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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

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	94.756	94.768	94.772	5.625	94.756	94.768	94.772	5.000	91.525	91.459	91.459	
5.750	95.833	95.835	95.809	5.750	95.833	95.835	95.809	5.125	92.408	92.348	92.348	
5.875	96.406	96.388	96.362	5.875	96.406	96.388	96.362	5.250	93.732	93.687	93.672	
6.000	96.978	96.954	96.933	6.000	96.978	96.954	96.933	5.375	94.375	94.330	94.315	
6.125	97.459	97.441	97.417	6.125	97.459	97.441	97.417	5.500	95.164	95.200	95.195	
6.250	97.979	97.964	97.928	6.250	97.979	97.964	97.928	5.625	95.926	95.968	95.949	
6.375	98.479	98.464	98.430	6.375	98.479	98.464	98.430	5.750	96.961	96.943	96.917	
6.500	98.940	98.925	98.892	6.500	98.940	98.925	98.892	5.875	97.497	97.471	97.450	
6.625	99.353	99.338	99.305	6.625	99.353	99.338	99.305	6.000	98.017	97.994	97.973	
6.750	99.761	99.746	99.704	6.750	99.761	99.746	99.704	6.125	98.430	98.415	98.380	
6.875	100.205	100.190	100.149	6.875	100.205	100.190	100.149	6.250	98.911	98.896	98.862	
7.000	100.609	100.594	100.554	7.000	100.609	100.594	100.554	6.375	99.363	99.342	99.320	
7.125	100.959	100.944	100.907	7.125	100.959	100.944	100.907	6.500	99.784	99.766	99.742	
7.250	101.318	101.306	101.257	7.250	101.318	101.306	101.257	6.625	100.132	100.117	100.091	
7.375	101.715	101.675	101.615	7.375	101.715	101.675	101.615	6.750	100.559	100.543	100.512	
7.500	102.149	102.188	102.124	7.500	102.149	102.188	102.124	6.875	100.552	100.537	100.497	
7.625	102.427	102.438	102.369	7.625	102.427	102.438	102.369	7.000	100.909	100.894	100.855	
7.750	102.211	102.225	102.130	7.750	102.211	102.225	102.130	7.125	101.241	101.226	101.188	
7.875	102.538	102.549	102.449	7.875	102.538	102.549	102.449	7.250	101.483	101.471	101.423	
8.000	102.941	102.881	102.850	8.000	102.941	102.881	102.850	7.375	101.816	101.804	101.757	
8.125	102.882	102.890	102.786	8.125	102.882	102.890	102.786	7.500	102.160	102.148	102.102	
8.250				8.250				7.625	102.473	102.461	102.416	
8.375				8.375				7.750	102.359	102.313	102.239	
8.500				8.500				7.875	102.714	102.669	102.595	
8.625				8.625				8.000	102.284	102.292	102.190	

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	95.342	95.246	95.235	4.625	95.847	95.531	95.531					
4.750	95.983	95.768	95.757	4.750	95.899	95.899	95.899					
4.875	96.393	96.204	96.204	4.875	96.397	96.397	96.397					
5.000	96.738	96.728	96.717	5.000	96.704	96.607	96.607					
5.125	97.235	97.225	97.214	5.125	97.252	97.412	97.412					
5.250	97.684	97.674	97.663	5.250	97.757	97.674	97.674					
5.375	98.083	98.073	98.062	5.375	98.065	97.988	97.988					
5.500	98.459	98.449	98.438	5.500	98.420	98.375	98.112					
5.625	98.537	98.517	98.494	5.625	98.394	98.329	98.288					
5.750	98.935	98.916	98.893	5.750	98.920	98.855	98.814					
5.875	99.394	99.329	99.288	5.875	99.394	99.329	99.288					
6.000	99.690	99.711	99.635	6.000	99.690	99.625	99.584					
6.125	99.450	99.464	99.369	6.125	99.450	99.427	99.316					
6.250	99.949	99.870	99.815	6.250	99.949	99.870	99.815					
6.375	100.395	100.316	100.261	6.375	100.395	100.316	100.261					
6.500	100.655	100.576	100.521	6.500	100.655	100.576	100.521					
6.625	100.454	100.478	100.427	6.625	100.359	100.340	100.274					
6.750	100.897	100.921	100.870	6.750	100.839	100.750	100.681					
6.875	101.267	101.177	101.109	6.875	101.267	101.177	101.109					
7.000	101.505	101.416	101.347	7.000	101.505	101.416	101.347					

