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

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

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

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

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



Brokers First Funding
250 Baker St., Suite 200
Costa Mesa, CA, 92626

Lock Cut-off Time
Lock Desk: 8:00 AM – 6:00 PM PST

Effective Time:
8:11:53 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	96.837	96.898	96.876	5.625	96.837	96.898	96.876	5.000	94.458	94.413	94.398	
5.750	97.551	97.551	97.547	5.750	97.551	97.551	97.547	5.125	95.040	94.995	94.980	
5.875	98.129	98.129	98.125	5.875	98.129	98.129	98.125	5.250	95.749	95.705	95.690	
6.000	98.630	98.611	98.608	6.000	98.630	98.611	98.608	5.375	96.393	96.348	96.333	
6.125	99.095	99.095	99.091	6.125	99.095	99.095	99.091	5.500	97.251	97.206	97.191	
6.250	99.416	99.408	99.397	6.250	99.416	99.408	99.397	5.625	97.804	97.837	97.858	
6.375	99.880	99.873	99.862	6.375	99.880	99.873	99.862	5.750	98.440	98.469	98.495	
6.500	100.357	100.319	100.308	6.500	100.357	100.319	100.308	5.875	98.965	98.990	99.021	
6.625	100.712	100.697	100.686	6.625	100.712	100.697	100.686	6.000	99.488	99.510	99.545	
6.750	100.858	100.843	100.825	6.750	100.858	100.843	100.825	6.125	99.914	99.936	99.971	
6.875	101.250	101.236	101.217	6.875	101.250	101.236	101.217	6.250	99.888	99.865	99.877	
7.000	101.650	101.635	101.617	7.000	101.650	101.635	101.617	6.375	100.425	100.380	100.365	
7.125	101.999	101.984	101.966	7.125	101.999	101.984	101.966	6.500	100.884	100.839	100.824	
7.250	102.070	102.048	102.022	7.250	102.070	102.048	102.022	6.625	101.220	101.180	101.196	
7.375	102.419	102.397	102.371	7.375	102.419	102.397	102.371	6.750	101.001	100.965	100.951	
7.500	102.749	102.727	102.701	7.500	102.749	102.727	102.701	6.875	101.501	101.457	101.442	
7.625	103.043	103.021	102.995	7.625	103.043	103.021	102.995	7.000	101.659	101.646	101.645	
7.750	102.577	102.547	102.511	7.750	102.577	102.547	102.511	7.125	101.999	101.984	101.966	
7.875	102.911	102.866	102.837	7.875	102.911	102.866	102.837	7.250	102.070	102.048	102.022	
8.000	102.689	102.638	102.613	8.000	102.689	102.638	102.613	7.375	102.419	102.397	102.371	
8.125	102.890	102.839	102.815	8.125	102.890	102.839	102.815	7.500	102.749	102.727	102.701	
8.250				8.250				7.625	102.793	102.771	102.745	
8.375				8.375				7.750	102.327	102.297	102.261	
8.500				8.500				7.875	102.084	102.036	102.007	
8.625				8.625				8.000	102.329	102.279	102.253	

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	96.288	96.331	96.358	4.625	96.399	96.351	96.351					
4.750	96.801	96.844	96.871	4.750	96.924	96.881	96.881					
4.875	97.228	97.271	97.298	4.875	97.213	97.175	97.425					
5.000	97.603	97.646	97.673	5.000	97.299	97.241	97.302					
5.125	97.847	97.741	97.754	5.125	97.928	97.868	97.868					
5.250	98.262	98.151	98.170	5.250	98.153	98.098	98.098					
5.375	98.762	98.655	98.667	5.375	98.646	98.596	98.596					
5.500	99.188	99.142	99.126	5.500	99.188	99.142	99.126					
5.625	99.265	99.212	99.210	5.625	99.102	99.055	99.040					
5.750	99.628	99.568	99.575	5.750	99.603	99.557	99.542					
5.875	100.070	100.014	100.015	5.875	100.060	100.014	99.999					
6.000	100.357	100.311	100.296	6.000	100.357	100.311	100.296					
6.125	100.123	100.092	100.078	6.125	100.135	100.082	100.088					
6.250	100.536	100.503	100.492	6.250	100.441	100.381	100.392					
6.375	100.876	100.813	100.783	6.375	100.876	100.813	100.783					
6.500	101.140	101.097	101.073	6.500	101.140	101.078	101.047					
6.625	100.911	100.981	100.953	6.625	100.903	100.920	100.913					
6.750	101.375	101.296	101.241	6.750	101.375	101.296	101.241					
6.875	101.795	101.717	101.661	6.875	101.795	101.717	101.661					
7.000	102.036	101.958	101.902	7.000	102.036	101.958	101.902					

