



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

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

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

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

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

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

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	Rate	
5.625	94.359	94.351	94.355	5.625	94.359	94.351	94.355	5.000	90.980	90.902	90.902	5.125	93.265
5.750	95.570	95.570	95.570	5.750	95.570	95.570	95.570	5.125	93.265	93.220	93.205	5.250	94.028
5.875	96.127	96.127	96.127	5.875	96.127	96.127	96.127	5.250	94.028	93.983	93.967	5.375	94.671
6.000	97.192	97.147	97.131	6.000	97.192	97.147	97.131	5.375	94.671	94.626	94.611	5.500	95.280
6.125	97.656	97.610	97.595	6.125	97.656	97.610	97.595	5.500	95.280	95.234	95.219	5.625	95.802
6.250	97.943	97.898	97.882	6.250	97.943	97.898	97.882	5.625	95.802	96.007	95.992	5.750	96.746
6.375	98.589	98.544	98.529	6.375	98.589	98.544	98.529	5.750	96.746	96.701	96.686	5.875	97.140
6.500	98.937	98.892	98.877	6.500	98.937	98.892	98.877	5.875	97.140	97.095	97.080	6.000	97.723
6.625	99.315	99.250	99.504	6.625	99.315	99.250	99.504	6.000	97.723	97.678	97.663	6.125	98.418
6.750	99.704	99.659	99.644	6.750	99.704	99.659	99.644	6.125	98.418	98.373	98.357	6.250	98.678
6.875	100.280	100.235	100.220	6.875	100.280	100.235	100.220	6.250	98.678	98.633	98.618	6.375	99.285
7.000	100.555	100.760	100.745	7.000	100.555	100.760	100.745	6.375	99.285	99.240	99.225	6.500	99.785
7.125	101.143	101.098	101.083	7.125	101.143	101.098	101.083	6.500	99.785	99.740	99.724	6.625	100.113
7.250	101.199	101.199	101.199	7.250	101.199	101.199	101.199	6.625	100.113	100.068	100.053	6.750	100.667
7.375	101.720	101.659	101.629	7.375	101.720	101.659	101.629	6.750	100.667	100.622	100.606	6.875	100.442
7.500	102.205	102.145	102.114	7.500	102.205	102.145	102.114	6.875	100.442	100.397	100.382	7.000	100.878
7.625	102.501	102.441	102.411	7.625	102.501	102.441	102.411	7.000	100.878	100.833	100.818	7.125	100.898
7.750	102.200	102.140	102.110	7.750	102.200	102.140	102.110	7.125	100.898	100.914	100.912	7.250	101.300
7.875	102.687	102.626	102.596	7.875	102.687	102.626	102.596	7.250	101.300	101.263	101.236	7.375	101.632
8.000	102.340	102.367	102.329	8.000	102.340	102.367	102.329	7.375	101.632	101.596	101.569	7.500	101.976
8.125	102.633	102.660	102.622	8.125	102.633	102.660	102.622	7.500	101.976	101.943	101.915	7.625	102.289
8.250				8.250				7.625	102.289	102.257	102.229	7.750	102.180
8.375				8.375				7.750	102.180	102.096	102.060	7.875	102.287
8.500				8.500				7.875	102.287	102.455	102.419	8.000	101.990
8.625				8.625				8.000	101.990	102.018	101.979		