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	96.928	96.899	96.885	6.000	96.402	96.357	96.342	5.125	95.438	95.394	95.380	
6.125	97.510	97.484	97.470	6.125	96.869	96.824	96.809	5.250	95.729	95.685	95.671	
6.250	97.943	97.933	97.903	6.250	97.379	97.334	97.319	5.375	96.236	96.191	96.178	
6.375	98.356	98.356	98.326	6.375	98.236	98.191	98.176	5.500	96.593	96.548	96.534	
6.500	98.810	98.783	98.764	6.500	98.759	98.714	98.698	5.625	96.619	96.805	96.763	
6.625	99.192	99.167	99.147	6.625	99.090	99.061	99.041	5.750	97.179	97.100	97.044	
6.750	99.698	99.687	99.649	6.750	98.981	98.936	98.921	5.875	97.622	97.543	97.502	
6.875	100.073	100.062	100.024	6.875	99.507	99.462	99.447	6.000	98.025	97.945	97.890	
7.000	100.389	100.378	100.341	7.000	99.956	99.911	99.895	6.125	98.581	98.502	98.447	
7.125	100.762	100.753	100.706	7.125	100.215	100.170	100.154	6.250	99.075	98.996	98.941	
7.250	101.246	101.279	101.205	7.250	100.438	100.429	100.383	6.375	99.514	99.435	99.380	
7.375	101.618	101.655	101.588	7.375	100.754	100.703	100.664	6.500	99.747	99.668	99.612	
7.500	101.997	102.036	101.973	7.500	101.169	101.109	101.078	6.625	99.366	99.276	99.207	
7.625	102.166	102.193	102.111	7.625	101.415	101.355	101.325	6.750	99.841	99.752	99.683	
7.750	101.386	101.400	101.304	7.750	101.012	100.968	100.896	6.875	100.256	100.167	100.098	
7.875	101.697	101.707	101.607	7.875	101.184	101.124	101.094	7.000	100.443	100.354	100.285	

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	-1.250	-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	0.000	-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	
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										



BFF
BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE
Thursday, April 11, 2024

Effective Time:
9:41:57 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

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	95.755	95.663	95.582	5.250				5.250				
5.375	96.114	96.022	95.942	5.375				5.375				
5.500	96.474	96.381	96.301	5.500				5.500				
5.625	96.827	96.734	96.654	5.625	96.479	96.386	96.306	5.625	94.633	94.570	94.507	
5.750	97.175	97.083	97.002	5.750	96.856	96.763	96.683	5.750	96.132	96.039	95.959	
5.875	97.523	97.431	97.350	5.875	97.196	97.103	97.023	5.875	96.542	96.450	96.369	
6.000	97.832	97.739	97.659	6.000	97.485	97.393	97.313	6.000	96.921	96.828	96.748	
6.125	98.096	98.004	97.924	6.125	97.719	97.627	97.546	6.125	97.264	97.171	97.091	
6.250	98.326	98.234	98.153	6.250	97.966	97.874	97.793	6.250	97.594	97.502	97.421	
6.375	98.518	98.425	98.345	6.375	98.228	98.136	98.055	6.375	97.911	97.818	97.738	
6.500	98.681	98.589	98.508	6.500	98.470	98.377	98.297	6.500	98.169	98.077	97.996	
6.625	98.842	98.750	98.669	6.625	98.717	98.624	98.544	6.625	98.393	98.300	98.220	
6.750	98.457	98.394	98.331	6.750	98.534	98.471	98.408	6.750	98.834	98.741	98.661	
6.875	98.659	98.596	98.533	6.875	98.604	98.541	98.478	6.875	98.984	98.891	98.811	
7.000	99.003	98.940	98.877	7.000	99.008	98.945	98.882	7.000	98.878	98.815	98.753	
7.125				7.125	99.247	99.184	99.121	7.125	99.145	99.082	99.020	