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	98.581	98.536	98.521	6.000	98.324	98.280	98.265	5.125	96.020	95.974	95.959	
6.125	99.020	99.004	98.966	6.125	98.759	98.715	98.700	5.250	96.547	96.501	96.485	
6.250	99.451	99.419	99.392	6.250	99.000	98.955	98.940	5.375	97.028	96.982	96.966	
6.375	99.840	99.804	99.780	6.375	99.788	99.744	99.729	5.500	97.361	97.315	97.299	
6.500	100.371	100.327	100.312	6.500	100.269	100.225	100.210	5.625	97.577	97.531	97.515	
6.625	100.676	100.631	100.616	6.625	100.608	100.564	100.549	5.750	97.824	97.778	97.762	
6.750	100.830	100.777	100.768	6.750	99.978	99.926	99.917	5.875	98.275	98.228	98.213	
6.875	101.166	101.114	101.105	6.875	100.402	100.357	100.342	6.000	98.559	98.513	98.497	
7.000	101.445	101.393	101.384	7.000	100.829	100.785	100.770	6.125	98.996	98.933	98.903	
7.125	101.768	101.717	101.708	7.125	101.098	101.054	101.039	6.250	99.474	99.412	99.381	
7.250	101.452	101.433	101.391	7.250	101.293	101.219	101.213	6.375	99.901	99.839	99.808	
7.375	101.794	101.780	101.705	7.375	101.565	101.491	101.485	6.500	100.138	100.076	100.045	
7.500	102.129	102.115	102.035	7.500	101.846	101.773	101.767	6.625	99.816	99.737	99.682	
7.625	102.206	102.174	102.156	7.625	101.909	101.837	101.831	6.750	100.283	100.205	100.149	
7.750	101.611	101.516	101.511	7.750	101.427	101.332	101.327	6.875	100.691	100.613	100.557	
7.875	101.925	101.830	101.825	7.875	100.761	100.713	100.620	7.000	100.881	100.803	100.747	

Conventional Fixed Adjustments												
Cumulative LLPA Cap												
FTBH with AMI at or below 100% or 120% in designated High Cost Areas												0.000
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
740-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.000	-0.875	-0.750	-0.500			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
Additional Purchase LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375			
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			
740-739	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											

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	96.827	96.760	96.663	5.250				5.250				
5.375	97.303	97.235	97.138	5.375				5.375				
5.500	97.719	97.650	97.553	5.500				5.500				
5.625	98.070	97.999	97.902	5.625	97.854	97.784	97.687	5.625	96.127	96.064	96.001	
5.750	98.392	98.321	98.224	5.750	98.228	98.157	98.060	5.750	97.565	97.494	97.397	
5.875	98.688	98.616	98.519	5.875	98.570	98.498	98.401	5.875	97.978	97.906	97.809	
6.000	98.985	98.912	98.815	6.000	98.858	98.785	98.688	6.000	98.355	98.281	98.184	
6.125	99.285	99.211	99.114	6.125	99.088	99.013	98.916	6.125	98.694	98.620	98.523	
6.250	99.549	99.474	99.377	6.250	99.330	99.255	99.158	6.250	99.023	98.948	98.851	
6.375	99.741	99.664	99.567	6.375	99.803	99.726	99.629	6.375	99.308	99.232	99.135	
6.500	99.924	99.846	99.749	6.500	99.793	99.716	99.619	6.500	99.570	99.493	99.396	
6.625	100.093	100.015	99.918	6.625	100.049	99.970	99.873	6.625	99.802	99.724	99.627	
6.750	99.259	99.196	99.133	6.750	99.598	99.535	99.472	6.750	100.246	100.167	100.070	
6.875	99.460	99.397	99.334	6.875	99.666	99.603	99.540	6.875	100.391	100.310	100.213	
7.000	99.803	99.740	99.677	7.000	100.071	100.008	99.945	7.000	100.220	100.157	100.094	
7.125				7.125	100.310	100.247	100.184	7.125	100.487	100.424	100.361	
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	96.346	96.283	96.220	5.250				5.250				
5.375	96.692	96.629	96.566	5.375				5.375				
5.500	96.995	96.932	96.869	5.500				5.500				
5.625	97.359	97.296	97.233	5.625	96.997	96.934	96.871	5.625	96.296	96.233	96.170	
5.750	97.692	97.629	97.566	5.750	97.407	97.344	97.281	5.750	96.773	96.710	96.647	
5.875	97.886	97.823	97.760	5.875	97.804	97.741	97.678	5.875	97.067	97.004	96.941	
6.000	98.223	98.160	98.097	6.000	98.035	97.972	97.909	6.000	97.527	97.464	97.401	
6.125	98.419	98.356	98.293	6.125	98.432	98.369	98.306	6.125	97.791	97.728	97.665	
6.250	98.758	98.695	98.632	6.250	98.831	98.768	98.705	6.250	98.239	98.176	98.113	
6.375	98.954	98.891	98.828	6.375	99.233	99.170	99.107	6.375	98.687	98.624	98.561	
6.500	99.151	99.088	99.025	6.500	99.299	99.236	99.173	6.500	99.138	99.075	99.012	
6.625	99.206	99.143	99.080	6.625	99.365	99.302	99.239	6.625	99.216	99.153	99.090	
6.750	99.429	99.366	99.303	6.750	99.767	99.704	99.641	6.750	99.669	99.606	99.543	
6.875	99.629	99.566	99.503	6.875	99.835	99.772	99.709	6.875	99.935	99.872	99.809	
7.000	99.973	99.910	99.847	7.000	100.240	100.177	100.114	7.000	100.389	100.326	100.263	
7.125	100.173	100.110	100.047	7.125	100.479	100.416	100.353	7.125	100.656	100.593	100.530	
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



