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

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

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

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

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

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	96.252	96.240	96.246	5.625	96.252	96.240	96.246	5.000	93.427	93.382	93.367	
5.750	97.061	97.065	97.065	5.750	97.065	97.065	97.065	5.125	94.096	94.051	94.036	
5.875	97.606	97.610	97.610	5.875	97.606	97.610	97.610	5.250	94.859	94.814	94.799	
6.000	98.150	98.141	98.141	6.000	98.150	98.141	98.141	5.375	95.502	95.457	95.442	
6.125	98.614	98.598	98.598	6.125	98.614	98.598	98.598	5.500	96.539	96.540	96.530	
6.250	99.088	99.080	99.073	6.250	99.088	99.080	99.073	5.625	97.293	97.291	97.276	
6.375	99.564	99.557	99.549	6.375	99.564	99.557	99.549	5.750	98.158	98.113	98.077	
6.500	100.026	100.018	100.011	6.500	100.026	100.018	100.011	5.875	98.683	98.618	98.600	
6.625	100.395	100.384	100.377	6.625	100.395	100.384	100.377	6.000	99.191	99.125	99.107	
6.750	100.660	100.645	100.630	6.750	100.660	100.645	100.630	6.125	99.528	99.505	99.461	
6.875	101.112	101.097	101.082	6.875	101.112	101.097	101.082	6.250	99.998	99.975	99.932	
7.000	101.495	101.480	101.465	7.000	101.495	101.480	101.465	6.375	100.435	100.411	100.369	
7.125	101.841	101.826	101.811	7.125	101.841	101.826	101.811	6.500	100.851	100.807	100.792	
7.250	102.032	102.004	101.974	7.250	102.032	102.004	101.974	6.625	101.166	101.140	101.101	
7.375	102.415	102.387	102.357	7.375	102.415	102.387	102.357	6.750	101.058	101.046	101.007	
7.500	102.787	102.770	102.742	7.500	102.787	102.770	102.742	6.875	101.443	101.431	101.393	
7.625	103.103	103.094	103.067	7.625	103.103	103.094	103.067	7.000	101.793	101.781	101.744	
7.750	102.698	102.691	102.641	7.750	102.698	102.691	102.641	7.125	102.124	102.112	102.074	
7.875	103.099	103.091	103.043	7.875	103.099	103.091	103.043	7.250	102.174	102.165	102.138	
8.000	102.928	102.908	102.808	8.000	102.928	102.908	102.808	7.375	102.506	102.497	102.470	
8.125	103.156	103.136	103.037	8.125	103.156	103.136	103.037	7.500	102.856	102.847	102.820	
8.250				8.250				7.625	103.174	103.165	103.139	
8.375				8.375				7.750	103.082	103.076	103.028	
8.500				8.500				7.875	103.162	103.156	103.108	
8.625				8.625				8.000	102.565	102.546	102.448	

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	96.086	96.157	96.164	4.625	96.371	96.370	96.370					
4.750	96.657	96.673	96.681	4.750	96.666	96.666	96.666					
4.875	97.062	97.102	97.110	4.875	97.163	97.163	97.163					
5.000	97.459	97.449	97.441	5.000	97.276	97.310	97.259					
5.125	97.949	97.939	97.931	5.125	98.083	98.009	98.009					
5.250	98.391	98.381	98.373	5.250	98.330	98.262	98.262					
5.375	98.782	98.772	98.764	5.375	98.871	98.810	98.810					
5.500	99.155	99.142	99.134	5.500	99.155	99.110	99.096					
5.625	99.189	99.231	99.135	5.625	99.042	99.013	98.939					
5.750	99.564	99.586	99.526	5.750	99.554	99.493	99.452					
5.875	100.015	100.030	99.921	5.875	100.015	99.954	99.913					
6.000	100.377	100.421	100.315	6.000	100.310	100.249	100.207					
6.125	100.028	99.999	100.001	6.125	99.952	98.947	98.955					
6.250	100.413	100.337	100.282	6.250	100.413	100.337	100.282					
6.375	100.852	100.776	100.733	6.375	100.852	100.776	100.721					
6.500	101.114	101.038	100.983	6.500	101.114	101.038	100.983					
6.625	100.991	100.898	100.901	6.625	100.744	100.711	100.789					
6.750	101.218	101.208	101.301	6.750	101.218	101.134	101.065					
6.875	101.644	101.559	101.490	6.875	101.644	101.559	101.490					
7.000	101.883	101.799	101.730	7.000	101.883	101.799	101.730					

