	99.774	99.677	6.375	99.428	99.331	99.234	
6.500	99.925	99.828	99.731	6.500	99.869	99.772	99.675	6.500	99.685	99.588	99.491	
6.625	100.098	100.001	99.904	6.625	100.150	100.053	99.956	6.625	99.928	99.831	99.734	
6.750	99.298	99.235	99.172	6.750	99.677	99.614	99.551	6.750	100.120	100.273	100.176	
6.875	99.500	99.437	99.374	6.875	99.745	99.682	99.619	6.875	100.509	100.412	100.315	
7.000	99.846	99.783	99.720	7.000	100.153	100.090	100.027	7.000	100.336	100.273	100.210	
7.125				7.125	100.394	100.331	100.268	7.125	100.605	100.542	100.479	
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	96.565	96.502	96.439	5.250				5.250				
5.375	96.909	96.846	96.783	5.375				5.375				
5.500	97.214	97.151	97.088	5.500				5.500				
5.625	97.581	97.518	97.455	5.625	97.262	97.199	97.136	5.625	96.590	96.527	96.464	
5.750	97.917	97.854	97.791	5.750	97.669	97.606	97.543	5.750	97.070	97.007	96.944	
5.875	98.112	98.049	97.986	5.875	98.070	98.007	97.944	5.875	97.365	97.302	97.239	
6.000	98.452	98.389	98.326	6.000	98.302	98.239	98.176	6.000	97.824	97.761	97.698	
6.125	98.649	98.586	98.523	6.125	98.701	98.638	98.575	6.125	98.090	98.027	97.964	
6.250	98.991	98.928	98.865	6.250	99.104	99.041	98.978	6.250	98.540	98.477	98.414	
6.375	99.188	99.125	99.062	6.375	99.509	99.446	99.383	6.375	98.991	98.928	98.865	
6.500	99.387	99.324	99.261	6.500	99.575	99.512	99.449	6.500	99.446	99.383	99.320	
6.625	99.443	99.380	99.317	6.625	99.642	99.579	99.516	6.625	99.524	99.461	99.398	
6.750	99.667	99.604	99.541	6.750	100.046	99.983	99.920	6.750	99.980	99.917	99.854	
6.875	99.869	99.806	99.743	6.875	100.114	100.051	99.988	6.875	100.248	100.185	100.122	
7.000	100.215	100.152	100.089	7.000	100.523	100.460	100.397	7.000	100.705	100.642	100.579	
7.125	100.417	100.354	100.291	7.125	100.763	100.700	100.637	7.125	100.974	100.911	100.848	
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	97.674	97.674	97.674	5.750	97.706	97.676	97.647	4.375				
5.875	98.337	98.337	98.337	5.875	98.266	98.237	98.207	4.500				
6.000	99.053	99.053	99.053	6.000	98.841	98.812	98.783	4.625				
6.125	99.518	99.518	99.518	6.125	99.360	99.322	99.300	4.750	95.770	95.551	95.541	
6.250	99.761	99.753	99.746	6.250	99.383	99.338	99.323	4.875	96.169	95.951	95.941	
6.375	100.236	100.229	100.221	6.375	99.982	99.937	99.922	5.000	96.857	96.851	96.843	
6.500	100.607	100.600	100.593	6.500	100.279	100.234	100.220	5.125	97.036	97.020	97.012	
6.625	100.981	100.973	100.966	6.625	100.730	100.685	100.670	5.250	97.572	97.566	97.558	
6.750	101.079	101.064	101.050	6.750	100.692	100.647	100.632	5.375	97.879	97.874	97.865	
6.875	101.424	101.409	101.394	6.875	100.968	100.923	100.909	5.500	98.289	98.283	98.275	
7.000	101.847	101.832	101.818	7.000	101.476	101.431	101.416	5.625	98.543	98.536	98.527	
7.125	102.197	102.182	102.168	7.125	101.882	101.838	101.823	5.750	98.877	98.869	98.861	
7.250	102.116	102.094	102.072	7.250	101.538	101.493	101.479	5.875	99.157	99.149	99.141	
7.375	102.554	102.532	102.510	7.375	102.029	101.984	101.970	6.000	99.461	99.423	99.414	