YOUR BFF IN WHOLESALE

Thursday, March 21, 2024

Effective Time:
8:11:53 AM

Brokers First Funding
250 Baker St., Suite 200
Costa Mesa, CA, 92626

Lock Cut-off Time
Lock Desk: 8:00 AM – 6:00 PM PST

Home 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	97.551	97.551	97.547	5.750	97.324	97.295	97.255	4.375				
5.875	98.129	98.129	98.125	5.875	97.900	97.871	97.830	4.500				
6.000	98.812	98.767	98.752	6.000	98.812	98.767	98.752	4.625				
6.125	99.341	99.296	99.282	6.125	99.341	99.296	99.282	4.750	95.756	95.745	95.735	
6.250	99.416	99.408	99.397	6.250	99.378	99.333	99.319	4.875	96.161	96.150	96.140	
6.375	99.983	99.938	99.923	6.375	99.733	99.688	99.673	5.000	96.814	96.803	96.793	
6.500	100.545	100.500	100.485	6.500	100.295	100.250	100.235	5.125	97.054	97.044	97.035	
6.625	100.982	100.937	100.922	6.625	100.732	100.687	100.672	5.250	97.436	97.426	97.417	
6.750	100.858	100.843	100.825	6.750	100.494	100.450	100.435	5.375	97.806	97.796	97.787	
6.875	101.274	101.236	101.217	6.875	101.024	100.980	100.965	5.500	98.191	98.181	98.172	
7.000	101.785	101.740	101.725	7.000	101.535	101.490	101.475	5.625	98.435	98.427	98.417	
7.125	102.165	102.120	102.105	7.125	101.915	101.870	101.855	5.750	98.836	98.827	98.819	
7.250	102.070	102.048	102.022	7.250	101.652	101.607	101.585	5.875	99.188	99.179	99.171	
7.375	102.419	102.397	102.371	7.375	102.146	102.101	102.079	6.000	99.516	99.507	99.499	

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	95.276	95.265	95.255									
4.875	95.592	95.581	95.571									
5.000	96.247	96.237	96.228									
5.125	96.700	96.690	96.681									
5.250	97.007	96.997	96.988									
5.375	97.308	97.298	97.289									
5.500	97.489	97.479	97.470									
5.625	97.950	97.941	97.933									
5.750	98.244	98.235	98.227									
5.875	98.532	98.523	98.515									
6.000	98.930	98.906	98.881									

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	97.551	97.551	97.547	5.750	97.324	97.295	97.255	4.250				
5.875	98.129	98.129	98.125	5.875	97.900	97.871	97.830	4.375				
6.000	98.611	98.611	98.608	6.000	98.483	98.453	98.413	4.500				
6.125	99.095	99.095	99.091	6.125	99.006	98.977	98.687	4.625				
6.250	99.416	99.408	99.397	6.250	98.999	98.963	98.922	4.750	95.756	95.745	95.735	
6.375	99.880	99.873	99.862	6.375	99.293	99.259	99.229	4.875	96.161	96.150	96.140	
6.500	100.327	100.319	100.308	6.500	99.671	99.637	99.607	5.000	96.814	96.803	96.793	
6.625	100.704	100.697	100.686	6.625	100.011	99.977	99.947	5.125	97.054	97.044	97.035	
6.750	100.858	100.843	100.825	6.750	100.141	100.097	100.049	5.250	97.436	97.426	97.417	
6.875	101.250	101.236	101.217	6.875	100.313	100.269	100.221	5.375	97.806	97.796	97.787	
7.000	101.650	101.635	101.617	7.000	100.530	100.482	100.465	5.500	98.191	98.181	98.172	
7.125	101.999	101.984	101.966	7.125	100.862	100.808	100.797	5.625	98.435	98.427	98.417	
7.250	102.070	102.048	102.022	7.250	101.033	101.011	100.985	5.750	98.836	98.827	98.819	
7.375	102.419	102.397	102.371	7.375	101.476	101.454	101.428	5.875	99.188	99.179	99.171	
7.500	102.749	102.727	102.701	7.500	101.795	101.773	101.747	6.000	99.516	99.507	99.499	

