



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

Effective Time:
1:56:34 PM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	96.819	96.884	96.855	5.625	96.819	96.884	96.855	5.000	94.193	94.149	94.134	
5.750	97.633	97.633	97.630	5.750	97.633	97.633	97.630	5.125	94.775	94.730	94.715	
5.875	98.211	98.211	98.208	5.875	98.211	98.211	98.208	5.250	95.516	95.471	95.456	
6.000	98.698	98.698	98.695	6.000	98.698	98.698	98.695	5.375	96.159	96.115	96.100	
6.125	99.179	99.179	99.176	6.125	99.179	99.179	99.176	5.500	97.018	97.025	97.033	
6.250	99.506	99.499	99.489	6.250	99.506	99.499	99.489	5.625	97.724	97.766	97.778	
6.375	99.990	99.983	99.972	6.375	99.990	99.983	99.972	5.750	98.361	98.398	98.416	
6.500	100.434	100.427	100.416	6.500	100.434	100.427	100.416	5.875	98.887	98.919	98.942	
6.625	100.810	100.802	100.792	6.625	100.810	100.802	100.792	6.000	99.410	99.440	99.466	
6.750	100.910	100.888	100.863	6.750	100.910	100.888	100.863	6.125	99.836	99.865	99.892	
6.875	101.312	101.290	101.264	6.875	101.312	101.290	101.264	6.250	99.731	99.687	99.672	
7.000	101.716	101.694	101.669	7.000	101.716	101.694	101.669	6.375	100.276	100.232	100.217	
7.125	102.070	102.048	102.023	7.125	102.070	102.048	102.023	6.500	100.742	100.697	100.682	
7.250	102.121	102.092	102.059	7.250	102.121	102.092	102.059	6.625	101.078	101.033	101.018	
7.375	102.476	102.444	102.416	7.375	102.476	102.444	102.416	6.750	100.928	100.888	100.869	
7.500	102.833	102.804	102.771	7.500	102.833	102.804	102.771	6.875	101.428	101.383	101.368	
7.625	103.129	103.100	103.067	7.625	103.129	103.100	103.067	7.000	101.716	101.694	101.669	
7.750	102.671	102.642	102.606	7.750	102.671	102.642	102.606	7.125	102.070	102.048	102.023	
7.875	102.912	102.867	102.841	7.875	102.912	102.867	102.841	7.250	102.121	102.092	102.059	
8.000	102.793	102.750	102.725	8.000	102.793	102.750	102.725	7.375	102.476	102.447	102.414	
8.125	103.007	102.963	102.938	8.125	103.007	102.963	102.938	7.500	102.833	102.804	102.771	
8.250				8.250				7.625	102.879	102.850	102.817	
8.375				8.375				7.750	102.421	102.392	102.356	
8.500				8.500				7.875	102.168	102.128	102.096	
8.625				8.625				8.000	102.418	102.375	102.346	

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	96.330	96.113	96.134	4.625	96.194	96.195	96.236					
4.750	96.844	96.627	96.648	4.750	96.719	96.576	96.596					
4.875	97.270	97.303	97.323	4.875	97.259	97.121	97.121					
5.000	97.396	97.427	97.450	5.000	97.360	97.279	97.330					
5.125	97.907	97.790	97.797	5.125	97.803	97.675	97.701					
5.250	98.072	97.951	97.964	5.250	98.140	98.008	98.040					
5.375	98.571	98.454	98.461	5.375	98.491	98.355	98.392					
5.500	99.155	99.034	99.044	5.500	99.052	99.006	98.990					
5.625	99.307	99.212	99.204	5.625	99.093	98.987	99.000					
5.750	99.671	99.571	99.571	5.750	99.498	99.452	99.437					
5.875	100.113	100.015	100.010	5.875	99.956	99.910	99.894					
6.000	100.381	100.274	100.283	6.000	100.253	100.207	100.191					
6.125	100.173	100.117	100.097	6.125	100.175	100.107	100.106					
6.250	100.591	100.533	100.515	6.250	100.479	100.406	100.411					
6.375	100.860	100.799	100.784	6.375	100.801	100.739	100.711					
6.500	101.193	101.136	101.114	6.500	101.110	101.034	101.043					
6.625	101.033	101.030	100.996	6.625	100.978	100.964	100.949					
6.750	101.294	101.247	101.223	6.750	101.294	101.216	101.203					
6.875	101.719	101.640	101.586	6.875	101.719	101.640	101.586					
7.000	101.958	101.879	101.825	7.000	101.958	101.879	101.825					