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	95.369	95.151	95.141									
4.875	95.684	95.468	95.458									
5.000	96.316	96.281	96.272									
5.125	96.759	96.740	96.731									
5.250	97.061	97.045	97.036									
5.375	97.362	97.346	97.337									
5.500	97.588	97.582	97.574									
5.625	97.967	97.926	97.917									
5.750	98.256	98.218	98.209									
5.875	98.545	98.508	98.498									
6.000	98.901	98.877	98.852									

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	97.674	97.674	97.674	5.750	97.706	97.676	97.647	4.250				
5.875	98.337	98.337	98.337	5.875	98.266	98.237	98.207	4.375				
6.000	98.803	98.803	98.803	6.000	98.591	98.562	98.533	4.500				
6.125	99.268	99.268	99.268	6.125	99.101	99.072	99.043	4.625				
6.250	99.511	99.503	99.496	6.250	99.274	99.238	99.201	4.750	95.770	95.551	95.541	
6.375	99.986	99.979	99.971	6.375	99.536	99.499	99.462	4.875	96.169	95.951	95.941	
6.500	100.357	100.350	100.343	6.500	99.775	99.739	99.702	5.000	96.857	96.851	96.843	
6.625	100.731	100.723	100.716	6.625	100.076	100.061	100.043	5.125	97.036	97.020	97.012	
6.750	100.829	100.814	100.800	6.750	100.332	100.288	100.244	5.250	97.572	97.566	97.558	
6.875	101.174	101.159	101.144	6.875	100.486	100.442	100.398	5.375	97.879	97.874	97.865	
7.000	101.597	101.582	101.568	7.000	100.680	100.636	100.592	5.500	98.289	98.283	98.275	
7.125	101.947	101.932	101.918	7.125	100.894	100.845	100.827	5.625	98.543	98.536	98.527	
7.250	101.866	101.844	101.822	7.250	101.093	101.071	101.049	5.750	98.877	98.869	98.861	
7.375	102.304	102.282	102.260	7.375	101.519	101.497	101.475	5.875	99.157	99.149	99.141	
7.500	102.572	102.550	102.528	7.500	101.820	101.798	101.776	6.000	99.461	99.423	99.414	

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	95.369	95.151	95.141									
4.875	95.684	95.468	95.458									
5.000	96.316	96.281	96.272									
5.125	96.759	96.740	96.731									
5.250	97.061	97.045	97.036									
5.375	97.362	97.346	97.337									
5.500	97.588	97.582	97.574									
5.625	97.967	97.926	97.917									
5.750	98.256	98.218	98.209									

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

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	96.778	96.765	96.818	2.625				2.625				
5.750	97.355	97.361	97.387	2.750				2.750				
5.875	97.925	97.926	97.960	2.875				2.875				
6.000	98.468	98.466	98.504	3.000				3.000				
6.125	98.949	98.947	98.985	3.125				3.125				
6.250	99.079	99.095	99.108	3.250				3.250				
6.375	99.574	99.586	99.605	3.375				3.375				
6.500	100.002	100.011	100.035	3.500				3.500				
6.625	100.481	100.489	100.514	3.625				3.625				
6.750	100.421	100.433	100.431	3.750				3.750				
6.875	100.814	100.821	100.826	3.875				3.875				
7.000	101.162	101.166	101.176	4.000				4.000				
7.125	101.622	101.625	101.636	4.125				4.125				
7.250	101.396	101.434	101.418	4.250				4.250				
7.375	101.680	101.713	101.705									