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	Rate	
4.625	95.001	95.023	95.063	4.625	95.391	95.375	95.375	5.000	90.980	90.902	90.902	5.125	93.265
4.750	95.524	95.546	95.586	4.750	95.687	95.609	95.609	5.125	93.265	93.220	93.205	5.250	94.028
4.875	95.984	95.992	96.032	4.875	96.177	96.105	96.105	5.250	94.028	93.983	93.967	5.375	94.671
5.000	96.278	96.256	96.311	5.000	96.442	96.345	96.345	5.375	94.671	94.626	94.611	5.500	95.280
5.125	96.864	96.732	96.754	5.125	97.238	96.898	97.148	5.500	95.280	95.234	95.219	5.625	95.802
5.250	97.236	97.097	97.129	5.250	97.531	97.447	97.447	5.625	95.802	96.007	95.992	5.750	96.746
5.375	97.754	97.620	97.646	5.375	97.799	97.722	97.722	5.750	96.746	96.701	96.686	5.875	97.140
5.500	98.513	98.468	98.455	5.500	98.513	98.468	98.455	5.875	97.140	97.095	97.080	6.000	97.723
5.625	98.622	98.556	98.515	5.625	98.372	98.306	98.265	6.000	97.723	97.678	97.663	6.125	98.418
5.750	98.895	98.829	98.788	5.750	98.895	98.829	98.788	6.125	98.418	98.373	98.357	6.250	98.678
5.875	99.367	99.301	99.259	5.875	99.367	99.301	99.259	6.250	98.678	98.633	98.618	6.375	99.285
6.000	99.662	99.596	99.554	6.000	99.662	99.596	99.554	6.375	99.285	99.240	99.225	6.500	99.785
6.125	99.565	99.485	99.430	6.125	99.565	99.485	99.430	6.500	99.785	99.740	99.724	6.625	100.113
6.250	99.813	99.983	99.927	6.250	99.813	99.733	99.927	6.625	100.113	100.068	100.053	6.750	100.667
6.375	100.258	100.427	100.372	6.375	100.258	100.177	100.122	6.750	100.667	100.622	100.606	6.875	100.442
6.500	100.518	100.687	100.632	6.500	100.518	100.437	100.632	6.875	100.442	100.397	100.382	7.000	100.878
6.625	100.445	100.353	100.303	6.625	100.445	100.353	100.284	7.000	100.878	100.833	100.818	7.125	100.898
6.750	100.923	100.832	100.763	6.750	100.923	100.832	100.763	7.125	100.898	100.914	100.912	7.250	101.300
6.875	101.100	101.258	101.189	6.875	101.100	101.258	101.189	7.250	101.300	101.263	101.236	7.375	101.632
7.000	101.339	101.498	101.429	7.000	101.339	101.498	101.429	7.375	101.632	101.596	101.569	7.500	101.976

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	Rate	
6.000	96.891	96.846	96.830	6.000	96.886	96.841	96.826	5.125	95.311	95.487	95.473	5.250	96.072
6.125	97.333	97.288	97.272	6.125	97.355	97.310	97.295	5.250	96.072	96.028	96.014	5.375	96.579
6.250	97.736	97.691	97.676	6.250	97.785	97.739	97.724	5.375	96.579	96.534	96.520	5.500	97.140
6.375	98.267	98.222	98.206	6.375	98.293	98.248	98.233	5.500	97.140	97.095	97.080	5.625	97.646
6.500	98.949	98.904	98.889	6.500	98.920	98.875	98.860	5.625	97.646	97.601	97.586	5.750	98.140
6.625	99.277	99.232	99.217	6.625	99.251	99.206	99.190	5.750	98.140	98.095	98.080	5.875	98.636
6.750	99.310	99.274	99.259	6.750	99.300	98.985	98.970	5.875	98.636	98.591	98.576	6.000	99.132
6.875	99.871	99.826	99.811	6.875	99.558	99.512	99.497	6.000	99.132	99.087	99.072	6.125	99.628
7.000	100.383	100.338	100.323	7.000	100.006	99.961	99.946	6.125	99.628	99.583	99.568	6.250	100.124
7.125	100.689	100.644	100.629	7.125	100.265	100.220	100.205	6.250	100.124	100.079	100.064	6.375	100.620
7.250	101.035	101.049	101.007	7.250	100.537	100.477	100.447	6.375	100.620	100.575	100.560	6.500	101.116
7.375	101.405	101.433	101.363	7.375	101.021	100.961	100.931	6.500	101.116	101.071	101.056	6.625	101.612
7.500	101.753	101.783	101.701	7.500	101.186	101.126	101.096	6.625	101.612	101.567	101.552	6.750	102.108
7.625	101.932	101.947	101.920	7.625	101.433	101.373	101.343	6.750	102.108	102.063	102.048	6.875	102.604
7.750	101.164	101.196	101.113	7.750	100.938	100.878	100.848	6.875	102.604	102.559	102.544	7.000	103.100
7.875	101.457	101.486	101.409	7.875	100.448	100.477	100.372	7.000	103.100	103.055	103.040		