Conventional Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	98.525	98.511	98.451	6.000	98.146	98.102	98.087	5.125	95.865	95.819	96.054	
6.125	98.994	98.979	98.940	6.125	98.594	98.549	98.534	5.250	96.405	96.359	96.343	
6.250	99.453	99.420	99.392	6.250	98.842	98.797	98.782	5.375	96.890	96.844	96.839	
6.375	99.840	99.807	99.779	6.375	99.639	99.594	99.579	5.500	97.225	97.179	97.163	
6.500	100.223	100.178	100.163	6.500	100.127	100.082	100.067	5.625	97.465	97.419	97.404	
6.625	100.571	100.535	100.526	6.625	100.465	100.421	100.406	5.750	97.719	97.672	97.657	
6.750	100.865	100.826	100.802	6.750	100.014	99.960	99.951	5.875	98.170	98.124	98.108	
6.875	101.205	101.151	101.142	6.875	100.392	100.357	100.348	6.000	98.454	98.408	98.393	
7.000	101.491	101.438	101.429	7.000	100.759	100.714	100.700	6.125	98.916	98.853	98.822	
7.125	101.801	101.748	101.739	7.125	101.025	100.980	100.965	6.250	99.397	99.335	99.304	
7.250	101.495	101.483	101.434	7.250	101.226	101.150	101.143	6.375	99.826	99.764	99.733	
7.375	101.839	101.831	101.755	7.375	101.507	101.432	101.425	6.500	100.062	100.000	99.969	
7.500	102.177	102.167	102.092	7.500	101.801	101.726	101.719	6.625	99.734	99.655	99.601	
7.625	102.268	102.244	102.225	7.625	101.854	101.779	101.772	6.750	100.203	100.124	100.070	
7.750	101.582	101.547	101.472	7.750	101.359	101.262	101.257	6.875	100.615	100.536	100.482	
7.875	101.889	101.849	101.784	7.875	100.838	100.798	100.792	7.000	100.802	100.724	100.670	

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									

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	96.766	96.669	96.572	5.250				5.250				
5.375	97.141	97.044	96.947	5.375				5.375				
5.500	97.507	97.410	97.313	5.500				5.500				
5.625	97.861	97.764	97.667	5.625	97.643	97.546	97.449	5.625	96.043	95.980	95.917	
5.750	98.187	98.090	97.993	5.750	98.065	97.968	97.871	5.750	97.407	97.310	97.213	
5.875	98.486	98.389	98.292	5.875	98.403	98.306	98.209	5.875	97.822	97.725	97.628	
6.000	98.782	98.685	98.588	6.000	98.689	98.592	98.495	6.000	98.202	98.105	98.008	
6.125	99.076	98.979	98.882	6.125	98.921	98.824	98.727	6.125	98.543	98.446	98.349	
6.250	99.343	99.246	99.149	6.250	99.166	99.069	98.972	6.250	98.872	98.775	98.678	
6.375	99.556	99.459	99.362	6.375	99.653	99.556	99.459	6.375	99.163	99.066	98.969	
6.500	99.739	99.642	99.545	6.500	99.632	99.535	99.438	6.500	99.421	99.324	99.227	
6.625	99.908	99.811	99.714	6.625	99.871	99.774	99.677	6.625	99.660	99.563	99.466	
6.750	99.194	99.131	99.068	6.750	99.520	99.457	99.394	6.750	100.108	100.011	99.914	
6.875	99.395	99.332	99.269	6.875	99.588	99.525	99.462	6.875	100.255	100.158	100.061	
7.000	99.738	99.675	99.612	7.000	99.993	99.930	99.867	7.000	100.131	100.068	100.006	
7.125				7.125	100.233	100.170	100.107	7.125	100.399	100.336	100.273	

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	96.283	96.220	96.157	5.250				5.250				
5.375	96.624	96.561	96.498	5.375				5.375				
5.500	96.927	96.864	96.801	5.500				5.500				
5.625	97.291	97.228	97.165	5.625	96.923	96.860	96.797	5.625	96.212	96.149	96.086	
5.750	97.624	97.561	97.498	5.750	97.327	97.264	97.201	5.750	96.689	96.626	96.563	
5.875	97.819	97.756	97.693	5.875	97.725	97.662	97.599	5.875	96.983	96.920	96.857	
6.000	98.156	98.093	98.030	6.000	97.956	97.893	97.830	6.000	97.438	97.375	97.312	
6.125	98.352	98.289	98.226	6.125	98.352	98.289	98.226	6.125	97.702	97.639	97.576	
6.250	98.691	98.628	98.565	6.250	98.752	98.689	98.626	6.250	98.150	98.087	98.024	
6.375	98.887	98.824	98.761	6.375	99.154	99.091	99.028	6.375	98.597	98.534	98.471	
6.500	99.085	99.022	98.959	6.500	99.220	99.157	99.094	6.500	99.049	98.986	98.923	
6.625	99.141	99.078	99.015	6.625	99.287	99.224	99.161	6.625	99.127	99.064	99.001	
6.750	99.363	99.300	99.237	6.750	99.689	99.626	99.563	6.750	99.581	99.518	99.455	
6.875	99.564	99.501	99.438	6.875	99.757	99.694	99.631	6.875	99.846	99.783	99.720	
7.000	99.908	99.845	99.782	7.000	100.163	100.100	100.037	7.000	100.301	100.238	100.175	
7.125	100.108	100.045	99.982	7.125	100.402	100.339	100.276	7.125	100.568	100.505	100.442	