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	96.283	96.305	96.318	5.000				5.000	96.283	96.305	96.318	
5.125	97.062	97.083	97.097	5.125				5.125	97.062	97.083	97.097	
5.250	98.239	98.255	98.271	5.250	98.239	98.255	98.271	5.250	98.239	98.255	98.271	
5.375	98.533	98.549	98.566	5.375	98.533	98.549	98.566	5.375	98.533	98.549	98.566	
5.500	99.339	99.355	99.372	5.500	99.339	99.355	99.372	5.500	99.339	99.355	99.372	
5.625	99.820	99.836	99.852	5.625	99.820	99.836	99.852	5.625	99.820	99.836	99.852	
5.750	100.314	100.104	99.953	5.750	100.314	100.104	99.953	5.750	100.314	100.104	99.953	
5.875	100.163	100.203	99.993	5.875	100.163	100.203	99.993	5.875	100.163	100.203	99.993	
6.000	100.902	100.692	100.482	6.000	100.902	100.692	100.482	6.000	100.902	100.692	100.482	
6.125	101.263	101.053	100.858	6.125	101.263	101.053	100.858	6.125	101.263	101.053	100.858	
6.250	101.574	101.363	101.247	6.250	101.574	101.363	101.247	6.250	101.574	101.363	101.247	
6.375	101.124	101.075	101.027	6.375	101.124	101.075	101.027	6.375	101.124	101.075	101.027	
6.500	101.722	101.673	101.625	6.500	101.722	101.673	101.625	6.500	101.722	101.673	101.625	
6.625	102.150	102.101	102.053	6.625	102.150	102.101	102.053	6.625	102.150	102.101	102.053	
6.750	102.296	102.231	102.166	6.750	102.296	102.231	102.166	6.750	102.296	102.231	102.166	
6.875	101.894	101.830	101.765	6.875	101.894	101.830	101.765	6.875	101.894	101.830	101.765	
7.000	102.485	102.421	102.356	7.000	102.485	102.421	102.356	7.000	102.485	102.421	102.356	
7.125	102.804	102.739	102.674	7.125	102.804	102.739	102.674	7.125	102.804	102.739	102.674	
7.250	102.688	102.655	102.623	7.250	102.688	102.655	102.623	7.250	102.688	102.655	102.623	
7.375	101.877	101.889	101.837	7.375	101.877	101.889	101.837	7.375	101.877	101.889	101.837	
7.500	102.058	102.070	102.018	7.500	102.058	102.070	102.018	7.500	102.058	102.070	102.018	
7.625	102.277	102.289	102.237	7.625	102.277	102.289	102.237	7.625	102.277	102.289	102.237	
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	95.079	95.101	95.059
2.875				2.875				5.125	95.848	95.870	95.828
3.000				3.000				5.250	97.409	97.425	97.441
3.125				3.125				5.375	98.053	98.069	98.086
3.250				3.250				5.500	98.734	98.750	98.767
3.375				3.375				5.625	98.912	98.923	98.902
3.500	91.169	91.318	91.367	3.500	91.169	91.318	91.367	5.750	99.681	99.471	99.291
3.625	91.717	91.866	91.914	3.625	91.717	91.866	91.914	5.875	100.011	99.310	99.590
3.750	92.826	92.975	93.012	3.750	92.826	92.975	93.012	6.000	100.360	99.885	100.111
3.875	93.372	93.522	93.558	3.875	93.372	93.522	93.558	6.125	100.640	100.610	100.586
4.000	93.917	94.067	94.103	4.000	93.917	94.067	94.103	6.250	100.979	100.267	100.808
4.125	94.460	94.609	94.646	4.125	94.460	94.609	94.646	6.375	100.699	100.549	100.602
4.250	95.309	95.460	95.484	4.250	95.309	95.460	95.484	6.500	101.128	101.087	101.052
4.375	95.850	96.000	96.024	4.375	95.850	96.000	96.024	6.625	101.551	101.510	101.475
4.500	96.386	96.536	96.560	4.500	96.386	96.536	96.560	6.750	101.546	101.184	101.416
4.625	96.915	97.065	97.089	4.625	96.915	97.065	97.089	6.875	101.215	100.930	101.124
4.750	97.347	97.280	97.291	4.750	97.347	97.280	97.291	7.000	101.710	101.674	101.618
4.875	97.622	97.555	97.566	4.875	97.622	97.555	97.566	7.125	102.040	101.754	101.948
5.000	98.135	98.068	98.079	5.000	98.135	98.068	98.079	7.250	100.305	100.318	101.123
5.125	98.633	98.566	98.577	5.125	98.633	98.566	98.577	7.375	101.197	101.210	101.141
5.250	98.586	98.552	98.550	5.250	98.586	98.552	98.550	7.500	101.628	101.640	101.571
5.375	98.826	98.791	98.790	5.375	98.826	98.791	98.790	7.625	101.847	101.860	101.791
5.500	99.290	99.255	99.254	5.500	99.290	99.255	99.254	7.750			
5.625	99.729	99.694	99.693	5.625	99.729	99.694	99.693	7.875			
5.750	99.826	99.780	99.763	5.750	99.826	99.780	99.763	8.000			
5.875	99.585	99.692	99.678	5.875	99.585	99.692	99.678	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	97.409	97.425	97.441	5.000	95.079	95.101	95.059	4.500	93.888	94.039	93.937
5.375	98.053	98.069	98.086	5.125	95.848	95.870	95.828	4.625	94.400	94.550	94.449
5.500	98.734	98.750	98.767	5.250	97.409	97.425	97.441	4.750	93.277	93.210	93.021
5.625	98.912	98.923	98.902	5.375	98.053	98.069	98.086	4.875	93.528	93.461	93.272
5.750	99.681	99.471	99.291	5.500	98.734	98.750	98.767	5.000	94.004	93.937	93.748
5.875	100.011	99.310	99.590	5.625	98.912	98.923	98.902	5.125	94.448	94.381	94.192
6.000	100.360	99.885	100.111	5.750	99.681	99.471	99.291	5.250	94.477	94.443	94.241
6.125	100.640	100.610	100.586	5.875	100.011	99.310	99.590	5.375	94.655	94.620	94.419
6.250	100.979	100.267	100.808	6.000	100.360	99.885	100.111	5.500	95.036	95.001	94.800
6.375	100.699	100.549	100.602	6.125	100.640	100.610	100.586	5.625	95.373	95.338	95.387
6.500	101.128	101.087	101.052	6.250	100.979	100.267	100.808	5.750	95.301	95.255	95.238
6.625	101.551	101.510	101.475	6.375	100.699	100.549	100.602	5.875	94.788	94.726	94.693
6.750	101.546	101.184	101.416	6.500	101.128	101.087	101.052	6.000	95.261	95.199	95.166
6.875	101.215	100.930	101.124	6.625	101.551	101.510	101.475	6.125	95.728	95.665	95.633