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	95.254	95.191	95.128	5.250				5.250				
5.375	95.600	95.537	95.474	5.375				5.375				
5.500	95.902	95.839	95.776	5.500				5.500				
5.625	96.266	96.203	96.140	5.625	95.774	95.711	95.648	5.625	94.802	94.739	94.676	
5.750	96.598	96.535	96.472	5.750	96.181	96.118	96.055	5.750	95.274	95.211	95.148	
5.875	96.793	96.730	96.667	5.875	96.576	96.513	96.450	5.875	95.567	95.504	95.441	
6.000	97.130	97.067	97.004	6.000	96.645	96.582	96.519	6.000	96.023	95.960	95.897	
6.125	97.327	97.264	97.201	6.125	97.038	96.975	96.912	6.125	96.286	96.223	96.160	
6.250	97.665	97.602	97.539	6.250	97.434	97.371	97.308	6.250	96.729	96.666	96.603	
6.375	97.862	97.799	97.736	6.375	97.833	97.770	97.707	6.375	97.172	97.109	97.046	
6.500	98.202	98.139	98.076	6.500	98.068	98.005	97.942	6.500	97.617	97.554	97.491	
6.625	98.402	98.339	98.276	6.625	98.303	98.240	98.177	6.625	97.883	97.820	97.757	
6.750	98.626	98.563	98.500	6.750	98.703	98.640	98.577	6.750	98.332	98.269	98.206	
6.875	98.828	98.765	98.702	6.875	98.774	98.711	98.648	6.875	98.597	98.534	98.471	
7.000	99.172	99.109	99.046	7.000	99.177	99.114	99.051	7.000	99.048	98.985	98.922	
7.125	99.373	99.310	99.247	7.125	99.417	99.354	99.291	7.125	99.315	99.252	99.189	

Conventional ARM Adjustments

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

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

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

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

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

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

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

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	95.707	95.709	95.709	5.750	95.625	95.602	95.572	4.375				
5.875	96.266	96.268	96.268	5.875	96.222	96.200	96.169	4.500				
6.000	96.817	96.819	96.819	6.000	96.831	96.808	96.778	4.625				
6.125	97.291	97.293	97.293	6.125	97.379	97.357	97.326	4.750	94.794	94.579	94.568	
6.250	97.871	97.863	97.855	6.250	97.579	97.546	97.508	4.875	95.204	94.922	94.910	
6.375	98.382	98.374	98.367	6.375	97.905	97.872	97.834	5.000	95.877	95.859	95.852	
6.500	98.967	98.922	98.907	6.500	98.717	98.672	98.657	5.125	96.296	96.286	96.275	
6.625	99.427	99.382	99.367	6.625	99.177	99.132	99.117	5.250	96.745	96.735	96.724	
6.750	99.681	99.666	99.651	6.750	99.329	99.284	99.269	5.375	97.144	97.134	97.123	
6.875	100.163	100.148	100.133	6.875	99.903	99.858	99.842	5.500	97.520	97.510	97.499	
7.000	100.692	100.647	100.632	7.000	100.442	100.397	100.382	5.625	97.683	97.665	97.658	
7.125	101.062	101.017	101.002	7.125	100.812	100.767	100.752	5.750	98.033	98.000	97.972	
7.250	101.297	101.275	101.252	7.250	100.858	100.798	100.768	5.875	98.365	98.339	98.317	
7.375	101.699	101.677	101.654	7.375	101.379	101.319	101.289	6.000	98.693	98.676	98.654	

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	94.294	94.284	94.273									
4.875	94.814	94.804	94.793									
5.000	95.577	95.567	95.556									
5.125	96.036	96.026	96.015									
5.250	96.345	96.335	96.324									
5.375	96.651	96.641	96.630									
5.500	96.842	96.832	96.821									
5.625	97.153	97.134	97.111									
5.750	97.450	97.432	97.410									
5.875	97.743	97.727	97.704									
6.000	98.285	98.238	98.196									

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	95.707	95.709	95.709	5.750	95.625	95.602	95.572	4.250				
5.875	96.266	96.268	96.268	5.875	96.222	96.200	96.169	4.375				
6.000	96.817	96.819	96.819	6.000	96.831	96.808	96.778	4.500				
6.125	97.291	97.293	97.293	6.125	97.379	97.357	97.326	4.625				
6.250	97.871	97.863	97.855	6.250	97.579	97.546	97.508	4.750	94.794	94.579	94.568	
6.375	98.382	98.374	98.367	6.375	97.905	97.872	97.834	4.875	95.204	94.922	94.910	
6.500	98.879	98.871	98.863	6.500	98.274	98.256	98.232	5.000	95.877	95.859	95.852	
6.625	99.263	99.255	99.248	6.625	98.622	98.607	98.581	5.125	96.296	96.286	96.275	
6.750	99.681	99.666	99.651	6.750	98.940	98.895	98.849	5.250	96.745	96.735	96.724	
6.875	100.163	100.148	100.133	6.875	99.159	99.114	99.068	5.375	97.144	97.134	97.123	
7.000	100.576	100.561	100.546	7.000	99.413	99.384	99.345	5.500	97.520	97.510	97.499	
7.125	100.938	100.923	100.907	7.125	99.731	99.716	99.678	5.625	97.683	97.665	97.658	
7.250	101.297	101.275	101.252	7.250	100.271	100.245	100.222	5.750	98.033	98.000	97.972	
7.375	101.699	101.677	101.654	7.375	100.614	100.588	100.565	5.875	98.365	98.339	98.317	
7.500	102.091	101.819	102.046	7.500	100.963	100.936	100.914	6.000	98.693	98.676	98.654	