Conventional ARM Adjustments

Cumulative LLPA Cap	
FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0.000

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

Additional Purchase LLPA Adjusters									
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters									
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

Cash-Out Refinance LTV / FICO Adjusters: All Products				
	≤30	30.01-60	60.01-70	70.01-75
≥ 780	-0.375	-0.375	-0.625	-0.875
760-779	-0.375	-0.375	-0.875	-1.250
740-759	-0.375	-0.375	-1.000	-1.625
720-739	-0.375	-0.500	-1.375	-2.000
700-719	-0.375	-0.500	-1.625	-2.625
680-699	-0.375	-0.625	-2.000	-2.875
660-679	-0.375	-0.875	-2.750	-4.000
640-659	-0.375	-1.375	-3.125	-4.625
620-639	-0.375	-1.375	-3.375	-4.875

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

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

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	97.383	97.383	97.380	5.750	97.408	97.379	97.340	4.375				
5.875	97.961	97.961	97.958	5.875	97.985	97.956	97.917	4.500				
6.000	98.448	98.448	98.445	6.000	98.571	98.542	98.503	4.625				
6.125	99.179	99.179	99.176	6.125	99.164	99.119	99.104	4.750	95.672	95.662	95.652	
6.250	99.506	99.499	99.489	6.250	99.192	99.147	99.132	4.875	96.077	96.067	96.057	
6.375	99.990	99.983	99.972	6.375	99.807	99.762	99.747	5.000	96.731	96.721	96.711	
6.500	100.434	100.427	100.416	6.500	100.147	100.102	100.087	5.125	97.035	97.025	97.015	
6.625	100.839	100.802	100.792	6.625	100.589	100.544	100.529	5.250	97.420	97.420	97.418	
6.750	100.910	100.888	100.863	6.750	100.659	100.614	100.599	5.375	97.789	97.779	97.769	
6.875	101.312	101.290	101.264	6.875	100.947	100.903	100.888	5.500	98.175	98.165	98.155	
7.000	101.716	101.694	101.669	7.000	101.464	101.420	101.405	5.625	98.460	98.452	98.442	
7.125	102.091	102.048	102.031	7.125	101.841	101.796	101.781	5.750	98.820	98.812	98.803	
7.250	102.121	102.092	102.059	7.250	101.608	101.563	101.542	5.875	99.138	99.130	99.120	
7.375	102.476	102.447	102.414	7.375	102.111	102.066	102.045	6.000	99.451	99.442	99.433	

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	95.193	95.183	95.173									
4.875	95.478	95.468	95.458									
5.000	96.231	96.221	96.211									
5.125	96.683	96.673	96.663									
5.250	96.991	96.981	96.971									
5.375	97.292	97.282	97.272									
5.500	97.446	97.437	97.428									
5.625	97.881	97.872	97.863									
5.750	98.176	98.167	98.158									
5.875	98.465	98.456	98.447									
6.000	98.963	98.939	98.914									

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	97.383	97.383	97.380	5.750	97.408	97.379	97.340	4.250				
5.875	97.961	97.961	97.958	5.875	97.985	97.956	97.917	4.375				
6.000	98.448	98.448	98.445	6.000	98.571	98.542	98.503	4.500				
6.125	98.929	98.929	98.926	6.125	98.848	98.819	98.780	4.625				
6.250	99.256	99.249	99.239	6.250	99.112	99.076	99.036	4.750	95.672	95.662	95.652	
6.375	99.740	99.733	99.722	6.375	99.393	99.357	99.317	4.875	96.077	96.067	96.057	
6.500	100.184	100.177	100.166	6.500	99.678	99.659	99.616	5.000	96.731	96.721	96.711	
6.625	100.560	100.552	100.542	6.625	100.004	99.985	99.942	5.125	97.035	97.025	97.015	
6.750	100.660	100.638	100.613	6.750	100.226	100.175	100.120	5.250	97.420	97.420	97.418	
6.875	101.062	101.040	101.014	6.875	100.405	100.354	100.299	5.375	97.789	97.779	97.769	
7.000	101.466	101.444	101.419	7.000	100.625	100.574	100.519	5.500	98.175	98.165	98.155	
7.125	101.820	101.798	101.773	7.125	100.906	100.851	100.839	5.625	98.460	98.452	98.442	
7.250	101.871	101.842	101.809	7.250	101.105	101.076	101.043	5.750	98.820	98.812	98.803	
7.375	102.226	102.197	102.164	7.375	101.554	101.275	101.492	5.875	99.138	99.130	99.120	
7.500	102.583	102.554	102.521	7.500	101.877	101.848	101.815	6.000	99.451	99.442	99.433	