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	95.276	95.265	95.255									
4.875	95.592	95.581	95.571									
5.000	96.247	96.237	96.228									
5.125	96.700	96.690	96.681									
5.250	97.007	96.997	96.988									
5.375	97.308	97.298	97.289									
5.500	97.489	97.479	97.470									
5.625	97.950	97.941	97.933									
5.750	98.244	98.235	98.227									

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	96.419	96.459	96.511	2.625				2.625				
5.750	97.033	97.062	97.088	2.750				2.750				
5.875	97.608	97.632	97.664	2.875				2.875				
6.000	98.149	98.170	98.203	3.000				3.000				
6.125	98.635	98.656	98.692	3.125				3.125				
6.250	98.911	98.922	98.934	3.250				3.250				
6.375	99.409	99.415	99.432	3.375				3.375				
6.500	99.847	99.850	99.867	3.500				3.500				
6.625	100.341	100.344	100.361	3.625				3.625				
6.750	100.295	100.288	100.286	3.750				3.750				
6.875	100.726	100.715	100.713	3.875				3.875				
7.000	101.084	101.070	101.068	4.000				4.000				
7.125	101.555	101.540	101.539	4.125				4.125				
7.250	101.445	101.420	101.404	4.250				4.250				
7.375	101.763	101.734	101.716									