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	94.294	94.284	94.273									
4.875	94.814	94.804	94.793									
5.000	95.577	95.567	95.556									
5.125	96.036	96.026	96.015									
5.250	96.345	96.335	96.324									
5.375	96.651	96.641	96.630									
5.500	96.842	96.832	96.821									
5.625	97.153	97.134	97.111									
5.750	97.450	97.432	97.410									

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	94.408	94.410	94.397	2.625				2.625				
5.750	95.243	95.281	95.257	2.750				2.750				
5.875	95.817	95.851	95.824	2.875				2.875				
6.000	96.397	96.429	96.397	3.000				3.000				
6.125	96.883	96.915	96.884	3.125				3.125				
6.250	97.409	97.429	97.388	3.250				3.250				
6.375	97.920	97.936	97.891	3.375				3.375				
6.500	98.378	98.392	98.343	3.500				3.500				
6.625	98.884	98.898	98.849	3.625				3.625				
6.750	99.247	99.249	99.190	3.750				3.750				
6.875	99.698	99.697	99.633	3.875				3.875				
7.000	100.089	100.086	100.019	4.000				4.000				
7.125	100.580	100.576	100.509	4.125				4.125				
7.250	100.965	100.997	100.920	4.250				4.250				
7.375	101.327	101.356	101.274									