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	95.193	95.183	95.173									
4.875	95.478	95.468	95.458									
5.000	96.231	96.221	96.211									
5.125	96.683	96.673	96.663									
5.250	96.991	96.981	96.971									
5.375	97.292	97.282	97.272									
5.500	97.446	97.437	97.428									
5.625	97.881	97.872	97.863									
5.750	98.176	98.167	98.158									

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	96.403	96.450	96.492	2.625				2.625				
5.750	97.066	97.102	97.120	2.750				2.750				
5.875	97.641	97.673	97.696	2.875				2.875				
6.000	98.182	98.211	98.236	3.000				3.000				
6.125	98.668	98.697	98.724	3.125				3.125				
6.250	98.884	98.902	98.906	3.250				3.250				
6.375	99.382	99.396	99.405	3.375				3.375				
6.500	99.820	99.831	99.845	3.500				3.500				
6.625	100.315	100.325	100.339	3.625				3.625				
6.750	100.316	100.317	100.307	3.750				3.750				
6.875	100.750	100.746	100.740	3.875				3.875				
7.000	101.112	101.104	101.104	4.000				4.000				
7.125	101.591	101.583	101.583	4.125				4.125				
7.250	101.497	101.480	101.456	4.250				4.250				
7.375	101.821	101.798	101.779									

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

RefiNow Adjustments												
Cumulative LLPA Cap												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas												
												0.000
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
Additional Purchase LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500			
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500			
Additional R/T Refinance LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Cash-Out Refinance LTV / FICO Adjusters: All Products												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80							
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375							
760-779	-0.375	-0.375	-0.875	-1.250	-1.875							
740-759	-0.375	-0.375	-1.000	-1.625	-2.375							
720-739	-0.375	-0.500	-1.375	-2.000	-2.750							
700-719	-0.375	-0.500	-1.625	-2.625	-3.250							
680-699	-0.375	-0.625	-2.000	-2.875	-3.750							
660-679	-0.375	-0.875	-2.750	-4.000	-4.750							
640-659	-0.375	-1.375	-3.125	-4.625	-5.125							
620-639	-0.375	-1.375	-3.375	-4.875	-5.125							
Additional Cash-Out Refinance LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80							
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750							
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375							
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375							
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500							
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625							
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750							
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125							
DTI > 40%	0.000	0.000	0.000	0.000	0.000							
Additional Miscellaneous LLPA Adjusters												
Escrow Waiver	-0.250											
Temporary 2-1 Buydown	Buydown options and pricing available through PML											
Lock Extension per Day	-0.025											