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							

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	95.821	95.733	95.653	5.250				5.250				
5.375	96.180	96.092	96.012	5.375				5.375				
5.500	96.536	96.448	96.368	5.500				5.500				
5.625	96.880	96.792	96.712	5.625	96.482	96.393	96.313	5.625	94.960	94.897	94.835	
5.750	97.227	97.139	97.058	5.750	96.857	96.769	96.689	5.750	96.089	96.001	95.921	
5.875	97.583	97.495	97.414	5.875	97.197	97.109	97.029	5.875	96.258	96.170	96.339	
6.000	97.894	97.806	97.726	6.000	97.486	97.397	97.317	6.000	96.885	96.797	96.717	
6.125	98.158	98.070	97.990	6.125	97.719	97.631	97.550	6.125	96.970	97.132	97.052	
6.250	98.388	98.300	98.219	6.250	97.966	97.878	97.797	6.250	97.546	97.458	97.378	
6.375	98.579	98.491	98.411	6.375	98.227	98.156	98.093	6.375	97.862	97.774	97.694	
6.500	98.729	98.641	98.561	6.500	98.462	98.391	98.328	6.500	98.115	98.027	97.946	
6.625	98.876	98.788	98.708	6.625	98.711	98.626	98.563	6.625	98.340	98.252	98.175	
6.750	98.722	98.659	98.596	6.750	98.840	98.777	98.714	6.750	98.752	98.689	98.626	
6.875	98.924	98.861	98.798	6.875	98.910	98.847	98.784	6.875	99.017	98.954	98.892	
7.000	99.268	99.205	99.142	7.000	99.314	99.251	99.188	7.000	99.219	99.156	99.094	
7.125				7.125	99.554	99.491	99.428	7.125	99.486	99.423	99.361	

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	95.514	95.451	95.388	5.250				5.250				
5.375	95.862	95.799	95.736	5.375				5.375				
5.500	96.166	96.103	96.040	5.500				5.500				
5.625	96.530	96.467	96.404	5.625	96.073	96.010	95.947	5.625	95.130	95.067	95.004	
5.750	96.863	96.800	96.737	5.750	96.483	96.420	96.357	5.750	95.603	95.540	95.477	
5.875	97.057	96.994	96.931	5.875	96.880	96.817	96.754	5.875	95.897	95.834	95.771	
6.000	97.395	97.332	97.269	6.000	96.948	96.885	96.822	6.000	96.356	96.293	96.230	
6.125	97.591	97.528	97.465	6.125	97.342	97.279	97.216	6.125	96.619	96.556	96.493	
6.250	97.930	97.867	97.804	6.250	97.739	97.676	97.613	6.250	97.064	97.001	96.938	
6.375	98.127	98.064	98.001	6.375	98.139	98.076	98.013	6.375	97.508	97.445	97.382	
6.500	98.468	98.405	98.342	6.500	98.373	98.310	98.247	6.500	97.955	97.892	97.829	
6.625	98.668	98.605	98.542	6.625	98.608	98.545	98.482	6.625	98.220	98.157	98.094	
6.750	98.891	98.828	98.765	6.750	99.009	98.946	98.883	6.750	98.671	98.608	98.545	
6.875	99.093	99.030	98.967	6.875	99.079	99.016	98.953	6.875	98.937	98.874	98.811	
7.000	99.438	99.375	99.312	7.000	99.483	99.420	99.357	7.000	99.388	99.325	99.262	
7.125	99.639	99.576	99.513	7.125	99.723	99.660	99.597	7.125	99.655	99.592	99.529	