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	98.021	97.984	97.968	6.000	97.675	97.630	97.614	5.125	95.956	95.912	95.898	
6.125	98.592	98.554	98.539	6.125	98.122	98.077	98.062	5.250	96.497	96.452	96.439	
6.250	99.018	98.999	98.958	6.250	98.592	98.547	98.532	5.375	96.993	96.948	96.934	
6.375	99.419	99.400	99.359	6.375	99.393	99.348	99.333	5.500	97.328	97.283	97.269	
6.500	99.968	99.923	99.908	6.500	99.885	99.840	99.825	5.625	97.267	97.206	97.415	
6.625	100.291	100.262	100.239	6.625	100.224	100.179	100.164	5.750	97.775	97.713	97.672	
6.750	100.579	100.570	100.533	6.750	99.918	99.873	99.858	5.875	98.229	98.168	98.127	
6.875	100.931	100.922	100.886	6.875	100.424	100.379	100.364	6.000	98.512	98.450	98.409	
7.000	101.225	101.216	101.180	7.000	100.858	100.813	100.798	6.125	99.055	98.979	98.924	
7.125	101.534	101.525	101.489	7.125	101.122	101.077	101.062	6.250	99.540	99.464	99.409	
7.250	101.891	101.884	101.857	7.250	101.122	101.115	101.088	6.375	99.971	99.895	99.840	
7.375	102.194	102.187	102.160	7.375	101.485	101.425	101.395	6.500	100.206	100.130	100.074	
7.500	102.500	102.493	102.467	7.500	101.887	101.827	101.797	6.625	99.750	99.666	99.597	
7.625	102.767	102.760	102.735	7.625	102.133	102.073	102.043	6.750	100.220	100.136	100.067	
7.750	101.701	101.687	101.614	7.750	101.481	101.477	101.430	6.875	100.633	100.549	100.480	
7.875	102.004	101.986	101.927	7.875	100.953	100.936	100.840	7.000	100.822	100.737	100.669	

Conventional Fixed Adjustments

Cumulative LPPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0.000
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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 LPPA 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	0.000	-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</



**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:  
 7:46:26 AM

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	96.454	96.360	96.279	5.250				5.250				
5.375	96.798	96.703	96.623	5.375				5.375				
5.500	97.158	97.063	96.983	5.500				5.500				
5.625	97.530	97.435	97.355	5.625	97.243	97.148	97.068	5.625	95.436	95.373	95.311	
5.750	97.883	97.789	97.708	5.750	97.617	97.522	97.442	5.750	96.931	96.836	96.756	
5.875	98.222	98.127	98.047	5.875	97.956	97.861	97.780	5.875	97.355	97.260	97.180	
6.000	98.528	98.433	98.353	6.000	98.242	98.148	98.067	6.000	97.736	97.641	97.561	
6.125	98.799	98.704	98.624	6.125	98.474	98.380	98.299	6.125	98.069	97.975	97.894	
6.250	99.031	98.936	98.856	6.250	98.720	98.625	98.545	6.250	98.398	98.303	98.223	
6.375	99.214	99.119	99.039	6.375	98.973	98.878	99.048	6.375	98.713	98.619	98.538	
6.500	99.367	99.272	99.191	6.500	99.207	99.113	99.282	6.500	98.965	98.870	98.790	
6.625	99.532	99.437	99.357	6.625	99.467	99.372	99.291	6.625	99.193	99.098	99.018	
6.750	99.140	99.077	99.014	6.750	99.306	99.243	99.180	6.750	99.636	99.541	99.460	
6.875	99.343	99.280	99.217	6.875	99.376	99.313	99.250	6.875	99.785	99.690	99.610	
7.000	99.689	99.626	99.563	7.000	99.783	99.720	99.657	7.000	99.719	99.656	99.594	
7.125				7.125	100.024	99.961	99.898	7.125	99.988	99.925	99.862	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	
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	95.916	95.853	95.790	5.250				5.250				
5.375	96.262	96.199	96.136	5.375				5.375				
5.500	96.567	96.504	96.441	5.500				5.500				
5.625	96.934	96.871	96.808	5.625	96.526	96.463	96.400	5.625	95.606	95.543	95.480	
5.750	97.269	97.206	97.143	5.750	96.934	96.871	96.808	5.750	96.082	96.019	95.956	
5.875	97.464	97.401	97.338	5.875	97.333	97.270	97.207	5.875	96.377	96.314	96.251	
6.000	97.804	97.741	97.678	6.000	97.400	97.337	97.274	6.000	96.835	96.772	96.709	
6.125	98.002	97.939	97.876	6.125	97.797	97.734	97.671	6.125	97.100	97.037	96.974	
6.250	98.342	98.279	98.216	6.250	98.197	98.134	98.071	6.250	97.547	97.484	97.421	
6.375	98.540	98.477	98.414	6.375	98.600	98.537	98.474	6.375	97.995	97.932	97.869	
6.500	98.884	98.821	98.758	6.500	98.836	98.773	98.710	6.500	98.446	98.383	98.320	
6.625	99.085	99.022	98.959	6.625	99.072	99.009	98.946	6.625	98.713	98.650	98.587	
6.750	99.309	99.246	99.183	6.750	99.476	99.413	99.350	6.750	99.167	99.104	99.041	
6.875	99.512	99.449	99.386	6.875	99.545	99.482	99.419	6.875	99.433	99.370	99.307	
7.000	99.859	99.796	99.733	7.000	99.953	99.890	99.827	7.000	99.889	99.826	99.763	
7.125	100.061	99.998	99.935	7.125	100.193	100.130	100.067	7.125	100.157	100.094	100.031	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	
Conventional ARM Adjustments												
<b>Cumulative LLPA Cap</b>												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas												
											0.000	
<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>												
	≤ 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			
<b>Additional Purchase LLPA Adjusters</b>												
	≤ 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			
<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>												
	≤ 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			
<b>Additional R/T Refinance LLPA Adjusters</b>												
	≤ 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			
<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>												
	≤ 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							
<b>Additional Cash-Out Refinance LLPA Adjusters</b>												
	≤ 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							
<b>Additional Miscellaneous LLPA Adjusters</b>												
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	97.061	97.065	97.065	5.750	96.974	96.959	96.929	4.375				
5.875	97.606	97.610	97.610	5.875	97.557	97.543	97.512	4.500				
6.000	98.137	98.141	98.141	6.000	98.148	97.884	97.854	4.625				
6.125	98.594	98.598	98.598	6.125	98.431	98.417	98.387	4.750	95.468	95.254	95.244	
6.250	99.088	99.080	99.073	6.250	98.925	98.880	98.865	4.875	95.873	95.652	95.641	
6.375	99.564	99.557	99.549	6.375	99.547	99.502	99.487	5.000	96.691	96.661	96.654	
6.500	100.142	100.097	100.082	6.500	99.892	99.847	99.832	5.125	97.010	97.000	96.992	
6.625	100.597	100.552	100.537	6.625	100.347	100.302	100.287	5.250	97.455	97.442	97.434	
6.750	100.660	100.645	100.630	6.750	100.280	100.235	100.220	5.375	97.843	97.833	97.825	
6.875	101.112	101.097	101.082	6.875	100.824	100.779	100.764	5.500	98.213	98.203	98.195	
7.000	101.595	101.550	101.535	7.000	101.345	101.300	101.285	5.625	98.453	98.423	98.416	
7.125	101.970	101.925	101.910	7.125	101.720	101.675	101.660	5.750	98.789	98.753	98.725	
7.250	102.032	102.004	101.974	7.250	101.605	101.545	101.515	5.875	99.109	99.073	99.046	
7.375	102.415	102.387	102.357	7.375	102.114	102.054	102.024	6.000	99.310	99.289	99.274	