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	98.239	98.255	98.271	5.250	98.239	98.255	98.271	5.250	98.239	98.255	98.271
5.375	98.533	98.549	98.566	5.375	98.533	98.549	98.566	5.375	98.533	98.549	98.566
5.500	99.339	99.355	99.372	5.500	99.339	99.355	99.372	5.500	99.339	99.355	99.372
5.625	99.820	99.836	99.852	5.625	99.820	99.836	99.852	5.625	99.820	99.836	99.852
5.750	100.314	100.104	99.953	5.750	100.314	100.104	99.953	5.750	100.314	100.104	99.953
5.875	100.163	100.203	99.993	5.875	100.163	100.203	99.993	5.875	100.163	100.203	99.993
6.000	100.902	100.692	100.482	6.000	100.902	100.692	100.482	6.000	100.902	100.692	100.482
6.125	101.263	101.053	100.858	6.125	101.263	101.053	100.858	6.125	101.263	101.053	100.858
6.250	101.574	101.363	101.247	6.250	101.574	101.363	101.247	6.250	101.574	101.363	101.247
6.375	101.124	101.075	101.027	6.375	101.124	101.075	101.027	6.375	101.124	101.075	101.027
6.500	101.722	101.673	101.625	6.500	101.722	101.673	101.625	6.500	101.722	101.673	101.625
6.625	102.150	102.101	102.053	6.625	102.150	102.101	102.053	6.625	102.150	102.101	102.053
6.750	102.296	102.231	102.166	6.750	102.296	102.231	102.166	6.750	102.296	102.231	102.166
6.875	101.894	101.830	101.765	6.875	101.894	101.830	101.765	6.875	101.894	101.830	101.765
7.000	102.485	102.421	102.356	7.000	102.485	102.421	102.356	7.000	102.485	102.421	102.356