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	95.570	95.570	95.570	5.750	95.061	95.031	94.998	4.375				
5.875	96.127	96.127	96.127	5.875	95.655	95.624	95.592	4.500				
6.000	96.695	96.695	96.695	6.000	96.260	96.230	96.197	4.625				
6.125	97.181	97.181	97.181	6.125	96.814	96.784	96.751	4.750	94.265	94.020	94.008	
6.250	97.610	97.610	97.610	6.250	97.056	97.018	96.979	4.875	94.673	94.431	94.419	
6.375	98.507	98.462	98.447	6.375	98.507	98.462	98.447	5.000	95.494	95.487	95.480	
6.500	99.125	99.080	99.065	6.500	99.125	99.080	99.065	5.125	95.719	95.703	95.696	
6.625	99.585	99.540	99.524	6.625	99.585	99.540	99.524	5.250	96.292	96.285	96.278	
6.750	99.875	99.830	99.815	6.750	99.625	99.580	99.565	5.375	96.629	96.623	96.616	
6.875	100.202	100.157	100.142	6.875	100.202	100.157	100.142	5.500	97.061	97.054	97.047	
7.000	100.743	100.698	100.683	7.000	100.743	100.698	100.683	5.625	97.372	97.365	97.358	
7.125	101.113	101.068	101.053	7.125	101.113	101.068	101.053	5.750	97.645	97.617	97.590	
7.250	101.374	101.314	101.284	7.250	101.124	101.064	101.034	5.875	97.985	97.958	97.930	
7.375	101.896	101.836	101.806	7.375	101.646	101.586	101.556	6.000	98.198	98.170	98.143	

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	93.822	93.675	93.664									
4.875	94.236	94.199	94.188									
5.000	95.000	94.965	94.954									
5.125	95.461	95.427	95.416									
5.250	95.769	95.738	95.727									
5.375	96.074	96.046	96.035									
5.500	96.335	96.328	96.321									
5.625	96.684	96.674	96.663									
5.750	97.044	97.002	96.961									
5.875	97.384	97.343	97.302									
6.000	97.936	97.895	97.854									

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	95.570	95.570	95.570	5.750	95.061	95.031	94.998	4.250				
5.875	96.127	96.127	96.127	5.875	95.655	95.624	95.592	4.375				
6.000	96.695	96.695	96.695	6.000	96.260	96.230	96.197	4.500				
6.125	97.181	97.181	97.181	6.125	96.814	96.784	96.751	4.625				
6.250	97.610	97.610	97.610	6.250	97.056	97.018	96.979	4.750	94.265	94.020	94.008	
6.375	98.143	98.143	98.143	6.375	97.388	97.350	97.311	4.875	94.673	94.431	94.419	
6.500	98.624	98.624	98.624	6.500	97.780	97.754	97.732	5.000	95.494	95.487	95.480	
6.625	99.061	99.061	99.061	6.625	98.123	98.099	98.076	5.125	95.719	95.703	95.696	
6.750	99.390	99.375	99.358	6.750	98.592	98.546	98.500	5.250	96.292	96.285	96.278	
6.875	99.880	99.865	99.849	6.875	98.819	98.774	98.727	5.375	96.629	96.623	96.616	
7.000	100.303	100.288	100.272	7.000	99.083	99.037	98.991	5.500	97.061	97.054	97.047	
7.125	100.681	100.666	100.650	7.125	99.338	99.306	99.285	5.625	97.372	97.365	97.358	
7.250	101.045	101.015	100.983	7.250	100.018	99.988	99.956	5.750	97.645	97.617	97.590	
7.375	101.463	101.432	101.401	7.375	100.376	100.345	100.314	5.875	97.985	97.958	97.930	
7.500	101.874	101.843	101.812	7.500	100.742	100.712	100.680	6.000	98.198	98.170	98.143	

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	93.822	93.675	93.664									
4.875	94.236	94.199	94.188									
5.000	95.000	94.965	94.954									
5.125	95.461	95.427	95.416									
5.250	95.769	95.738	95.727									
5.375	96.074	96.046	96.035									
5.500	96.335	96.328	96.321									
5.625	96.684	96.674	96.663									
5.750	97.044	97.002	96.961									