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	95.026	95.016	95.008									
4.875	95.542	95.532	95.524									
5.000	96.300	96.290	96.282									
5.125	96.755	96.745	96.737									
5.250	97.061	97.051	97.043									
5.375	97.364	97.354	97.346									
5.500	97.549	97.539	97.531									
5.625	97.829	97.780	97.759									
5.750	98.163	98.112	98.071									
5.875	98.483	98.432	98.391									
6.000	99.016	98.965	98.924									

**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	97.061	97.065	97.065	5.750	96.974	96.959	96.929	4.250				
5.875	97.606	97.610	97.610	5.875	97.557	97.543	97.512	4.375				
6.000	98.137	98.141	98.141	6.000	98.148	97.884	97.854	4.500				
6.125	98.594	98.598	98.598	6.125	98.431	98.417	98.387	4.625				
6.250	99.088	99.080	99.073	6.250	98.791	98.764	98.726	4.750	95.468	95.254	95.244	
6.375	99.564	99.557	99.549	6.375	99.086	99.058	99.020	4.875	95.873	95.652	95.641	
6.500	100.026	100.018	100.011	6.500	99.341	99.309	99.282	5.000	96.691	96.661	96.654	
6.625	100.392	100.384	100.377	6.625	99.656	99.630	99.591	5.125	97.010	97.000	96.992	
6.750	100.660	100.645	100.630	6.750	99.919	99.874	99.828	5.250	97.455	97.442	97.434	
6.875	101.112	101.097	101.082	6.875	100.109	100.064	100.018	5.375	97.843	97.833	97.825	
7.000	101.495	101.480	101.465	7.000	100.338	100.293	100.247	5.500	98.213	98.203	98.195	
7.125	101.841	101.826	101.811	7.125	100.614	100.602	100.564	5.625	98.453	98.423	98.416	
7.250	102.032	102.004	101.974	7.250	101.006	100.970	100.940	5.750	98.789	98.753	98.725	
7.375	102.415	102.387	102.357	7.375	101.251	101.465	101.435	5.875	99.109	99.073	99.046	
7.500	102.537	102.509	102.479	7.500	101.831	101.795	101.765	6.000	99.310	99.289	99.274	