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	93.859	93.924	93.889	5.000				5.000	93.859	93.924	93.889	
5.125	94.640	94.704	94.669	5.125				5.125	94.640	94.704	94.669	
5.250	96.372	96.297	96.150	5.250	96.372	96.297	96.150	5.250	96.372	96.297	96.150	
5.375	97.124	97.049	96.899	5.375	97.124	97.049	96.899	5.375	97.124	97.049	96.899	
5.500	97.562	97.487	97.337	5.500	97.562	97.487	97.337	5.500	97.562	97.487	97.337	
5.625	97.774	97.760	97.760	5.625	97.774	97.760	97.760	5.625	97.774	97.760	97.760	
5.750	98.603	98.413	98.223	5.750	98.603	98.413	98.223	5.750	98.603	98.413	98.223	
5.875	98.877	98.687	98.518	5.875	98.877	98.687	98.518	5.875	98.877	98.687	98.518	
6.000	99.297	99.146	99.065	6.000	99.297	99.146	99.065	6.000	99.297	99.146	99.065	
6.125	99.880	99.704	99.622	6.125	99.880	99.704	99.622	6.125	99.880	99.704	99.622	
6.250	100.211	100.020	99.932	6.250	100.211	100.020	99.932	6.250	100.211	100.020	99.932	
6.375	100.399	100.324	100.174	6.375	100.399	100.324	100.174	6.375	100.399	100.324	100.174	
6.500	100.825	100.737	100.650	6.500	100.825	100.737	100.650	6.500	100.825	100.737	100.650	
6.625	101.275	101.187	101.099	6.625	101.275	101.187	101.099	6.625	101.275	101.187	101.099	
6.750	101.673	101.614	101.555	6.750	101.673	101.614	101.555	6.750	101.673	101.614	101.555	
6.875	101.376	101.317	101.273	6.875	101.376	101.317	101.273	6.875	101.376	101.317	101.273	
7.000	101.958	101.900	101.841	7.000	101.958	101.900	101.841	7.000	101.958	101.900	101.841	
7.125	102.330	102.271	102.213	7.125	102.330	102.271	102.213	7.125	102.330	102.271	102.213	
7.250	102.521	102.432	102.372	7.250	102.521	102.432	102.372	7.250	102.521	102.432	102.372	
7.375	101.799	101.724	101.845	7.375	101.799	101.724	101.845	7.375	101.799	101.724	101.845	
7.500	102.186	102.140	102.317	7.500	102.186	102.140	102.317	7.500	102.186	102.140	102.317	
7.625	102.445	102.399	102.326	7.625	102.445	102.399	102.326	7.625	102.445	102.399	102.326	
7.750	101.849	101.774	101.624	7.750	101.849	101.774	101.624	7.750	101.849	101.774	101.624	
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	92.745	92.810	92.724	
2.875				2.875				5.125	93.515	93.580	93.495	
3.000				3.000				5.250	95.507	95.507	95.507	
3.125				3.125				5.375	95.982	95.982	95.982	
3.250				3.250				5.500	96.625	96.625	96.625	
3.375				3.375				5.625	96.967	97.009	96.930	
3.500	89.557	89.563	89.635	3.500	89.557	89.563	89.635	5.750	97.908	97.718	97.528	
3.625	90.102	90.108	90.180	3.625	90.102	90.108	90.180	5.875	98.412	98.032	98.193	
3.750	91.254	91.285	91.339	3.750	91.254	91.285	91.339	6.000	98.874	98.644	98.805	
3.875	91.798	91.829	91.883	3.875	91.798	91.829	91.883	6.125	99.432	99.452	99.363	
4.000	92.341	92.372	92.426	4.000	92.341	92.372	92.426	6.250	99.866	99.099	99.485	
4.125	92.884	92.915	92.969	4.125	92.884	92.915	92.969	6.375	99.799	99.797	99.672	
4.250	93.990	94.015	94.051	4.250	93.990	94.015	94.051	6.500	100.382	100.380	100.255	
4.375	94.531	94.556	94.592	4.375	94.531	94.556	94.592	6.625	100.883	100.881	100.756	
4.500	95.070	95.095	95.131	4.500	95.070	95.095	95.131	6.750	100.987	100.630	100.819	
4.625	95.856	95.880	95.666	4.625	95.856	95.880	95.666	6.875	100.790	100.516	100.626	
4.750	96.097	96.053	96.071	4.750	96.097	96.053	96.071	7.000	101.319	101.295	101.154	
4.875	96.630	96.586	96.604	4.875	96.630	96.586	96.604	7.125	101.678	101.404	101.514	
5.000	97.157	97.113	97.131	5.000	97.157	97.113	97.131	7.250	101.166	101.077	101.017	
5.125	97.675	97.631	97.399	5.125	97.675	97.631	97.399	7.375	101.068	101.022	101.187	