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



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

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

Effective Time:
 8:32:33 AM

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	94.008	93.992	94.036	2.625				2.625				
5.750	94.878	94.873	94.896	2.750				2.750				
5.875	95.469	95.459	95.489	2.875				2.875				
6.000	96.060	96.048	96.083	3.000				3.000				
6.125	96.555	96.543	96.578	3.125				3.125				
6.250	97.103	97.095	97.101	3.250				3.250				
6.375	97.634	97.622	97.634	3.375				3.375				
6.500	98.114	98.100	98.116	3.500				3.500				
6.625	98.627	98.613	98.629	3.625				3.625				
6.750	99.032	99.054	99.041	3.750				3.750				
6.875	99.496	99.513	99.508	3.875				3.875				
7.000	99.880	99.895	99.894	4.000				4.000				
7.125	100.358	100.373	100.372	4.125				4.125				
7.250	100.710	100.729	100.699	4.250				4.250				
7.375	101.060	101.076	101.052									

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



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

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	93.473	93.477	93.493	5.000				5.000	93.473	93.477	93.493	
5.125	94.255	94.259	94.275	5.125				5.125	94.255	94.259	94.275	
5.250	95.934	95.859	95.709	5.250	95.934	95.859	95.709	5.250	95.934	95.859	95.709	
5.375	96.437	96.362	96.462	5.375	96.437	96.362	96.462	5.375	96.437	96.362	96.462	
5.500	97.451	97.399	97.369	5.500	97.451	97.399	97.369	5.500	97.451	97.399	97.369	
5.625	97.795	97.743	97.713	5.625	97.795	97.743	97.713	5.625	97.795	97.743	97.713	
5.750	98.588	98.287	98.256	5.750	98.588	98.287	98.256	5.750	98.588	98.287	98.256	
5.875	98.818	98.736	98.440	5.875	98.818	98.736	98.440	5.875	98.818	98.736	98.440	
6.000	99.162	99.079	99.034	6.000	99.162	99.079	99.034	6.000	99.162	99.079	99.034	
6.125	99.756	99.673	99.628	6.125	99.756	99.673	99.628	6.125	99.756	99.673	99.628	
6.250	100.344	100.261	99.966	6.250	100.344	100.261	99.966	6.250	100.344	100.261	99.966	
6.375	100.293	100.188	100.127	6.375	100.293	100.188	100.127	6.375	100.293	100.188	100.127	
6.500	100.860	100.755	100.694	6.500	100.860	100.755	100.694	6.500	100.860	100.755	100.694	
6.625	101.359	101.254	101.193	6.625	101.359	101.254	101.193	6.625	101.359	101.254	101.193	
6.750	101.730	101.624	101.564	6.750	101.730	101.624	101.564	6.750	101.730	101.624	101.564	
6.875	101.358	101.268	101.208	6.875	101.358	101.268	101.208	6.875	101.358	101.268	101.208	
7.000	101.871	101.782	101.721	7.000	101.871	101.782	101.721	7.000	101.871	101.782	101.721	
7.125	102.362	102.273	102.212	7.125	102.362	102.273	102.212	7.125	102.362	102.273	102.212	