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	95.026	95.016	95.008									
4.875	95.542	95.532	95.524									
5.000	96.300	96.290	96.282									
5.125	96.755	96.745	96.737									
5.250	97.061	97.051	97.043									
5.375	97.364	97.354	97.346									
5.500	97.549	97.539	97.531									
5.625	97.829	97.780	97.759									
5.750	98.163	98.112	98.071									

**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	95.908	95.883	95.874	2.625				2.625				
5.750	96.597	96.592	96.573	2.750				2.750				
5.875	97.160	97.151	97.128	2.875				2.875				
6.000	97.728	97.716	97.689	3.000				3.000				
6.125	98.217	98.205	98.178	3.125				3.125				
6.250	98.623	98.615	98.578	3.250				3.250				
6.375	99.117	99.106	99.064	3.375				3.375				
6.500	99.559	99.545	99.500	3.500				3.500				
6.625	100.055	100.041	99.996	3.625				3.625				
6.750	100.208	100.167	100.112	3.750				3.750				
6.875	100.638	100.593	100.533	3.875				3.875				
7.000	101.015	100.967	100.904	4.000				4.000				
7.125	101.488	101.441	101.377	4.125				4.125				
7.250	101.535	101.508	101.434	4.250				4.250				
7.375	101.862	101.831	101.754									

  

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										
<b>Cumulative LLPA Cap</b>										
FTHB with AMI at or below 100% or 120% in designated High Cost Areas										
	0.000									
<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤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	
<b>Additional Purchase LLPA Adjusters</b>										
	≤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	
<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤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	
<b>Additional R/T Refinance LLPA Adjusters</b>										
	≤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	
<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>										
	≤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					
<b>Additional Cash-Out Refinance LLPA Adjusters</b>										
	≤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					
<b>Additional Miscellaneous LLPA Adjusters</b>										
Escrow Waiver	-0.250									
Temporary 2-1 Buydown	Buydown options and pricing available through PML									
Lock Extension per Day	-0.025									