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	95.866	95.887	95.913	5.000				5.000	95.866	95.887	95.913	
5.125	96.647	96.668	96.695	5.125				5.125	96.647	96.668	96.695	
5.250	97.997	97.922	97.867	5.250	97.997	97.922	97.867	5.250	97.997	97.922	97.867	
5.375	98.499	98.424	98.361	5.375	98.499	98.424	98.361	5.375	98.499	98.424	98.361	
5.500	98.937	98.921	98.921	5.500	98.937	98.921	98.921	5.500	98.937	98.921	98.921	
5.625	99.472	99.428	99.413	5.625	99.472	99.428	99.413	5.625	99.472	99.428	99.413	
5.750	100.188	99.998	99.957	5.750	100.188	99.998	99.957	5.750	100.188	99.998	99.957	
5.875	100.361	100.170	99.980	5.875	100.361	100.170	99.980	5.875	100.361	100.170	99.980	
6.000	100.718	100.528	100.346	6.000	100.718	100.528	100.346	6.000	100.718	100.528	100.346	
6.125	101.051	100.919	100.904	6.125	101.051	100.919	100.904	6.125	101.051	100.919	100.904	
6.250	101.361	101.170	101.125	6.250	101.361	101.170	101.125	6.250	101.361	101.170	101.125	
6.375	101.087	101.051	101.014	6.375	101.087	101.051	101.014	6.375	101.087	101.051	101.014	
6.500	101.478	101.441	101.405	6.500	101.478	101.441	101.405	6.500	101.478	101.441	101.405	
6.625	101.916	101.879	101.843	6.625	101.916	101.879	101.843	6.625	101.916	101.879	101.843	
6.750	102.159	102.108	102.057	6.750	102.159	102.108	102.057	6.750	102.159	102.108	102.057	
6.875	101.935	101.884	101.833	6.875	101.935	101.884	101.833	6.875	101.935	101.884	101.833	
7.000	102.349	102.297	102.246	7.000	102.349	102.297	102.246	7.000	102.349	102.297	102.246	
7.125	102.689	102.638	102.587	7.125	102.689	102.638	102.587	7.125	102.689	102.638	102.587	
7.250	102.778	102.704	102.660	7.250	102.778	102.704	102.660	7.250	102.778	102.704	102.660	
7.375	102.218	102.143	101.993	7.375	102.218	102.143	101.993	7.375	102.218	102.143	101.993	
7.500	102.578	102.503	102.353	7.500	102.578	102.503	102.353	7.500	102.578	102.503	102.353	
7.625	102.688	102.613	102.463	7.625	102.688	102.613	102.463	7.625	102.688	102.613	102.463	
7.750	102.548	102.473	102.323	7.750	102.548	102.473	102.323	7.750	102.548	102.473	102.323	
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	94.912	94.878	94.904	
2.875				2.875				5.125	95.684	95.649	95.425	
3.000				3.000				5.250	97.287	97.287	97.287	
3.125				3.125				5.375	97.697	97.653	97.638	
3.250				3.250				5.500	98.316	98.316	98.316	
3.375				3.375				5.625	98.885	98.840	98.826	
3.500	90.908	90.991	91.061	3.500	90.908	90.991	91.061	5.750	99.556	99.434	99.419	
3.625	91.456	91.539	91.609	3.625	91.456	91.539	91.609	5.875	99.708	99.417	99.577	
3.750	92.570	92.640	92.695	3.750	92.570	92.640	92.695	6.000	100.176	100.026	100.022	
3.875	93.117	93.187	93.242	3.875	93.117	93.187	93.242	6.125	100.602	100.578	100.574	
4.000	93.663	93.732	93.787	4.000	93.663	93.732	93.787	6.250	101.016	100.327	100.635	
4.125	94.206	94.276	94.331	4.125	94.206	94.276	94.331	6.375	100.487	100.455	100.435	
4.250	95.137	95.225	95.265	4.250	95.137	95.225	95.265	6.500	101.054	101.022	101.002	
4.375	95.680	95.767	95.807	4.375	95.680	95.767	95.807	6.625	101.526	101.494	101.474	
4.500	96.218	96.306	96.345	4.500	96.218	96.306	96.345	6.750	101.436	101.127	101.347	
4.625	97.001	96.838	96.878	4.625	97.001	96.838	96.878	6.875	101.181	100.866	101.081	
4.750	97.151	97.085	97.109	4.750	97.151	97.085	97.109	7.000	101.689	101.624	101.589	
4.875	97.430	97.364	97.388	4.875	97.430	97.364	97.388	7.125	102.035	101.719	101.934	
5.000	97.949	97.883	97.907	5.000	97.949	97.883	97.907	7.250	100.195	100.104	100.870	
5.125	98.455	98.389	98.413	5.125	98.455	98.389	98.413	7.375	101.099	101.008	100.958	