7.250	102.508	102.418	102.358	7.250	102.508	102.418	102.358	7.250	102.508	102.418	102.358	
7.375	101.868	101.786	101.726	7.375	101.868	101.786	101.726	7.375	101.868	101.786	101.726	
7.500	102.038	102.022	101.941	7.500	102.038	102.022	101.941	7.500	102.038	102.022	101.941	
7.625	102.308	102.291	102.211	7.625	102.308	102.291	102.211	7.625	102.308	102.291	102.211	
7.750	101.920	101.845	101.695	7.750	101.920	101.845	101.695	7.750	101.920	101.845	101.695	
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	92.359	92.363	92.328	
2.875				2.875				5.125	93.645	93.593	93.563	
3.000				3.000				5.250	95.238	95.187	95.156	
3.125				3.125				5.375	95.832	95.780	95.750	
3.250				3.250				5.500	96.426	96.374	96.344	
3.375				3.375				5.625	97.020	96.968	96.938	
3.500	89.232	89.297	89.367	3.500	89.232	89.297	89.367	5.750	97.863	97.562	97.531	
3.625	89.776	89.842	89.912	3.625	89.776	89.842	89.912	5.875	98.168	98.086	98.040	
3.750	90.939	90.998	91.050	3.750	90.939	90.998	91.050	6.000	98.762	98.679	98.634	
3.875	91.483	91.542	91.594	3.875	91.483	91.542	91.594	6.125	99.356	99.273	99.228	
4.000	92.027	92.086	92.138	4.000	92.027	92.086	92.138	6.250	99.744	99.411	99.366	
4.125	92.569	92.628	92.681	4.125	92.569	92.628	92.681	6.375	99.705	99.600	99.540	
4.250	93.811	93.911	93.945	4.250	93.811	93.911	93.945	6.500	100.272	100.167	100.107	
4.375	94.352	94.452	94.486	4.375	94.352	94.452	94.486	6.625	100.772	100.666	100.606	
4.500	94.892	94.992	95.026	4.500	94.892	94.992	95.026	6.750	101.142	100.787	100.726	
4.625	95.790	95.778	95.812	4.625	95.790	95.778	95.812	6.875	100.715	100.600	100.525	
4.750	96.291	96.246	96.232	4.750	96.291	96.246	96.232	7.000	101.265	101.149	101.074	
4.875	96.541	96.494	96.494	4.875	96.541	96.494	96.494	7.125	101.640	101.525	101.450	
5.000	97.070	97.007	97.023	5.000	97.070	97.007	97.023	7.250	101.403	101.313	101.253	
5.125	97.590	97.527	97.543	5.125	97.590	97.527	97.543	7.375	100.910	100.893	100.800	
5.250	97.775	97.731	97.717	5.250	97.775	97.731	97.717	7.500	101.392	101.376	101.283	
5.375	97.896	97.873	97.872	5.375	97.896	97.873	97.872	7.625	101.662	101.646	101.552	
5.500	98.396	98.374	98.372	5.500	98.396	98.374	98.372	7.750				
5.625	98.877	98.855	98.853	5.625	98.877	98.855	98.853	7.875				
5.750	99.026	98.960	98.919	5.750	99.026	98.960	98.919	8.000				
5.875	98.879	98.944	98.924	5.875	98.879	98.944	98.924	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	95.238	95.187	95.156	5.000	92.359	92.363	92.328	4.500	92.407	92.507	92.416	
5.375	95.832	95.780	95.750	5.125	93.645	93.593	93.563	4.625	92.938	93.038	92.947	