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

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

Effective Time:  
7:46:26 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	95.326	95.408	95.309	5.000				5.000	95.326	95.408	95.309	
5.125	96.107	96.189	96.090	5.125				5.125	96.107	96.189	96.090	
5.250	97.591	97.516	97.497	5.250	97.591	97.516	97.497	5.250	97.591	97.516	97.497	
5.375	98.343	98.268	98.121	5.375	98.343	98.268	98.121	5.375	98.343	98.268	98.121	
5.500	98.781	98.706	98.622	5.500	98.781	98.706	98.622	5.500	98.781	98.706	98.622	
5.625	99.076	99.076	99.076	5.625	99.076	99.076	99.076	5.625	99.076	99.076	99.076	
5.750	99.821	99.630	99.440	5.750	99.821	99.630	99.440	5.750	99.821	99.630	99.440	
5.875	100.084	99.893	99.703	5.875	100.084	99.893	99.703	5.875	100.084	99.893	99.703	
6.000	100.484	100.293	100.153	6.000	100.484	100.293	100.153	6.000	100.484	100.293	100.153	
6.125	101.001	100.841	100.724	6.125	101.001	100.841	100.724	6.125	101.001	100.841	100.724	
6.250	101.292	101.102	101.026	6.250	101.292	101.102	101.026	6.250	101.292	101.102	101.026	
6.375	101.256	101.168	101.080	6.375	101.256	101.168	101.080	6.375	101.256	101.168	101.080	
6.500	101.703	101.615	101.528	6.500	101.703	101.615	101.528	6.500	101.703	101.615	101.528	
6.625	102.120	102.033	101.945	6.625	102.120	102.033	101.945	6.625	102.120	102.033	101.945	
6.750	102.404	102.360	102.316	6.750	102.404	102.360	102.316	6.750	102.404	102.360	102.316	
6.875	102.087	102.043	101.999	6.875	102.087	102.043	101.999	6.875	102.087	102.043	101.999	
7.000	102.581	102.537	102.493	7.000	102.581	102.537	102.493	7.000	102.581	102.537	102.493	
7.125	102.933	102.889	102.845	7.125	102.933	102.889	102.845	7.125	102.933	102.889	102.845	
7.250	103.094	103.015	102.955	7.250	103.094	103.015	102.955	7.250	103.094	103.015	102.955	
7.375	102.584	102.509	102.359	7.375	102.584	102.509	102.359	7.375	102.584	102.509	102.359	
7.500	102.694	102.619	102.474	7.500	102.694	102.619	102.474	7.500	102.694	102.619	102.474	
7.625	102.850	102.820	102.715	7.625	102.850	102.820	102.715	7.625	102.850	102.820	102.715	
7.750	102.634	102.559	102.409	7.750	102.634	102.559	102.409	7.750	102.634	102.559	102.409	
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	94.212	94.294	94.145
2.875				2.875				5.125	94.983	95.064	94.915
3.000				3.000				5.250	96.605	96.605	96.605
3.125				3.125				5.375	97.329	97.329	97.329
3.250				3.250				5.500	97.955	97.955	97.955
3.375				3.375				5.625	98.246	98.305	98.209
3.500	90.613	90.683	90.738	3.500	90.613	90.683	90.738	5.750	99.126	98.935	98.745
3.625	91.159	91.229	91.284	3.625	91.159	91.229	91.284	5.875	99.619	99.423	99.238
3.750	92.355	92.403	92.440	3.750	92.355	92.403	92.440	6.000	99.996	100.033	99.802
3.875	92.901	92.948	92.985	3.875	92.901	92.948	92.985	6.125	100.552	100.589	100.358
4.000	93.445	93.493	93.530	4.000	93.445	93.493	93.530	6.250	100.947	100.222	100.566
4.125	93.988	94.036	94.073	4.125	93.988	94.036	94.073	6.375	100.702	100.716	100.465
4.250	95.155	95.275	95.294	4.250	95.155	95.275	95.294	6.500	101.277	101.291	101.041
4.375	95.697	95.817	95.836	4.375	95.697	95.817	95.836	6.625	101.763	101.778	101.527
4.500	96.236	96.356	96.375	4.500	96.236	96.356	96.375	6.750	101.744	101.394	101.584
4.625	96.770	96.890	96.909	4.625	96.770	96.890	96.909	6.875	101.450	101.192	101.254
4.750	97.107	97.173	97.174	4.750	97.107	97.173	97.174	7.000	101.961	101.953	101.765
4.875	97.388	97.455	97.456	4.875	97.388	97.455	97.456	7.125	102.317	102.060	102.121
5.000	97.911	97.978	97.978	5.000	97.911	97.978	97.978	7.250	100.592	100.563	101.201
5.125	98.422	98.489	98.490	5.125	98.422	98.489	98.490	7.375	101.509	101.479	101.362
5.250	98.530	98.527	98.510	5.250	98.530	98.527	98.510	7.500	101.963	101.933	101.816
5.375	98.784	98.782	98.765	5.375	98.784	98.782	98.765	7.625	102.204	102.175	102.057
5.500	99.270	99.268	99.251	5.500	99.270	99.268	99.251	7.750			
5.625	99.731	99.729	99.712	5.625	99.731	99.729	99.712	7.875			
5.750	99.698	99.637	99.596	5.750	99.698	99.637	99.596	8.000			
5.875	99.555	99.656	99.621	5.875	99.555	99.656	99.621	8.125			
6.000				6.000				8.250			

  

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.250	96.605	96.605	96.605	5.000	94.212	94.294	94.145	4.500	93.747	93.867	93.761
5.375	97.329	97.329	97.329	5.125	94.983	95.064	94.915	4.625	94.271	94.391	94.285
5.500	97.955	97.955	97.955	5.250	96.605	96.605	96.605	4.750	92.794	92.860	92.911
5.625	98.246	98.305	98.209	5.375	97.329	97.329	97.329	4.875	93.311	93.378	93.179
5.750	99.126	98.935	98.745	5.500	97.955	97.955	97.955	5.000	93.811	93.878	93.679
5.875	99.619	99.423	99.238	5.625	98.246	98.305	98.209	5.125	94.288	94.354	94.155
6.000	99.996	100.033	99.802	5.750	99.126	98.935	98.745	5.250	94.440	94.438	94.221
6.125	100.552	100.589	100.358	5.875	99.619	99.423	99.238	5.375	94.652	94.650	94.433
6.250	100.947	100.222	100.566	6.000	99.996	100.033	99.802	5.500	95.076	95.074	94.857
6.375	100.702	100.716	100.465	6.125	100.552	100.589	100.358	5.625	95.454	95.452	95.235
6.500	101.277	101.291	101.041	6.250	100.947	100.222	100.566	5.750	95.173	95.112	95.071
6.625	101.763	101.778	101.527	6.375	100.702	100.716	100.465	5.875	94.636	94.560	94.505
6.750	101.744	101.394	101.584	6.500	101.277	101.291	101.041	6.000	95.115	95.039	94.983
6.875	101.450	101.192	101.254	6.625	101.763	101.778	101.527	6.125	95.587	95.511	95.455

  