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	95.841	95.861	95.887	5.000				5.000	95.841	95.861	95.887	
5.125	96.621	96.641	96.668	5.125				5.125	96.621	96.641	96.668	
5.250	97.947	97.954	97.962	5.250	97.947	97.954	97.962	5.250	97.947	97.954	97.962	
5.375	98.443	98.451	98.458	5.375	98.443	98.451	98.458	5.375	98.443	98.451	98.458	
5.500	99.035	99.042	99.049	5.500	99.035	99.042	99.049	5.500	99.035	99.042	99.049	
5.625	99.493	99.501	99.508	5.625	99.493	99.501	99.508	5.625	99.493	99.501	99.508	
5.750	100.064	100.124	99.933	5.750	100.064	100.124	99.933	5.750	100.064	100.124	99.933	
5.875	100.242	100.052	100.111	5.875	100.242	100.052	100.111	5.875	100.242	100.052	100.111	
6.000	100.863	100.672	100.482	6.000	100.863	100.672	100.482	6.000	100.863	100.672	100.482	
6.125	101.180	100.990	100.811	6.125	101.180	100.990	100.811	6.125	101.180	100.990	100.811	
6.250	101.505	101.315	101.211	6.250	101.505	101.315	101.211	6.250	101.505	101.315	101.211	
6.375	101.108	101.079	101.050	6.375	101.108	101.079	101.050	6.375	101.108	101.079	101.050	
6.500	101.517	101.487	101.458	6.500	101.517	101.487	101.458	6.500	101.517	101.487	101.458	
6.625	101.986	101.957	101.928	6.625	101.986	101.957	101.928	6.625	101.986	101.957	101.928	
6.750	102.185	102.127	102.108	6.750	102.185	102.127	102.108	6.750	102.185	102.127	102.108	
6.875	101.938	101.880	101.821	6.875	101.938	101.880	101.821	6.875	101.938	101.880	101.821	
7.000	102.382	102.324	102.265	7.000	102.382	102.324	102.265	7.000	102.382	102.324	102.265	
7.125	102.739	102.680	102.622	7.125	102.739	102.680	102.622	7.125	102.739	102.680	102.622	
7.250	102.764	102.690	102.646	7.250	102.764	102.690	102.646	7.250	102.764	102.690	102.646	
7.375	102.203	102.128	101.978	7.375	102.203	102.128	101.978	7.375	102.203	102.128	101.978	
7.500	102.313	102.238	102.088	7.500	102.313	102.238	102.088	7.500	102.313	102.238	102.088	
7.625	102.423	102.348	102.274	7.625	102.423	102.348	102.274	7.625	102.423	102.348	102.274	
7.750	102.283	102.208	102.058	7.750	102.283	102.208	102.058	7.750	102.283	102.208	102.058	
7.875				7.875				7.875				
8.000				8.000				8.000				
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				5.000	94.637	94.602	94.628	
2.875				2.875				5.125	95.407	95.372	95.399	
3.000				3.000				5.250	97.367	97.124	97.132	
3.125				3.125				5.375	97.713	97.721	97.728	
3.250				3.250				5.500	98.430	98.437	98.444	
3.375				3.375				5.625	98.573	98.528	98.513	
3.500	90.974	91.057	91.127	3.500	90.974	91.057	91.127	5.750	99.432	99.491	99.301	
3.625	91.521	91.604	91.674	3.625	91.521	91.604	91.674	5.875	99.840	99.196	99.709	
3.750	92.639	92.709	92.763	3.750	92.639	92.709	92.763	6.000	100.320	99.804	100.050	
3.875	93.185	93.255	93.309	3.875	93.185	93.255	93.309	6.125	100.628	100.306	100.552	
4.000	93.730	93.800	93.854	4.000	93.730	93.800	93.854	6.250	100.910	100.094	100.780	
4.125	94.273	94.342	94.397	4.125	94.273	94.342	94.397	6.375	100.577	100.513	100.494	
4.250	95.176	95.248	95.288	4.250	95.176	95.248	95.288	6.500	101.146	100.832	101.062	
4.375	95.718	95.790	95.829	4.375	95.718	95.790	95.829	6.625	101.591	101.527	101.507	
4.500	96.255	96.328	96.367	4.500	96.255	96.328	96.367	6.750	101.419	101.110	101.331	
4.625	96.788	96.860	96.899	4.625	96.788	96.860	96.899	6.875	101.168	100.852	101.067	
4.750	97.207	97.126	97.150	4.750	97.207	97.126	97.150	7.000	101.676	101.610	101.575	
4.875	97.486	97.404	97.429	4.875	97.486	97.404	97.429	7.125	102.027	101.961	101.926	
5.000	98.005	97.924	97.948	5.000	98.005	97.924	97.948	7.250	100.184	100.092	100.812	