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	96.386	96.536	96.560	4.250	95.309	95.460	95.484	5.250	97.409	97.425	97.441
4.625	96.915	97.065	97.089	4.375	95.850	96.000	96.024	5.375	98.053	98.069	98.086
4.750	97.347	97.280	97.291	4.500	96.386	96.536	96.560	5.500	98.734	98.750	98.767
4.875	97.622	97.555	97.566	4.625	96.915	97.065	97.089	5.625	98.912	98.923	98.902
5.000	98.135	98.068									

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	98.533	98.549	98.566	5.375	98.533	98.549	98.566	5.000				
5.500	99.089	99.105	99.122	5.500	99.089	99.105	99.122	5.125				
5.625	99.820	99.586	99.602	5.625	99.820	99.586	99.602	5.250	98.239	98.255	98.271	
5.750	100.314	100.104	99.894	5.750	100.314	100.104	99.894	5.375	98.533	98.549	98.566	
5.875	100.353	100.203	99.993	5.875	100.353	100.203	99.993	5.500	99.089	99.105	99.122	
6.000	100.652	100.692	100.482	6.000	100.652	100.692	100.482	5.625	99.820	99.586	99.602	
6.125	101.263	101.053	100.843	6.125	101.263	101.053	100.843	5.750	100.314	100.104	99.894	
6.250	101.574	101.363	101.153	6.250	101.574	101.363	101.153	5.875	100.163	100.203	99.993	
6.375	101.124	101.075	101.027	6.375	101.124	101.075	101.027	6.000	100.652	100.692	100.482	
6.500	101.722	101.673	101.625	6.500	101.722	101.673	101.625	6.125	101.263	101.053	100.843	
6.625	102.150	102.101	102.053	6.625	102.150	102.101	102.053	6.250	101.574	101.363	101.153	
6.750	102.296	102.231	102.166	6.750	102.296	102.231	102.166	6.375	101.124	101.075	101.027	
6.875	101.894	101.830	101.765	6.875	101.894	101.830	101.765	6.500	101.722	101.673	101.625	
7.000	102.235	102.171	102.106	7.000	102.235	102.171	102.106	6.625	102.150	102.101	102.053	
7.125	102.804	102.739	102.674	7.125	102.804	102.739	102.674	6.750	102.296	102.231	102.166	
7.250	102.688	102.655	102.623	7.250	102.688	102.655	102.623	6.875	101.894	101.830	101.765	
7.375	101.844	101.753	101.695	7.375	101.844	101.753	101.695	7.000	102.235	102.171	102.106	
7.500	101.788	101.820	101.768	7.500	101.788	101.820	101.768	7.125	102.804	102.739	102.674	
7.625	101.987	102.019	101.967	7.625	101.987	102.019	101.967	7.250	102.688	102.655	102.623	
7.750				7.750				7.375	101.844	101.753	101.695	
7.875				7.875				7.500	101.788	101.820	101.768	
8.000				8.000				7.625	101.987	102.019	101.967	
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	97.409	97.425	97.441
3.250				3.250				5.375	98.053	98.069	98.086
3.375				3.375				5.500	98.734	98.750	98.767
3.500	91.174	91.323	91.372	3.500	91.174	91.323	91.372	5.625	98.811	98.757	98.728
3.625	91.685	91.833	91.882	3.625	91.685	91.833	91.882	5.750	99.681	99.471	99.291
3.750	92.889	93.038	93.075	3.750	92.889	93.038	93.075	5.875	99.761	99.475	99.590
3.875	93.396	93.546	93.582	3.875	93.396	93.546	93.582	6.000	100.360	99.942	99.940
4.000	93.896	94.046	94.082	4.000	93.896	94.046	94.082	6.125	100.630	100.449	100.425
4.125	94.387	94.537	94.573	4.125	94.387	94.537	94.573	6.250	100.979	100.267	100.808
4.250	95.354	95.504	95.528	4.250	95.354	95.504	95.528	6.375	100.699	100.406	100.602
4.375	95.839	95.989	96.013	4.375	95.839	95.989	96.013	6.500	101.047	100.860	100.950
4.500	96.309	96.459	96.483	4.500	96.309	96.459	96.483	6.625	101.475	101.159	101.378
4.625	97.011	96.911	96.935	4.625	97.011	96.911	96.935	6.750	101.546	101.184	101.416
4.750	97.357	97.290	97.301	4.750	97.357	97.290	97.301	6.875	101.144	100.758	101.015
4.875	97.552	97.485	97.496	4.875	97.552	97.485	97.496	7.000	101.485	101.421	101.356
5.000	97.972	97.905	97.917	5.000	97.972	97.905	97.917	7.125	101.804	101.602	101.674
5.125	98.368	98.301	98.312	5.125	98.368	98.301	98.312	7.250	100.351	100.383	101.123
5.250	98.552	98.517	98.516	5.250	98.552	98.517	98.516	7.375	101.004	101.037	100.968
5.375	98.690	98.655	98.654	5.375	98.690	98.655	98.654	7.500	101.336	101.368	101.299
5.500	99.297	99.262	99.261	5.500	99.297	99.262	99.261	7.625	101.535	101.568	101.499
5.625	99.628	99.593	99.592	5.625	99.628	99.593	99.592	7.750			
5.750	99.576	99.780	99.763	5.750	99.576	99.780	99.763	7.875			
5.875	99.664	99.521	99.508	5.875	99.664	99.521	99.508	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	101.047	100.860	100.950	6.125	100.630	100.449	100.425	4.500	93.724	93.875	93.774
6.625	101.475	101.159	101.378	6.250	100.979	100.267	100.808	4.625	94.125	94.275	94.174
6.750	101.546	101.184	101.416	6.375	100.699	100.406	100.602	4.750	93.231	93.164	92.976
6.875	101.144	100.758	101.015	6.500	101.047	100.860	100.950	4.875	93.373	93.306	93.117
7.000	101.485	101.421	101.356	6.625	101.475	101.159	101.378	5.000	93.728	93.661	93.472
7.125	101.804	101.602	101.674	6.750	101.546	101.184	101.416	5.125	94.047	93.980	94.041
7.250	100.351	100.383	101.123	6.875	101.144	100.758	101.015	5.250	94.386	94.351	94.150
7.375	101.004	101.037	100.968	7.000	101.485	101.421	101.356	5.375	94.450	94.415	94.464
7.500	101.336	101.368	101.299	7.125	101.804	101.602	101.674	5.500	94.975	94.941	94.739
7.625	101.535	101.568	101.499	7.250	100.351	100.383	101.123	5.625	95.220	95.185	95.014
7.750				7.375	101.004	101.037	100.968	5.750	95.301	95.255	95.238
7.875				7.500	101.336	101.368	101.299	5.875	94.788	94.726	94.693
8.000				7.625	101.535	101.568	101.499	6.000	95.261	95.199	95.166
8.125				7.750				6.125	95.728	95.665	95.633