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	97.591	97.516	97.497	5.250	97.591	97.516	97.497	5.250	97.591	97.516	97.497
5.375	98.343	98.268	98.121	5.375	98.343	98.268	98.121	5.375	98.343	98.268	98.121
5.500	98.781	98.706	98.622	5.500	98.781	98.706	98.622	5.500	98.781	98.706	98.622
5.625	99.076	99.076	99.076	5.625	99.076	99.076	99.076	5.625	99.076	99.076	99.076
5.750	99.821	99.630	99.440	5.750	99.821	99.630	99.440	5.750	99.821	99.630	99.440
5.875	100.084	99.893	99.703	5.875	100.084	99.893	99.703	5.875	100.084	99.893	99.703
6.000	100.484	100.293	100.153	6.000	100.484	100.293	100.153	6.000	100.484	100.293	100.153
6.125	101.001	100.841	100.724	6.125	101.001	100.841	100.724	6.125	101.001	100.841	100.724
6.250	101.292	101.102	101.026	6.250	101.292	101.102	101.026	6.250	101.292	101.102	101.026
6.375	101.256	101.168	101.080	6.375	101.256	101.168	101.080	6.375	101.256	101.168	101.080
6.500	101.703	101.615	101.528	6.500	101.703	101.615	101.528	6.500	101.703	101.615	101.528
6.625	102.120	102.033	101.945	6.625	102.120	102.033	101.945	6.625	102.120	102.033	101.945
6.750	102.404	102.360	102.316	6.750	102.404	102.360	102.316	6.750	102.404	102.360	102.316
6.875	102.087	102.043	101.999	6.875	102.087	102.043	101.999	6.875	102.087	102.043	101.999
7.000	102.581	102.537	102.493	7.000	102.581	102.537	102.493	7.000	102.581	102.537	102.493

  

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	96.236	96.356	96.375	4.250	95.155	95.275	95.294	5.250	96.605	96.605	96.605
4.625	96.770	96.890	96.909	4.375	95.697	95.817	95.836	5.375	97.329	97.329	97.329
4.750	97.107	97.173	97.174	4.500	96.236	96.356	96.375	5.500	97.955	97.955	97.955
4.875	97.388	97.455	97.456	4.625	96.770	96.890	96.909	5.625	98.246	98.305	