5.250	97.687	97.675	97.674	5.250	97.687	97.675	97.674	7.500	101.540	101.494	101.659	
5.375	97.925	97.937	97.937	5.375	97.925	97.937	97.937	7.625	101.799	101.753	101.918	
5.500	98.422	98.434	98.434	5.500	98.422	98.434	98.434	7.750				
5.625	98.899	98.911	98.911	5.625	98.899	98.911	98.911	7.875				
5.750	99.048	98.983	98.942	5.750	99.048	98.983	98.942	8.000				
5.875	99.129	98.869	98.851	5.875	99.129	98.869	98.851	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	95.507	95.507	95.507	5.000	92.745	92.810	92.724	4.500	92.584	92.609	92.520	
5.375	95.982	95.982	95.982	5.125	93.515	93.580	93.495	4.625	93.113	93.138	93.048	
5.500	96.625	96.625	96.625	5.250	95.507	95.507	95.507	4.750	92.036	91.993	91.810	
5.625	96.967	97.009	96.930	5.375	95.982	95.982	95.982	4.875	92.310	92.266	92.334	
5.750	97.908	97.718	97.528	5.500	96.625	96.625	96.625	5.000	92.821	92.777	92.845	
5.875	98.412	98.032	98.193	5.625	96.967	97.009	96.930	5.125	93.314	93.270	93.338	
6.000	98.874	98.644	98.805	5.750	97.908	97.718	97.528	5.250	93.583	93.595	93.395	
6.125	99.432	99.452	99.363	5.875	98.412	98.032	98.193	5.375	93.814	93.827	93.626	
6.250	99.866	99.099	99.485	6.000	98.874	98.644	98.805	5.500	94.265	94.278	94.077	
6.375	99.799	99.797	99.672	6.125	99.432	99.452	99.363	5.625	94.678	94.691	94.490	
6.500	100.382	100.380	100.255	6.250	99.866	99.099	99.485	5.750	94.523	94.458	94.417	
6.625	100.883	100.881	100.756	6.375	99.799	99.797	99.672	5.875	94.146	94.067	94.012	
6.750	100.987	100.630	100.819	6.500	100.382	100.380	100.255	6.000	94.630	94.551	94.496	
6.875	100.790	100.516	100.626	6.625	100.883	100.881	100.756	6.125	95.109	95.030	94.975	
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	96.372	96.297	96.150	5.250	96.372	96.297	96.150	5.250	96.372	96.297	96.150	
5.375	97.124	97.049	96.899	5.375	97.124	97.049	96.899	5.375	97.124	97.049	96.899	
5.500	97.562	97.487	97.337	5.500	97.562	97.487	97.337	5.500	97.562	97.487	97.337	
5.625	97.774	97.760	97.760	5.625	97.774	97.760	97.760	5.625	97.774	97.760	97.760	
5.750	98.603	98.413	98.223	5.750	98.603	98.413	98.223	5.750	98.603	98.413	98.223	
5.875	98.877	98.687	98.518	5.875	98.877	98.687	98.518	5.875	98.877	98.687	98.518	
6.000	99.297	99.146	99.065	6.000	99.297	99.146	99.065	6.000	99.297	99.146	99.065	
6.125	99.880	99.704	99.622	6.125	99.880	99.704	99.622	6.125	99.880	99.704	99.622	
6.250	100.211	100.020	99.932	6.250	100.211	100.020	99.932	6.250	100.211	100.020	99.932	
6.375	100.399	100.324	100.174	6.375	100.399	100.324	100.174	6.375	100.399	100.324	100.174	
6.500	100.825	100.737	100.650	6.500	100.825	100.737	100.650	6.500	100.825	100.737	100.650	
6.625	101.275	101.187	101.099	6.625	101.275	101.187	101.099	6.625	101.275	101.187	101.099	
6.750	101.673	101.614	101.555	6.750	101.673	101.614	101.555	6.750	101.673	101.614	101.555	
6.875	101.376	101.317	101.273	6.875	101.376	101.317	101.273	6.875	101.376	101.317	101.273	
7.000	101.958	101.900	101.841	7.000	101.958	101.900	101.841	7.000	101.958	101.900	101.841	
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	95.070	95.095	95.131	4.250	93.990	94.015	94.051	5.250	95.507	95.507	95.507	
4.625	95.856	95.880	95.666	4.375	94.531	94.556	94.592	5.375	95.982	95.982	95.982	
4.750	96.097	96.053	96.071	4.500	95.070	95.095	95.131	5.500	96.625	96.625	96.625	
4.875	96.630	96.586	96.604	4.625	95.856	95.880	95.666	5.625	96.967	97.009	96.930	
5.000	97.157	97.113	97.131	4.750	96.097	96.053	96.071	5.750	97.908	97.718	97.528	
5.125	97.675	97.631										