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	101.124	101.075	101.027	6.375	101.124	101.075	101.027	6.000	100.652	100.692	100.482
6.500	101.722	101.673	101.625	6.500	101.722	101.673	101.625	6.125	101.263	101.053	100.843
6.625	102.150	102.101	102.053	6.625	102.150	102.101	102.053	6.250	101.574	101.363	101.153
6.750	102.296	102.231	102.166	6.750	102.296	102.231	102.166	6.375	101.124	101.075	101.027
6.875	101.894	101.830	101.765	6.875	101.894	101.830	101.765	6.500	101.722	101.673	101.625
7.000	102.235	102.171	102.106	7.000	102.235	102.171	102.106	6.625	102.150	102.101	102.053
7.125	102.804	102.739	102.674	7.125	102.804	102.739	102.674	6.750	102.296	102.231	102.166
7.250	102.688	102.655	102.623	7.250	102.688	102.655	102.623	6.875	101.894	101.830	101.765
7.375	101.844	101.753	101.695	7.375	101.844	101.753	101.695	7.000	102.235	102.171	102.106
7.500	101.788	101.820	101.768	7.500	101.788	101.820	101.768	7.125	102.804	102.739	102.674
7.625	101.987	102.019	101.967	7.625	101.987	102.019	101.967	7.250	102.688	102.655	102.623
7.750				7.750				7.375	101.844	101.753	101.695
7.875				7.875				7.500	101.788	101.820	101.768
8.000				8.000				7.625	101.987	102.019	101.967
8.125				8.125				7.750			

VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 Yr Fixed HB IRRRL			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.500	96.309	96.459	96.483	4.500	96.309	96.459	96.483	6.625	101.475	101.159	101.378
4.625	97.011	96.911	96.935	4.625	97.011	96.911	96.935	6.750	101.546	101.184	101.416
4.750	97.357	97.290	97.301	4.750	97.357	97.290	97.301	6.875	101.144	100.758	101.015
4.875	97.552	97.485	97.496	4.875	97.552	97.485	97.496	7.000	101.485	101.421	101.356
5.000	97.972	97.905	97.917	5.000	97.972	97.905	97.917	7.125	101.804	101.602	101.674
5.125	98.368	98.301	98.312	5.125	98.368	98.301	98.312	7.250	100.351	100.383	101.123
5.250	98.552	98.517	98.516	5.250	98.552	98.517	98.516	7.375	101.004	101.037	100.968
5.375	98.690	98.655	98.								

Effective Time:

8:09:41 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	98.711	98.491	98.191	6.750	96.111	95.891	95.591	6.750			
6.875	98.872	98.684	98.384	6.875	96.272	96.084	95.784	6.875			
7.000	99.381	99.193	98.893	7.000	96.781	96.593	96.293	7.000			
7.125	99.834	99.646	99.346	7.125	97.234	97.046	96.746	7.125			
7.250	100.276	100.088	99.788	7.250	97.676	97.488	97.188	7.250			
7.375	100.198	99.944	99.644	7.375	97.598	97.344	97.044	7.375			
7.500	100.667	100.413	100.113	7.500	98.067	97.813	97.513	7.500			
7.625	101.080	100.826	100.526	7.625	98.480	98.226	97.926	7.625			
7.750	101.482	101.228	100.928	7.750	98.882	98.628	98.328	7.750			
7.875	100.889	100.569	100.269	7.875	98.289	97.969	97.669	7.875			
8.000	101.328	101.008	100.708	8.000	98.728	98.408	98.108	8.000			
8.125	101.711	101.391	101.091	8.125	99.111	98.791	98.491	8.125			
8.250	102.073	101.753	101.453	8.250	99.473	99.153	98.853	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	96.711	96.491	96.191	6.750	94.111	93.891	93.591	6.750			
6.875	96.872	96.684	96.384	6.875	94.272	94.084	93.784	6.875			
7.000	97.381	97.193	96.893	7.000	94.781	94.593	94.293	7.000			
7.125	97.834	97.646	97.346	7.125	95.234	95.046	94.746	7.125			
7.250	98.276	98.088	97.788	7.250	95.676	95.488	95.188	7.250			
7.375	98.198	97.944	97.644	7.375	95.598	95.344	95.044	7.375			
7.500	98.667	98.413	98.113	7.500	96.067	95.813	95.513	7.500			
7.625	99.080	98.826	98.526	7.625	96.480	96.226	95.926	7.625			
7.750	99.482	99.228	98.928	7.750	96.882	96.628	96.328	7.750			
7.875	98.889	98.569	98.269	7.875	96.289	95.969	95.669	7.875			
8.000	99.328	99.008	98.708	8.000	96.728	96.408	96.108	8.000			
8.125	99.711	99.391	99.091	8.125	97.111	96.791	96.491	8.125			
8.250	100.073	99.753	99.453	8.250	97.473	97.153	96.853	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.