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	97.843	97.768	97.621	5.375	97.843	97.768	97.621	5.000				
5.500	98.281	98.206	98.122	5.500	98.281	98.206	98.122	5.125				
5.625	98.576	98.576	98.576	5.625	98.576	98.576	98.576	5.250	97.091	97.016	96.997	
5.750	99.321	99.130	98.940	5.750	99.321	99.130	98.940	5.375	97.843	97.768	97.621	
5.875	99.584	99.393	99.203	5.875	99.584	99.393	99.203	5.500	98.281	98.206	98.122	
6.000	99.984	99.793	99.653	6.000	99.984	99.793	99.653	5.625	98.576	98.576	98.576	
6.125	100.501	100.310	100.224	6.125	100.501	100.310	100.224	5.750	99.321	99.130	98.940	
6.250	100.792	100.602	100.526	6.250	100.792	100.602	100.526	5.875	99.584	99.393	99.203	
6.375	100.756	100.668	100.580	6.375	100.756	100.668	100.580	6.000	99.984	99.793	99.653	
6.500	101.203	101.115	101.028	6.500	101.203	101.115	101.028	6.125	100.501	100.310	100.224	
6.625	101.620	101.533	101.445	6.625	101.620	101.533	101.445	6.250	100.792	100.602	100.526	
6.750	101.904	101.860	101.816	6.750	101.904	101.860	101.816	6.375	100.756	100.668	100.580	
6.875	101.587	101.543	101.499	6.875	101.587	101.543	101.499	6.500	101.203	101.115	101.028	
7.000	102.081	102.037	101.993	7.000	102.081	102.037	101.993	6.625	101.620	101.533	101.445	
7.125	102.433	102.389	102.345	7.125	102.433	102.389	102.345	6.750	101.904	101.860	101.816	
7.250	102.594	102.515	102.455	7.250	102.594	102.515	102.455	6.875	101.587	101.543	101.499	
7.375	101.834	101.759	101.859	7.375	101.834	101.759	101.859	7.000	102.081	102.037	101.993	
7.500	102.194	102.119	101.969	7.500	102.194	102.119	101.969	7.125	102.433	102.389	102.345	
7.625	102.304	102.229	102.079	7.625	102.304	102.229	102.079	7.250	102.594	102.515	102.455	
7.750	102.134	102.059	101.909	7.750	102.134	102.059	101.909	7.375	101.834	101.759	101.859	
7.875	102.244	102.169	102.019	7.875	102.244	102.169	102.019	7.500	102.194	102.119	101.969	
8.000	102.354	102.279	102.129	8.000	102.354	102.279	102.129	7.625	102.304	102.229	102.079	
8.125	102.464	102.389	102.239	8.125	102.464	102.389	102.239	7.750	102.134	102.059	101.909	
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				4.875				
2.875				2.875				5.000				
3.000				3.000				5.125				
3.125				3.125				5.250	96.105	96.105	96.105	
3.250				3.250				5.375	96.829	96.829	96.829	
3.375				3.375				5.500	97.455	97.455	97.455	
3.500	90.125	90.195	90.250	3.500	90.125	90.195	90.250	5.625	97.632	97.630	97.553	
3.625	90.637	90.707	90.762	3.625	90.637	90.707	90.762	5.750	98.626	98.435	98.245	
3.750	91.923	91.971	92.008	3.750	91.923	91.971	92.008	5.875	99.119	98.903	98.738	
3.875	92.434	92.482	92.519	3.875	92.434	92.482	92.519	6.000	99.379	99.382	99.151	
4.000	92.939	92.987	93.024	4.000	92.939	92.987	93.024	6.125	99.878	99.935	99.704	
4.125	93.438	93.486	93.523	4.125	93.438	93.486	93.523	6.250	100.447	99.722	100.066	
4.250	94.711	94.809	94.849	4.250	94.711	94.830	94.849	6.375	100.093	100.128	99.905	
4.375	95.205	95.325	95.344	4.375	95.205	95.325	95.344	6.500	100.621	100.655	100.405	
4.500	95.688	95.808	95.827	4.500	95.688	95.808	95.827	6.625	100.955	100.990	100.770	
4.625	96.157	96.277	96.296	4.625	96.157	96.277	96.296	6.750	101.244	100.894	101.084	
4.750	96.634	96.701	96.702	4.750	96.634	96.701	96.702	6.875	100.802	100.565	100.626	
4.875	96.847	96.914	96.915	4.875	96.847	96.914	96.915	7.000	101.165	101.177	100.993	
5.000	97.289	97.356	97.357	5.000	97.289	97.356	97.357	7.125	101.433	101.403	101.345	
5.125	97.708	97.775	97.776	5.125	97.708	97.775	97.776	7.250	100.140	100.131	100.701	
5.250	98.015	98.013	97.996	5.250	98.015	98.013	97.996	7.375	100.814	100.804	100.687	
5.375	98.177	98.175	98.158	5.375	98.177	98.175	98.158	7.500	101.164	101.155	101.037	
5.500	98.560	98.558	98.541	5.500	98.560	98.558	98.541	7.625	101.381	101.371	101.254	
5.625	99.162	98.910	98.893	5.625	99.162	98.910	98.893	7.750				
5.750	99.198	99.137	99.096	5.750	99.198	99.137	99.096	7.875				
5.875	99.145	98.996	98.961	5.875	99.145	98.996	98.961	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	100.621	100.655	100.405	6.125	99.978	99.935	99.704	4.500	93.131	93.251	93.145	
6.625	100.955	100.990	100.770	6.250	100.447	99.722	100.066	4.625	93.561	93.681	93.575	
6.750	101.244	100.894	101.084	6.375	100.093	100.128	99.905	4.750	92.274	92.341	92.392	
6.875	100.802	100.565	100.626	6.500	100.621	100.655	100.405	4.875	92.695	92.762	92.563	
7.000	101.165	101.177	100.993	6.625	100.955	100.990	100.770	5.000	93.084	93.150	92.951	
7.125	101.433	101.403	101.345	6.750	101.244	100.894	101.084	5.125	93.436	93.503	93.554	
7.250	100.140	100.131	100.701	6.875	100.802	100.565	100.626	5.250	93.866	93.864	93.647	
7.375	100.814	100.804	100.687	7.000	101.165	101.177	100.993	5.375	93.962	93.960	93.743	
7.500	101.164	101.155	101.037	7.125	101.433	101.403	101.345	5.500	94.270	94.268	94.301	
7.625	101.381	101.371	101.254	7.250	100.140	100.131	100.701	5.625	94.788	94.786	94.569	
7.750				7.375	100.814	100.804	100.687	5.750	94.673	94.612	94.571	
7.875				7.500	101.164	101.155	101.037	5.875	94.136	94.060	94.005	
8.000				7.625	101.381	101.371	101.254	6.000	94.615	94.539	94.483	
8.125				7.750				6.125	95.087	95.011	94.955	
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.375	100.756	100.668	100.580	6.375	100.756	100.668	100.580	6.000	99.984	99.793	99.653	
6.500	101.203	101.115	101.028	6.500	101.203	101.115	101.028	6.125	100.501	100.310	100.224	
6.625	101.620	101.533	101.445	6.625	101.620	101.533	101.445	6.250	100.792	100.602	100.526	
6.750	101.904	101.860	101.816	6.750	101.904	101.860	101.816	6.375	100.756	100.668	100.580	
6.875	101.587	101.543	101.499	6.875	101.587	101.543	101.499	6.500	101.203	101.115	101.028	
7.000	102.081	102.037	101.993	7.000	102.081	102.037	101.993	6.625	101.620	101.533	101.445	
7.125	102.433	102.389	102.345	7.125	102.433	102.389	102.345	6.750	101.904	101.860	101.816	
7.250	102.594	102.515	102.455	7.250	102.594	102.515	102.455	6.875	101.587	101.543	101.499	
7.375	101.834	101.759	101.859	7.375	101.834	101.759	101.859	7.000	102.081	102.037	101.993	
7.500	102.194	102.119	101.969	7.500	102.194	102.119	101.969	7.125	102.433	102.389	102.345	
7.625	102.304	102.229	102.079	7.625	102.304	102.229	102.079	7.250	102.594	102.515	102.455	
7.750	102.134	102.059	101.909	7.750	102.134	102.059	101.909	7.375	101.834	101.759	101.859	
7.875	102.244	102.169	102.019	7.875	102.244	102.169	102.019	7.500	102.194	102.119	101.969	
8.000	102.354	102.279	102.129	8.000	102.354	102.279	102.129	7.625	102.304	102.229	102.079	
8.125	102.464	102.389	102.239	8.125	102.464	102.389	102.239	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	95.688	95.808	95.827	4.500	95.688	95.808	95.827	6.625	100.955	100.990	100.770	
4.625	96.157	96.277	96.296	4.625	96.157	96.277	96.296	6.750	101.244	100.894	101.084	
4.750	96.634	96.701	96.702	4.750	96.634	96.701	96.702	6.875	100.802	100.565	100.626	
4.875	96.847	96.914	96.915	4.875	96.847	96.914	96.915	7.000	101.165	101.177	100.993	
5.000	97.289	97.356	97.357	5.000	97.289	97.356	97.357	7.125	101.433	101.403	101.345	
5.125	97.708	97.775	97.776	5.1								