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	96.624	96.549	96.399	5.375	96.624	96.549	96.399	5.000				
5.500	97.062	96.987	96.837	5.500	97.062	96.987	96.837	5.125				
5.625	97.274	97.260	97.260	5.625	97.274	97.260	97.260	5.250	95.872	95.797	95.650	
5.750	98.103	97.913	97.723	5.750	98.103	97.913	97.723	5.375	96.624	96.549	96.399	
5.875	98.377	98.197	98.018	5.875	98.377	98.197	98.018	5.500	97.062	96.987	96.837	
6.000	98.797	98.606	98.475	6.000	98.797	98.606	98.475	5.625	97.274	97.260	97.260	
6.125	99.380	99.189	99.068	6.125	99.380	99.189	99.068	5.750	98.103	97.913	97.723	
6.250	99.711	99.520	99.403	6.250	99.711	99.520	99.403	5.875	98.377	98.187	98.018	
6.375	99.899	99.824	99.674	6.375	99.899	99.824	99.674	6.000	98.797	98.606	98.475	
6.500	100.325	100.237	100.150	6.500	100.325	100.237	100.150	6.125	99.380	99.189	99.068	
6.625	100.775	100.687	100.599	6.625	100.775	100.687	100.599	6.250	99.711	99.520	99.403	
6.750	101.173	101.114	101.055	6.750	101.173	101.114	101.055	6.375	99.899	99.824	99.674	
6.875	100.876	100.817	100.758	6.875	100.876	100.817	100.758	6.500	100.325	100.237	100.150	
7.000	101.458	101.400	101.341	7.000	101.458	101.400	101.341	6.625	100.775	100.687	100.599	
7.125	101.830	101.771	101.713	7.125	101.830	101.771	101.713	6.750	101.173	101.114	101.055	
7.250	102.021	101.932	101.622	7.250	102.021	101.932	101.622	6.875	100.876	100.817	100.758	
7.375	101.299	101.224	101.195	7.375	101.299	101.224	101.195	7.000	101.458	101.400	101.341	
7.500	101.602	101.522	101.560	7.500	101.602	101.522	101.560	7.125	101.830	101.771	101.713	
7.625	101.640	101.614	101.791	7.625	101.640	101.614	101.791	7.250	102.021	101.932	101.622	
7.750	101.349	101.274	101.124	7.750	101.349	101.274	101.124	7.375	101.299	101.224	101.195	
7.875	101.429	101.354	101.204	7.875	101.429	101.354	101.204	7.500	101.602	101.522	101.560	
8.000	101.509	101.434	101.284	8.000	101.509	101.434	101.284	7.625	101.640	101.614	101.791	
8.125	101.589	101.514	101.364	8.125	101.589	101.514	101.364	7.750	101.349	101.274	101.124	
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	95.007	95.007	95.007	
3.250				3.250				5.375	95.482	95.482	95.482	
3.375				3.375				5.500	96.125	96.125	96.125	
3.500	89.072	89.078	89.150	3.500	89.072	89.078	89.150	5.625	96.427	96.376	96.346	
3.625	89.584	89.590	89.662	3.625	89.584	89.590	89.662	5.750	97.408	97.218	97.028	
3.750	90.825	90.856	90.910	3.750	90.825	90.856	90.910	5.875	97.912	97.768	97.679	
3.875	91.335	91.366	91.420	3.875	91.335	91.366	91.420	6.000	98.213	98.254	98.165	
4.000	91.842	91.873	91.927	4.000	91.842	91.873	91.927	6.125	98.778	98.818	98.729	
4.125	92.344	92.375	92.429	4.125	92.344	92.375	92.429	6.250	99.366	98.849	98.985	
4.250	93.551	93.575	93.611	4.250	93.551	93.575	93.611	6.375	99.215	99.233	99.108	
4.375	94.049	94.074	94.110	4.375	94.049	94.074	94.110	6.500	99.768	99.786	99.661	
4.500	94.539	94.564	94.599	4.500	94.539	94.564	94.599	6.625	100.138	100.156	100.031	
4.625	95.267	95.292	95.328	4.625	95.267	95.292	95.328	6.750	100.487	100.130	100.319	
4.750	95.635	95.591	95.609	4.750	95.635	95.591	95.609	6.875	100.182	99.928	100.037	
4.875	96.108	96.064	96.082	4.875	96.108	96.064	96.082	7.000	100.559	100.555	100.665	
5.000	96.565	96.521	96.539	5.000	96.565	96.521	96.539	7.125	100.830	100.763	100.873	
5.125	97.001	96.957	96.975	5.125	97.001	96.957	96.975	7.250	100.666	100.577	100.517	
5.250	97.187	97.177	97.176	5.250	97.187	97.177	97.176	7.375	100.376	100.349	100.515	
5.375	97.344	97.356	97.356	5.375	97.344	97.356	97.356	7.500	100.741	100.715	100.880	
5.500	97.997	98.010	97.759	5.500	97.997	98.010	97.759	7.625	100.972	100.946	101.111	
5.625	98.372	98.384	98.384	5.625	98.372	98.384	98.384	7.750				
5.750	98.548	98.483	98.442	5.750	98.548	98.483	98.442	7.875				
5.875	98.490	98.480	98.462	5.875	98.490	98.480	98.462	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	99.768	99.786	99.661	6.125	98.778	98.818	98.729	4.500	91.997	92.022	91.933	
6.625	100.138	100.156	100.031	6.250	99.366	98.849	98.985	4.625	92.445	92.469	92.380	
6.750	100.487	100.130	100.319	6.375	99.215	99.233	99.108	4.750	91.535	91.491	91.309	
6.875	100.182	99.928	100.037	6.500	99.768	99.786	99.661	4.875	91.725	91.681	91.748	
7.000	100.559	100.555	100.665	6.625	100.138	100.156	100.031	5.000	92.387	92.343	92.161	
7.125	100.830	100.763	100.873	6.750	100.487	100.130	100.319	5.125	92.768	92.724	92.542	
7.250	100.666	100.577	100.517	6.875	100.182	99.928	100.037	5.250	93.031	93.043	92.853	
7.375	100.376	100.349	100.515	7.000	100.559	100.555	100.665	5.375	93.154	93.166	92.966	
7.500	100.741	100.715	100.880	7.125	100.830	100.763	100.873	5.500	93.741	93.503	93.553	
7.625	100.972	100.946	101.111	7.250	100.666	100.577	100.517	5.625	94.040	94.053	93.852	
7.750				7.375	100.376	100.349	100.515	5.750	94.023	93.958	93.917	
7.875				7.500	100.741	100.715	100.880	5.875	93.646	93.567	93.512	
8.000				7.625	100.972	100.946	101.111	6.000	94.130	94.051	93.996	
8.125				7.750				6.125	94.609	94.530	94.475	
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	99.899	99.824	99.674	6.375	99.899	99.824	99.674	6.000	98.997	98.606	98.475	
6.500	100.325	100.237	100.150	6.500	100.325	100.237	100.150	6.125	99.380	99.189	99.068	
6.625	100.775	100.687	100.599	6.625	100.775	100.687	100.599	6.250	99.711	99.520	99.403	
6.750	101.173	101.114	101.055	6.750	101.173	101.114	101.055	6.375	99.899	99.824	99.674	
6.875	100.876	100.817	100.758	6.875	100.876	100.817	100.758	6.500	100.325	100.237	100.150	
7.000	101.458	101.400	101.341	7.000	101.458	101.400	101.341	6.625	100.775	100.687	100.599	
7.125	101.830	101.771	101.713	7.125	101.830	101.771	101.713	6.750	101.173	101.114	101.055	
7.250	102.021	101.932	101.622	7.250	102.021	101.932	101.622	6.875	100.876	100.817	100.758	
7.375	101.299	101.224	101.195	7.375	101.299	101.224	101.195	7.000	101.458	101.400	101.341	
7.500	101.602	101.522	101.560	7.500	101.602	101.522	101.560	7.125	101.830	101.771	101.713	
7.625	101.640	101.614	101.791	7.625	101.640	101.614	101.791	7.250	102.021	101.932	101.622	
7.750	101.349	101.274	101.124	7.750	101.349	101.274	101.124	7.375	101.299	101.224	101.195	
7.875	101.429	101.354	101.204	7.875	101.429	101.354	101.204	7.500	101.602	101.522	101.560	
8.000	101.509	101.434	101.284	8.000	101.509	101.434	101.284	7.625	101.640	101.614	101.791	
8.125	101.589	101.514	101.364	8.125	101.589	101.514	101.364	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	94.539	94.564	94.599	4.500	94.539	94.564	94.599	6.625	100.138	100.156	100.031	
4.625	95.267	95.292	95.328	4.625	95.267	95.292	95.328	6.750	100.487	100.130	100.319	
4.750	95.635	95.591	95.609	4.750	95.635	95.591	95.609	6.875	100.182	99.928	100.037	
4.875	96.108	96.064	96.082	4.875	96.108	96.064	96.082	7.000	100.559	100.555	100.665	
5.000	96.565	96.521	96.539	5.000	96.565	96.521	96.539	7.125	100.830	100.763	100.873	
5.125	97.001	96.957	96.975	5.125	97.001	96.957	96.975	7.250	100.666			