5.125	98.512	98.430	98.454	5.125	98.512	98.430	98.454	7.375	101.092	101.000	100.950	
5.250	98.583	98.519	98.528	5.250	98.583	98.519	98.528	7.500	101.538	101.446	101.396	
5.375	98.831	98.768	98.776	5.375	98.831	98.768	98.776	7.625	101.771	101.679	101.629	
5.500	99.308	99.244	99.253	5.500	99.308	99.244	99.253	7.750				
5.625	99.758	99.695	99.703	5.625	99.758	99.695	99.703	7.875				
5.750	99.697	99.651	99.635	5.750	99.697	99.651	99.635	8.000				
5.875	99.678	99.648	99.641	5.875	99.678	99.648	99.641	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	97.367	97.124	97.132	5.000	94.637	94.602	94.628	4.500	93.764	93.711	93.750	
5.375	97.713	97.721	97.728	5.125	95.407	95.372	95.399	4.625	94.284	94.231	94.271	
5.500	98.430	98.437	98.444	5.250	97.367	97.124	97.132	4.750	93.142	92.860	92.884	
5.625	98.573	98.528	98.513	5.375	97.713	97.721	97.728	4.875	93.403	93.122	93.146	
5.750	99.432	99.491	99.301	5.500	98.430	98.437	98.444	5.000	93.894	93.613	93.637	
5.875	99.840	99.196	99.709	5.625	98.573	98.528	98.513	5.125	94.359	94.078	94.102	
6.000	100.320	99.804	100.050	5.750	99.432	99.491	99.301	5.250	94.486	94.222	94.231	
6.125	100.628	100.306	100.552	5.875	99.840	99.196	99.709	5.375	94.685	94.421	94.430	
6.250	100.910	100.094	100.780	6.000	100.320	99.804	100.050	5.500	95.091	94.828	94.836	
6.375	100.577	100.513	100.494	6.125	100.628	100.306	100.552	5.625	95.449	95.186	95.194	
6.500	101.146	100.832	101.062	6.250	100.910	100.094	100.780	5.750	95.172	95.126	95.110	
6.625	101.591	101.527	101.507	6.375	100.577	100.513	100.494	5.875	94.644	94.582	94.551	
6.750	101.419	101.110	101.331	6.500	101.146	100.832	101.062	6.000	95.120	95.058	95.027	
6.875	101.168	100.852	101.067	6.625	101.591	101.527	101.507	6.125	95.591	95.528	95.497	
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.250	97.947	97.954	97.962	5.250	97.947	97.954	97.962	5.250	97.947	97.954	97.962	
5.375	98.443	98.451	98.458	5.375	98.443	98.451	98.458	5.375	98.443	98.451	98.458	
5.500	99.035	99.042	99.049	5.500	99.035	99.042	99.049	5.500	99.035	99.042	99.049	
5.625	99.493	99.501	99.508	5.625	99.493	99.501	99.508	5.625	99.493	99.501	99.508	
5.750	100.064	100.124	99.933	5.750	100.064	100.124	99.933	5.750	100.064	100.124	99.933	
5.875	100.242	100.052	100.111	5.875	100.242	100.052	100.111	5.875	100.242	100.052	100.111	
6.000	100.863	100.672	100.482	6.000	100.863	100.672	100.482	6.000	100.863	100.672	100.482	
6.125	101.180	100.990	100.811	6.125	101.180	100.990	100.811	6.125	101.180	100.990	100.811	
6.250	101.505	101.315	101.211	6.250	101.505	101.315	101.211	6.250	101.505	101.315	101.211	
6.375	101.108	101.079	101.050	6.375	101.108	101.079	101.050	6.375	101.108	101.079	101.050	
6.500	101.517	101.487	101.458	6.500	101.517	101.487	101.458	6.500	101.517	101.487	101.458	
6.625	101.986	101.957	101.928	6.625	101.986	101.957	101.928	6.625	101.986	101.957	101.928	
6.750	102.185	102.127	102.108	6.750	102.185	102.127	102.108	6.750	102.185	102.127	102.108	
6.875	101.938	101.880	101.821	6.875	101.938	101.880	101.821	6.875	101.938	101.880	101.821	
7.000	102.382	102.324	102.265	7.000	102.382	102.324	102.265	7.000	102.382	102.324	102.265	
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	96.255	96.328	96.367	4.250	95.176	95.248	95.288	5.250	97.367	97.124	97.132	
4.625	96.788	96.860	96.899	4.375	95.718	95.790	95.829	5.375	97.713	97.721	97.728	
4.750	97.207	97.126	97.150	4.500	96.255	96.328	96.367	5.500	98.430	98.437	98.444	
4.875	97.486	97.404	97.429	4.625	96.788	96.860	96.899	5.625	98.573	98.528	98.513	
5.000	98.005	97.924	97.948	4.750	97.207</							