5.500	96.426	96.374	96.344	5.250	95.238	95.187	95.156	4.750	92.016	91.971	91.957	
5.625	97.020	96.968	96.938	5.375	95.832	95.780	95.750	4.875	92.474	92.411	92.227	
5.750	97.863	97.562	97.531	5.500	96.426	96.374	96.344	5.000	92.989	92.926	92.742	
5.875	98.168	98.086	98.040	5.625	97.020	96.968	96.938	5.125	93.487	93.425	93.241	
6.000	98.762	98.679	98.634	5.750	97.863	97.562	97.531	5.250	93.750	93.706	93.442	
6.125	99.356	99.273	99.228	5.875	98.168	98.086	98.040	5.375	93.792	93.770	93.568	
6.250	99.744	99.411	99.366	6.000	98.762	98.679	98.634	5.500	94.251	94.228	94.026	
6.375	99.705	99.600	99.540	6.125	99.356	99.273	99.228	5.625	94.673	94.651	94.449	
6.500	100.272	100.167	100.107	6.250	99.744	99.411	99.366	5.750	94.751	94.685	94.644	
6.625	100.772	100.666	100.606	6.375	99.705	99.600	99.540	5.875	94.266	94.186	94.130	
6.750	101.142	100.787	100.726	6.500	100.272	100.167	100.107	6.000	94.750	94.669	94.614	
6.875	100.715	100.600	100.525	6.625	100.772	100.666	100.606	6.125	95.227	95.146	95.091	
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	95.934	95.859	95.709	5.250	95.934	95.859	95.709	5.250	95.934	95.859	95.709	
5.375	96.437	96.362	96.462	5.375	96.437	96.362	96.462	5.375	96.437	96.362	96.462	
5.500	97.451	97.399	97.369	5.500	97.451	97.399	97.369	5.500	97.451	97.399	97.369	
5.625	97.795	97.743	97.713	5.625	97.795	97.743	97.713	5.625	97.795	97.743	97.713	
5.750	98.588	98.287	98.256	5.750	98.588	98.287	98.256	5.750	98.588	98.287	98.256	
5.875	98.818	98.736	98.440	5.875	98.818	98.736	98.440	5.875	98.818	98.736	98.440	
6.000	99.162	99.079	99.034	6.000	99.162	99.079	99.034	6.000	99.162	99.079	99.034	
6.125	99.756	99.673	99.628	6.125	99.756	99.673	99.628	6.125	99.756	99.673	99.628	
6.250	100.344	100.261	99.966	6.250	100.344	100.261	99.966	6.250	100.344	100.261	99.966	
6.375	100.293	100.188	100.127	6.375	100.293	100.188	100.127	6.375	100.293	100.188	100.127	
6.500	100.860	100.755	100.694	6.500	100.860	100.755	100.694	6.500	100.860	100.755	100.694	
6.625	101.359	101.254	101.193	6.625	101.359	101.254	101.193	6.625	101.359	101.254	101.193	
6.750	101.730	101.624	101.564	6.750	101.730	101.624	101.564	6.750	101.730	101.624	101.564	
6.875	101.358	101.268	101.208	6.875	101.358	101.268	101.208	6.875	101.358	101.268	101.208	
7.000	101.871	101.782	101.721	7.000	101.871	101.782	101.721	7.000	101.871	101.782	101.721	
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	94.892	94.992	95.026	4.250	93.811	93.911	93.945	5.250	95.238	95.187	95.156	
4.625	95.790	95.778	95.812	4.375	94.352	94.452	94.486	5.375	95.832	95.780	95.750	
4.750	96.291	96.246	96.232	4.500								