5.250	98.540	98.523	98.532	5.250	98.540	98.523	98.532	7.500	101.540	101.449	101.399	
5.375	98.787	98.770	98.779	5.375	98.787	98.770	98.779	7.625	101.768	101.677	101.627	
5.500	99.262	99.245	99.254	5.500	99.262	99.245	99.254	7.750				
5.625	99.709	99.693	99.701	5.625	99.709	99.693	99.701	7.875				
5.750	99.808	99.762	99.747	5.750	99.808	99.762	99.747	8.000				
5.875	99.629	99.630	99.624	5.875	99.629	99.630	99.624	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	97.287	97.287	97.287	5.000	94.912	94.878	94.904	4.500	93.726	93.689	93.729	
5.375	97.697	97.653	97.638	5.125	95.684	95.649	95.425	4.625	94.247	94.209	94.249	
5.500	98.316	98.316	98.316	5.250	97.287	97.287	97.287	4.750	93.085	92.820	92.844	
5.625	98.885	98.840	98.826	5.375	97.697	97.653	97.638	4.875	93.347	93.081	93.105	
5.750	99.556	99.434	99.419	5.500	98.316	98.316	98.316	5.000	93.836	93.570	93.595	
5.875	99.708	99.417	99.577	5.625	98.885	98.840	98.826	5.125	94.298	94.033	94.057	
6.000	100.176	100.026	100.022	5.750	99.556	99.434	99.419	5.250	94.441	94.225	94.233	
6.125	100.602	100.578	100.574	5.875	99.708	99.417	99.577	5.375	94.636	94.420	94.428	
6.250	101.016	100.327	100.635	6.000	100.176	100.026	100.022	5.500	95.037	94.821	94.830	
6.375	100.487	100.455	100.435	6.125	100.602	100.578	100.574	5.625	95.388	95.421	95.430	
6.500	101.054	101.022	101.002	6.250	101.016	100.327	100.635	5.750	95.283	95.237	95.222	
6.625	101.526	101.494	101.474	6.375	100.487	100.455	100.435	5.875	94.729	94.667	94.636	
6.750	101.436	101.127	101.347	6.500	101.054	101.022	101.002	6.000	95.203	95.141	95.110	
6.875	101.181	100.866	101.081	6.625	101.526	101.494	101.474	6.125	95.670	95.608	95.577	
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	97.997	97.922	97.867	5.250	97.997	97.922	97.867	5.250	97.997	97.922	97.867	
5.375	98.499	98.424	98.361	5.375	98.499	98.424	98.361	5.375	98.499	98.424	98.361	
5.500	98.937	98.921	98.921	5.500	98.937	98.921	98.921	5.500	98.937	98.921	98.921	
5.625	99.472	99.428	99.413	5.625	99.472	99.428	99.413	5.625	99.472	99.428	99.413	
5.750	100.188	99.998	99.957	5.750	100.188	99.998	99.957	5.750	100.188	99.998	99.957	
5.875	100.361	100.170	99.980	5.875	100.361	100.170	99.980	5.875	100.361	100.170	99.980	
6.000	100.718	100.528	100.346	6.000	100.718	100.528	100.346	6.000	100.718	100.528	100.346	
6.125	101.051	100.919	100.904	6.125	101.051	100.919	100.904	6.125	101.051	100.919	100.904	
6.250	101.361	101.170	101.125	6.250	101.361	101.170	101.125	6.250	101.361	101.170	101.125	
6.375	101.087	101.051	101.014	6.375	101.087	101.051	101.014	6.375	101.087	101.051	101.014	
6.500	101.478	101.441	101.405	6.500	101.478	101.441	101.405	6.500	101.478	101.441	101.405	
6.625	101.916	101.879	101.843	6.625	101.916	101.879	101.843	6.625	101.916	101.879	101.843	
6.750	102.159	102.108	102.057	6.750	102.159	102.108	102.057	6.750	102.159	102.108	102.057	
6.875	101.935	101.884	101.833	6.875	101.935	101.884	101.833	6.875	101.935	101.884	101.833	
7.000	102.349	102.297	102.246	7.000	102.349	102.297	102.246	7.000	102.349	102.297	102.246	
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	96.218	96.306	96.345	4.250	95.137	95.225	95.265	4.250	97.287	97.287	97.287	
4.625	97.001	96.838	96.878	4.375	95.680	95.767	95.807	5.375	97.697	97.653	97.638	
4.750	97.151	97.085	97.109	4.500	96.218	96.306	96.345	5.500	98.316	98.316	98.316	
4.875	97.430	97.364	97.388	4.625	97.001	96.838	96.878	5.625	98.885	98.840	98.826	
5.000	97.949	97.883	97.907	4.750	97.151	97.08						