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	98.443	98.451	98.458	5.375	98.443	98.451	98.458	5.000				
5.500	99.035	99.042	98.799	5.500	99.035	99.042	98.799	5.125	97.947	97.954	97.962	
5.625	99.493	99.501	99.508	5.625	99.493	99.501	99.508	5.250	98.443	98.451	98.458	
5.750	100.064	99.874	99.933	5.750	100.064	99.874	99.933	5.375	99.035	99.042	98.799	
5.875	100.247	100.259	100.111	5.875	100.247	100.259	100.111	5.500	99.035	99.042	98.799	
6.000	100.613	100.672	100.482	6.000	100.613	100.672	100.482	5.625	99.493	99.501	99.508	
6.125	101.180	100.990	100.799	6.125	101.180	100.990	100.799	5.750	100.064	99.874	99.933	
6.250	101.505	101.315	101.125	6.250	101.505	101.315	101.125	5.875	100.247	100.259	100.111	
6.375	101.108	101.079	101.050	6.375	101.108	101.079	101.050	6.000	100.613	100.672	100.482	
6.500	101.517	101.487	101.458	6.500	101.517	101.487	101.458	6.125	101.180	100.990	100.799	
6.625	101.986	101.957	101.928	6.625	101.986	101.957	101.928	6.250	101.505	101.315	101.125	
6.750	102.145	102.087	102.028	6.750	102.145	102.087	102.028	6.375	101.108	101.079	101.050	
6.875	101.938	101.880	101.821	6.875	101.938	101.880	101.821	6.500	101.517	101.487	101.458	
7.000	102.382	102.324	102.265	7.000	102.382	102.324	102.265	6.625	101.986	101.957	101.928	
7.125	102.739	102.680	102.622	7.125	102.739	102.680	102.622	6.750	102.145	102.087	102.028	
7.250	102.764	102.690	102.646	7.250	102.764	102.690	102.646	6.875	101.938	101.880	101.821	
7.375	102.203	102.128	101.978	7.375	102.203	102.128	101.978	7.000	102.382	102.324	102.265	
7.500	102.313	102.238	102.088	7.500	102.313	102.238	102.088	7.125	102.739	102.680	102.622	
7.625	102.423	102.348	102.198	7.625	102.423	102.348	102.198	7.250	102.764	102.690	102.646	
7.750	102.283	102.208	102.058	7.750	102.283	102.208	102.058	7.375	102.203	102.128	101.978	
7.875	102.393	102.318	102.168	7.875	102.393	102.318	102.168	7.500	102.313	102.238	102.088	
8.000	102.503	102.428	102.278	8.000	102.503	102.428	102.278	7.625	102.423	102.348	102.198	
8.125	102.613	102.538	102.388	8.125	102.613	102.538	102.388	7.750	102.283	102.208	102.058	
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	97.367	97.124	97.132	
3.250				3.250				5.375	97.713	97.721	97.728	
3.375				3.375				5.500	98.430	98.437	98.444	
3.500	90.983	91.066	91.136	3.500	90.983	91.066	91.136	5.625	98.573	98.528	98.513	
3.625	91.495	91.578	91.648	3.625	91.495	91.578	91.648	5.750	99.432	99.491	99.301	
3.750	92.705	92.775	92.830	3.750	92.705	92.775	92.830	5.875	99.840	99.172	99.709	
3.875	93.214	93.284	93.339	3.875	93.214	93.284	93.339	6.000	100.320	99.895	99.940	
4.000	93.718	93.788	93.843	4.000	93.718	93.788	93.843	6.125	100.547	100.387	100.383	
4.125	94.214	94.284	94.339	4.125	94.214	94.284	94.339	6.250	100.910	100.894	100.780	
4.250	95.227	95.299	95.339	4.250	95.227	95.299	95.339	6.375	100.453	100.409	100.390	
4.375	95.718	95.791	95.830	4.375	95.718	95.791	95.830	6.500	100.965	100.921	100.901	
4.500	96.197	96.269	96.308	4.500	96.197	96.269	96.308	6.625	101.311	101.235	101.253	
4.625	96.909	96.731	96.771	4.625	96.909	96.731	96.771	6.750	101.419	101.110	101.331	
4.750	97.227	97.146	97.170	4.750	97.227	97.146	97.170	6.875	101.005	100.959	100.924	
4.875	97.433	97.351	97.376	4.875	97.433	97.351	97.376	7.000	101.382	101.329	101.294	
5.000	97.867	97.785	97.809	5.000	97.867	97.785	97.809	7.125	101.739	101.556	101.622	
5.125	98.277	98.195	98.219	5.125	98.277	98.195	98.219	7.250	100.231	100.159	100.812	
5.250	98.559	98.496	98.505	5.250	98.559	98.496	98.505	7.375	100.898	100.826	100.776	
5.375	98.711	98.648	98.657	5.375	98.711	98.648	98.657	7.500	101.242	101.170	101.120	
5.500	99.083	99.020	99.029	5.500	99.083	99.020	99.029	7.625	101.452	101.380	101.330	
5.625	99.673	99.610	99.619	5.625	99.673	99.610	99.619	7.750				
5.750	99.697	99.651	99.635	5.750	99.697	99.651	99.635	7.875				
5.875	99.513	99.483	99.476	5.875	99.513	99.483	99.476	8.000				
6.000				6.000				8.125				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.500	100.965	100.921	100.901	6.125	100.547	100.387	100.383	4.500	93.629	93.577	93.616	
6.625	101.311	101.235	101.253	6.250	100.910	100.894	100.780	4.625	94.048	93.995	94.035	
6.750	101.419	101.110	101.331	6.375	100.453	100.409	100.390	4.750	93.112	92.830	92.854	
6.875	101.005	100.959	100.924	6.500	100.965	100.921	100.901	4.875	93.270	92.989	93.013	
7.000	101.382	101.329	101.294	6.625	101.311	101.235	101.253	5.000	93.645	93.363	93.387	
7.125	101.739	101.556	101.622	6.750	101.419	101.110	101.331	5.125	93.985	93.953	93.978	
7.250	100.231	100.159	100.812	6.875	101.005	100.959	100.924	5.250	94.404	94.140	94.149	
7.375	100.898	100.826	100.776	7.000	101.382	101.329	101.294	5.375	94.486	94.223	94.232	
7.500	101.242	101.170	101.120	7.125	101.739	101.556	101.622	5.500	94.780	94.766	94.775	
7.625	101.452	101.380	101.330	7.250	100.231	100.159	100.812	5.625	95.285	95.021	95.030	
7.750				7.375	100.898	100.826	100.776	5.750	95.172	95.126	95.110	
7.875				7.500	101.242	101.170	101.120	5.875	94.644	94.582	94.551	
8.000				7.625	101.452	101.380	101.330	6.000	95.120	95.058	95.027	
8.125				7.750				6.125	95.591	95.528	95.497	
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	101.108	101.079	101.050	6.375	101.108	101.079	101.050	6.000	100.613	100.672	100.482	
6.500	101.517	101.487	101.458	6.500	101.517	101.487	101.458	6.125	101.180	100.990	100.799	
6.625	101.986	101.957	101.928	6.625	101.986	101.957	101.928	6.250	101.505	101.315	101.125	
6.750	102.145	102.087	102.028	6.750	102.145	102.087	102.028	6.375	101.108	101.079	101.050	
6.875	101.938	101.880	101.821	6.875	101.938	101.880	101.821	6.500	101.517	101.487	101.458	
7.000	102.382	102.324	102.265	7.000	102.382	102.324	102.265	6.625	101.986	101.957	101.928	
7.125	102.739	102.680	102.622	7.125	102.739	102.680	102.622	6.750	102.145	102.087	102.028	
7.250	102.764	102.690	102.646	7.250	102.764	102.690	102.646	6.875	101.938	101.880	101.821	
7.375	102.203	102.128	101.978	7.375	102.203	102.128	101.978	7.000	102.382	102.324	102.265	
7.500	102.313	102.238	102.088	7.500	102.313	102.238	102.088	7.125	102.739	102.680	102.622	
7.625	102.423	102.348	102.198	7.625	102.423	102.348	102.198	7.250	102.764	102.690	102.646	
7.750	102.283	102.208	102.058	7.750	102.283	102.208	102.058	7.375	102.203	102.128	101.978	
7.875	102.393	102.318	102.168	7.875	102.393	102.318	102.168	7.500	102.313	102.238	102.088	
8.000	102.503	102.428	102.278	8.000	102.503	102.428	102.278	7.625	102.423	102.348	102.198	
8.125	102.613	102.538	102.388	8.125	102.613	102.538	102.388	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	96.197	96.269	96.308	4.500	96.197	96.269	96.308	6.625	101.311	101.235	101.253	
4.625	96.909	96.731	96.771	4.625	96.909	96.731	96.771	6.750	101.419	101.110	101.331	
4.750	97.227	97.146	97.170	4.750	97.227	97.146	97.170	6.875	101.005	100.959	100.924	
4.875	97.433	97.351	97.376	4.875	97.433	97.351	97.376	7.000	101.382	101.329	101.294	
5.000	97.867	97.785	97.809	5.000	97.867	97.785	97.809	7.125	101.739	101.556	101.62	