Effective Time:

9:41:57 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	97.172	96.961	96.661	6.750	94.572	94.361	94.061	6.750			
6.875	97.716	97.505	97.205	6.875	95.116	94.905	94.605	6.875			
7.000	98.239	98.028	97.728	7.000	95.639	95.428	95.128	7.000			
7.125	98.705	98.494	98.194	7.125	96.105	95.894	95.594	7.125			
7.250	99.161	98.950	98.650	7.250	96.561	96.350	96.050	7.250			
7.375	99.483	99.216	98.916	7.375	96.883	96.616	96.316	7.375			
7.500	99.966	99.699	99.399	7.500	97.366	97.099	96.799	7.500			
7.625	100.402	100.135	99.835	7.625	97.802	97.535	97.235	7.625			
7.750	100.818	100.551	100.251	7.750	98.218	97.951	97.651	7.750			
7.875	100.219	99.895	99.595	7.875	97.619	97.295	96.995	7.875			
8.000	100.662	100.338	100.038	8.000	98.062	97.738	97.438	8.000			
8.125	101.058	100.734	100.434	8.125	98.458	98.134	97.834	8.125			
8.250	101.444	101.120	100.820	8.250	98.844	98.520	98.220	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	95.172	94.961	94.661	6.750	92.572	92.361	92.061	6.750			
6.875	95.716	95.505	95.205	6.875	93.116	92.905	92.605	6.875			
7.000	96.239	96.028	95.728	7.000	93.639	93.428	93.128	7.000			
7.125	96.705	96.494	96.194	7.125	94.105	93.894	93.594	7.125			
7.250	97.161	96.950	96.650	7.250	94.561	94.350	94.050	7.250			
7.375	97.483	97.216	96.916	7.375	94.883	94.616	94.316	7.375			
7.500	97.966	97.699	97.399	7.500	95.366	95.099	94.799	7.500			
7.625	98.402	98.135	97.835	7.625	95.802	95.535	95.235	7.625			
7.750	98.818	98.551	98.251	7.750	96.218	95.951	95.651	7.750			
7.875	98.219	97.895	97.595	7.875	95.619	95.295	94.995	7.875			
8.000	98.662	98.338	98.038	8.000	96.062	95.738	95.438	8.000			
8.125	99.058	98.734	98.434	8.125	96.458	96.134	95.834	8.125			
8.250	99.444	99.120	98.820	8.250	96.844	96.520	96.220	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.