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	98.499	98.424	98.361	5.375	98.499	98.424	98.361	5.000				
5.500	98.937	98.921	98.921	5.500	98.937	98.921	98.921	5.125				
5.625	99.472	99.428	99.413	5.625	99.472	99.428	99.413	5.250	97.997	97.922	97.867	
5.750	100.188	99.998	99.957	5.750	100.188	99.998	99.957	5.375	98.499	98.424	98.361	
5.875	100.361	100.170	99.980	5.875	100.361	100.170	99.980	5.500	98.937	98.921	98.921	
6.000	100.718	100.528	100.346	6.000	100.718	100.528	100.346	5.625	99.472	99.428	99.413	
6.125	101.051	100.919	100.904	6.125	101.051	100.919	100.904	5.750	100.188	99.998	99.957	
6.250	101.361	101.170	101.114	6.250	101.361	101.170	101.114	5.875	100.361	100.170	99.980	
6.375	101.087	101.051	101.014	6.375	101.087	101.051	101.014	6.000	100.718	100.528	100.346	
6.500	101.478	101.441	101.405	6.500	101.478	101.441	101.405	6.125	101.051	100.919	100.904	
6.625	101.916	101.879	101.843	6.625	101.916	101.879	101.843	6.250	101.361	101.170	101.114	
6.750	102.159	102.108	102.057	6.750	102.159	102.108	102.057	6.375	101.087	101.051	101.014	
6.875	101.935	101.884	101.833	6.875	101.935	101.884	101.833	6.500	101.478	101.441	101.405	
7.000	102.349	102.297	102.246	7.000	102.349	102.297	102.246	6.625	101.916	101.879	101.843	
7.125	102.689	102.638	102.587	7.125	102.689	102.638	102.587	6.750	102.159	102.108	102.057	
7.250	102.778	102.704	102.660	7.250	102.778	102.704	102.660	6.875	101.935	101.884	101.833	
7.375	102.218	102.143	101.993	7.375	102.218	102.143	101.993	7.000	102.349	102.297	102.246	
7.500	102.328	102.253	102.103	7.500	102.328	102.253	102.103	7.125	102.689	102.638	102.587	
7.625	102.438	102.363	102.463	7.625	102.438	102.363	102.463	7.250	102.778	102.704	102.660	
7.750	102.548	102.473	102.323	7.750	102.548	102.473	102.323	7.375	102.218	102.143	101.993	
7.875	102.658	102.583	102.433	7.875	102.658	102.583	102.433	7.500	102.328	102.253	102.103	
8.000	102.768	102.693	102.543	8.000	102.768	102.693	102.543	7.625	102.438	102.363	102.463	
8.125	102.878	102.803	102.653	8.125	102.878	102.803	102.653	7.750	102.548	102.473	102.323	
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	97.287	97.287	97.287	
3.250				3.250				5.375	97.697	97.653	97.638	
3.375				3.375				5.500	98.316	98.316	98.316	
3.500	90.917	91.000	91.070	3.500	90.917	91.000	91.070	5.625	98.635	98.590	98.826	
3.625	91.430	91.513	91.583	3.625	91.430	91.513	91.583	5.750	99.556	99.434	99.419	
3.750	92.637	92.706	92.761	3.750	92.637	92.706	92.761	5.875	99.708	99.393	99.577	
3.875	93.146	93.216	93.271	3.875	93.146	93.216	93.271	6.000	100.176	99.865	99.861	
4.000	93.651	93.720	93.775	4.000	93.651	93.720	93.775	6.125	100.418	100.405	100.401	
4.125	94.147	94.217	94.271	4.125	94.147	94.217	94.271	6.250	101.016	100.327	100.635	
4.250	95.188	95.276	95.315	4.250	95.188	95.276	95.315	6.375	100.412	100.345	100.339	
4.375	95.679	95.767	95.806	4.375	95.679	95.767	95.806	6.500	100.864	100.852	100.833	
4.500	96.156	96.244	96.284	4.500	96.156	96.244	96.284	6.625	101.241	101.160	101.168	
4.625	96.867	96.955	96.995	4.625	96.867	96.955	96.995	6.750	101.436	101.127	101.347	
4.750	97.169	97.103	97.128	4.750	97.169	97.103	97.128	6.875	101.014	100.969	100.934	
4.875	97.373	97.307	97.331	4.875	97.373	97.307	97.331	7.000	101.387	101.341	101.307	
5.000	98.055	97.989	97.763	5.000	98.055	97.989	97.763	7.125	101.689	101.563	101.587	
5.125	98.462	98.396	98.420	5.125	98.462	98.396	98.420	7.250	100.241	100.170	100.870	
5.250	98.531	98.496	98.505	5.250	98.531	98.496	98.505	7.375	100.905	100.833	100.783	
5.375	98.662	98.645	98.654	5.375	98.662	98.645	98.654	7.500	101.244	101.173	101.123	
5.500	99.280	99.263	99.272	5.500	99.280	99.263	99.272	7.625	101.451	101.379	101.329	
5.625	99.616	99.599	99.608	5.625	99.616	99.599	99.608	7.750				
5.750	99.808	99.762	99.747	5.750	99.808	99.762	99.747	7.875				
5.875	99.709	99.461	99.454	5.875	99.709	99.461	99.454	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	100.864	100.852	100.833	6.125	100.418	100.405	100.401	4.500	93.587	93.550	93.589	
6.625	101.241	101.160	101.168	6.250	101.016	100.327	100.635	4.625	94.002	93.965	94.004	
6.750	101.436	101.127	101.347	6.375	100.412	100.345	100.339	4.750	93.052	92.801	92.810	
6.875	101.014	100.969	100.934	6.500	100.864	100.852	100.833	4.875	93.207	93.191	93.215	
7.000	101.387	101.341	101.307	6.625	101.241	101.160	101.168	5.000	93.577	93.561	93.585	
7.125	101.689	101.563	101.587	6.750	101.436	101.127	101.347	5.125	94.161	93.895	93.919	
7.250	100.241	100.170	100.870	6.875	101.014	100.969	100.934	5.250	94.354	94.210	94.194	
7.375	100.905	100.833	100.783	7.000	101.387	101.341	101.307	5.375	94.431	94.464	94.473	
7.500	101.244	101.173	101.123	7.125	101.689	101.563	101.587	5.500	94.968	94.752	94.761	
7.625	101.451	101.379	101.329	7.250	100.241	100.170	100.870	5.625	95.217	95.012	95.009	
7.750				7.375	100.905	100.833	100.783	5.750	95.283	95.237	95.222	
7.875				7.500	101.244	101.173	101.123	5.875	94.729	94.667	94.636	
8.000				7.625	101.451	101.379	101.329	6.000	95.203	95.141	95.110	
8.125				7.750				6.125	95.670	95.608	95.577	
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	101.087	101.051	101.014	6.375	101.087	101.051	101.014	6.000	100.718	100.528	100.346	
6.500	101.478	101.441	101.405	6.500	101.478	101.441	101.405	6.125	101.051	100.919	100.904	
6.625	101.916	101.879	101.843	6.625	101.916	101.879	101.843	6.250	101.361	101.170	101.114	
6.750	102.159	102.108	102.057	6.750	102.159	102.108	102.057	6.375	101.087	101.051	101.014	
6.875	101.935	101.884	101.833	6.875	101.935	101.884	101.833	6.500	101.478	101.441	101.405	
7.000	102.349	102.297	102.246	7.000	102.349	102.297	102.246	6.625	101.916	101.879	101.843	
7.125	102.689	102.638	102.587	7.125	102.689	102.638	102.587	6.750	102.159	102.108	102.057	
7.250	102.778	102.704	102.660	7.250	102.778	102.704	102.660	6.875	101.935	101.884	101.833	
7.375	102.218	102.143	101.993	7.375	102.218	102.143	101.993	7.000	102.349	102.297	102.246	
7.500	102.328	102.253	102.103	7.500	102.328	102.253	102.103	7.125	102.689	102.638	102.587	
7.625	102.438	102.363	102.463	7.625	102.438	102.363	102.463	7.250	102.778	102.704	102.660	
7.750	102.548	102.473	102.323	7.750	102.548	102.473	102.323	7.375	102.218	102.143	101.993	
7.875	102.658	102.583	102.433	7.875	102.658	102.583	102.433	7.500	102.328	102.253	102.103	
8.000	102.768	102.693	102.543	8.000	102.768	102.693	102.543	7.625	102.438	102.363	102.463	
8.125	102.878	102.803	102.653	8.125	102.878	102.803	102.653	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	96.156	96.244	96.284	4.500	96.156	96.244	96.284	6.625	101.241	101.160	101.168	
4.625	96.867	96.955	96.995	4.625	96.867	96.955	96.995	6.750	101.436	101.127	101.347	
4.750	97.169	97.103	97.128	4.750	97.169	97.103	97.128	6.875	101.014	100.969	100.934	
4.875	97.373	97.307	97.331	4.875	97.373	97.307	97.331	7.000	101.387	101.341	101.307	
5.000	98.055	97.989	97.763	5.000	98.055	97.989	97.763	7.125	101.689	101.563	101.587	
5.125	98.											