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:
 1:56:34 PM

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	98.259	98.105	97.805	6.750	95.659	95.505	95.205	6.750				
6.875	98.432	98.262	97.962	6.875	95.832	95.662	95.362	6.875				
7.000	98.961	98.791	98.491	7.000	96.361	96.191	95.891	7.000				
7.125	99.444	99.274	98.974	7.125	96.844	96.674	96.374	7.125				
7.250	99.896	99.726	99.426	7.250	97.296	97.126	96.826	7.250				
7.375	100.023	99.786	99.486	7.375	97.423	97.186	96.886	7.375				
7.500	100.512	100.275	99.975	7.500	97.912	97.675	97.375	7.500				
7.625	100.955	100.718	100.418	7.625	98.355	98.118	97.818	7.625				
7.750	101.367	101.130	100.830	7.750	98.767	98.530	98.230	7.750				
7.875	100.790	100.487	100.187	7.875	98.190	97.887	97.587	7.875				
8.000	101.239	100.936	100.636	8.000	98.639	98.336	98.036	8.000				
8.125	101.632	101.329	101.029	8.125	99.032	98.729	98.429	8.125				
8.250	102.024	101.721	101.421	8.250	99.424	99.121	98.821	8.250				
8.375				8.375				8.375				

Government DPA												
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.259	96.105	95.805	6.750	93.659	93.505	93.205	6.750				
6.875	96.432	96.262	95.962	6.875	93.832	93.662	93.362	6.875				
7.000	96.961	96.791	96.491	7.000	94.361	94.191	93.891	7.000				
7.125	97.444	97.274	96.974	7.125	94.844	94.674	94.374	7.125				
7.250	97.896	97.726	97.426	7.250	95.296	95.126	94.826	7.250				
7.375	98.023	97.786	97.486	7.375	95.423	95.186	94.886	7.375				
7.500	98.512	98.275	97.975	7.500	95.912	95.675	95.375	7.500				
7.625	98.955	98.718	98.418	7.625	96.355	96.118	95.818	7.625				
7.750	99.367	99.130	98.830	7.750	96.767	96.530	96.230	7.750				
7.875	98.790	98.487	98.187	7.875	96.190	95.887	95.587	7.875				
8.000	99.239	98.936	98.636	8.000	96.639	96.336	96.036	8.000				
8.125	99.632	99.329	99.029	8.125	97.032	96.729	96.429	8.125				
8.250	100.024	99.721	99.421	8.250	97.424	97.121	96.821	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.