Effective Time:  
7:46:26 AM

Government DPA												
BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>								
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	97.931	97.712	97.412	6.750	95.331	95.112	94.812	6.750				
6.875	98.455	98.236	97.936	6.875	95.855	95.636	95.336	6.875				
7.000	98.958	98.739	98.439	7.000	96.358	96.139	95.839	7.000				
7.125	99.414	99.195	98.895	7.125	96.814	96.595	96.295	7.125				
7.250	99.850	99.631	99.331	7.250	97.250	97.031	96.731	7.250				
7.375	99.831	99.553	99.253	7.375	97.231	96.953	96.653	7.375				
7.500	100.294	100.016	99.716	7.500	97.694	97.416	97.116	7.500				
7.625	100.710	100.432	100.132	7.625	98.110	97.832	97.532	7.625				
7.750	101.106	100.828	100.528	7.750	98.506	98.228	97.928	7.750				
7.875	100.521	100.181	99.881	7.875	97.921	97.581	97.281	7.875				
8.000	100.944	100.604	100.304	8.000	98.344	98.004	97.704	8.000				
8.125	101.330	100.990	100.690	8.125	98.730	98.390	98.090	8.125				
8.250	101.696	101.356	101.056	8.250	99.096	98.756	98.456	8.250				
8.375				8.375				8.375				

  

BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_Forgivable <sup>2</sup>								
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	95.931	95.712	95.412	6.750	93.331	93.112	92.812	6.750				
6.875	96.455	96.236	95.936	6.875	93.855	93.636	93.336	6.875				
7.000	96.958	96.739	96.439	7.000	94.358	94.139	93.839	7.000				
7.125	97.414	97.195	96.895	7.125	94.814	94.595	94.295	7.125				
7.250	97.850	97.631	97.331	7.250	95.250	95.031	94.731	7.250				
7.375	97.831	97.553	97.253	7.375	95.231	94.953	94.653	7.375				
7.500	98.294	98.016	97.716	7.500	95.694	95.416	95.116	7.500				
7.625	98.710	98.432	98.132	7.625	96.110	95.832	95.532	7.625				
7.750	99.106	98.828	98.528	7.750	96.506	96.228	95.928	7.750				
7.875	98.521	98.181	97.881	7.875	95.921	95.581	95.281	7.875				
8.000	98.944	98.604	98.304	8.000	96.344	96.004	95.704	8.000				
8.125	99.330	98.990	98.690	8.125	96.730	96.390	96.090	8.125				
8.250	99.696	99.356	99.056	8.250	97.096	96.756	96.456	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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.