Effective Time:

8:11:53 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	98.468	98.321	98.021	6.750	95.868	95.721	95.421	6.750			
6.875	98.705	98.544	98.244	6.875	96.105	95.944	95.644	6.875			
7.000	99.214	99.053	98.753	7.000	96.614	96.453	96.153	7.000			
7.125	99.667	99.506	99.206	7.125	97.067	96.906	96.606	7.125			
7.250	100.109	99.948	99.648	7.250	97.509	97.348	97.048	7.250			
7.375	100.273	100.058	99.758	7.375	97.673	97.458	97.158	7.375			
7.500	100.742	100.527	100.227	7.500	98.142	97.927	97.627	7.500			
7.625	101.155	100.940	100.640	7.625	98.555	98.340	98.040	7.625			
7.750	101.557	101.342	101.042	7.750	98.957	98.742	98.442	7.750			
7.875	101.081	100.812	100.512	7.875	98.481	98.212	97.912	7.875			
8.000	101.520	101.251	100.951	8.000	98.920	98.651	98.351	8.000			
8.125	101.903	101.634	101.334	8.125	99.303	99.034	98.734	8.125			
8.250	102.265	101.996	101.696	8.250	99.665	99.396	99.096	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	96.468	96.321	96.021	6.750	93.868	93.721	93.421	6.750			
6.875	96.705	96.544	96.244	6.875	94.105	93.944	93.644	6.875			
7.000	97.214	97.053	96.753	7.000	94.614	94.453	94.153	7.000			
7.125	97.667	97.506	97.206	7.125	95.067	94.906	94.606	7.125			
7.250	98.109	97.948	97.648	7.250	95.509	95.348	95.048	7.250			
7.375	98.273	98.058	97.758	7.375	95.673	95.458	95.158	7.375			
7.500	98.742	98.527	98.227	7.500	96.142	95.927	95.627	7.500			
7.625	99.155	98.940	98.640	7.625	96.555	96.340	96.040	7.625			
7.750	99.557	99.342	99.042	7.750	96.957	96.742	96.442	7.750			
7.875	99.081	98.812	98.512	7.875	96.481	96.212	95.912	7.875			
8.000	99.520	99.251	98.951	8.000	96.920	96.651	96.351	8.000			
8.125	99.903	99.634	99.334	8.125	97.303	97.034	96.734	8.125			
8.250	100.265	99.996	99.696	8.250	97.665	97.396	97.096	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.