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	95.937	95.862	95.962	5.375	95.937	95.862	95.962	5.000				
5.500	96.951	96.899	96.869	5.500	96.951	96.899	96.869	5.125	95.434	95.359	95.209	
5.625	97.295	97.243	97.213	5.625	97.295	97.243	97.213	5.250	95.937	95.862	95.962	
5.750	98.088	97.787	97.756	5.750	98.088	97.787	97.756	5.375	96.951	96.899	96.869	
5.875	98.318	98.236	97.940	5.875	98.318	98.236	97.940	5.500	96.951	96.899	96.869	
6.000	98.662	98.579	98.534	6.000	98.662	98.579	98.534	5.625	97.295	97.243	97.213	
6.125	99.256	99.173	99.128	6.125	99.256	99.173	99.128	5.750	98.088	97.787	97.756	
6.250	99.844	99.761	99.466	6.250	99.844	99.761	99.466	5.875	98.318	98.236	97.940	
6.375	99.793	99.688	99.627	6.375	99.793	99.688	99.627	6.000	98.662	98.579	98.534	
6.500	100.360	100.255	100.194	6.500	100.360	100.255	100.194	6.125	99.256	99.173	99.128	
6.625	100.859	100.754	100.693	6.625	100.859	100.754	100.693	6.250	99.844	99.761	99.466	
6.750	101.230	101.124	101.064	6.750	101.230	101.124	101.064	6.375	99.793	99.688	99.627	
6.875	100.858	100.768	100.708	6.875	100.858	100.768	100.708	6.500	100.360	100.255	100.194	
7.000	101.371	101.282	101.221	7.000	101.371	101.282	101.221	6.625	100.859	100.754	100.693	
7.125	101.862	101.773	101.712	7.125	101.862	101.773	101.712	6.750	101.230	101.124	101.064	
7.250	102.008	101.918	101.858	7.250	102.008	101.918	101.858	6.875	100.858	100.768	100.708	
7.375	101.368	101.286	101.226	7.375	101.368	101.286	101.226	7.000	101.371	101.282	101.221	
7.500	101.350	101.275	101.183	7.500	101.350	101.275	101.183	7.125	101.862	101.773	101.712	
7.625	101.510	101.504	101.423	7.625	101.510	101.504	101.423	7.250	102.008	101.918	101.858	
7.750	101.420	101.345	101.195	7.750	101.420	101.345	101.195	7.375	101.368	101.286	101.226	
7.875	101.580	101.505	101.355	7.875	101.580	101.505	101.355	7.500	101.350	101.275	101.183	
8.000	101.740	101.665	101.515	8.000	101.740	101.665	101.515	7.625	101.510	101.504	101.423	
8.125	101.900	101.825	101.675	8.125	101.900	101.825	101.675	7.750	101.420	101.345	101.195	
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	94.738	94.687	94.656	
3.250				3.250				5.375	95.332	95.280	95.250	
3.375				3.375				5.500	95.926	95.874	95.844	
3.500	88.748	88.813	88.884	3.500	88.748	88.813	88.884	5.625	96.520	96.468	96.438	
3.625	89.261	89.326	89.396	3.625	89.261	89.326	89.396	5.750	97.363	97.062	97.031	
3.750	90.512	90.571	90.623	3.750	90.512	90.571	90.623	5.875	97.668	97.586	97.540	
3.875	91.023	91.082	91.134	3.875	91.023	91.082	91.134	6.000	98.262	98.179	98.134	
4.000	91.531	91.590	91.642	4.000	91.531	91.590	91.642	6.125	98.856	98.773	98.728	
4.125	92.034	92.093	92.146	4.125	92.034	92.093	92.146	6.250	99.244	99.111	98.866	
4.250	93.374	93.433	93.507	4.250	93.374	93.433	93.507	6.375	99.205	99.100	99.040	
4.375	93.874	93.974	94.008	4.375	93.874	93.974	94.008	6.500	99.772	99.667	99.607	
4.500	94.366	94.466	94.500	4.500	94.366	94.466	94.500	6.625	100.272	100.166	100.106	
4.625	95.290	95.246	95.232	4.625	95.290	95.246	95.232	6.750	100.642	100.287	100.226	
4.750	95.791	95.746	95.732	4.750	95.791	95.746	95.732	6.875	100.136	100.041	99.966	
4.875	96.038	95.994	95.980	4.875	96.038	95.994	95.980	7.000	100.541	100.445	100.371	
5.000	96.537	96.492	96.479	5.000	96.537	96.492	96.479	7.125	100.837	100.748	100.687	
5.125	97.033	96.988	96.975	5.125	97.033	96.988	96.975	7.250	100.903	100.813	100.753	
5.250	97.275	97.231	97.217	5.250	97.275	97.231	97.217	7.375	100.217	100.220	100.127	
5.375	97.320	97.298	97.296	5.375	97.320	97.298	97.296	7.500	100.592	100.596	100.503	
5.500	97.805	97.738	97.704	5.500	97.805	97.738	97.704	7.625	100.832	100.836	100.743	
5.625	98.291	98.225	98.184	5.625	98.291	98.225	98.184	7.750				
5.750	98.526	98.460	98.419	5.750	98.526	98.460	98.419	7.875				
5.875	98.291	98.308	98.288	5.875	98.291	98.308	98.288	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	99.772	99.667	99.607	6.125	98.856	98.773	98.728	4.500	91.830	91.929	91.839	
6.625	100.272	100.166	100.106	6.250	99.244	98.911	98.866	4.625	92.283	92.383	92.292	
6.750	100.642	100.287	100.226	6.375	99.205	99.100	99.040	4.750	91.516	91.471	91.457	
6.875	100.136	100.041	99.966	6.500	99.772	99.667	99.607	4.875	91.896	91.834	91.705	
7.000	100.541	100.445	100.371	6.625	100.272	100.166	100.106	5.000	92.315	92.252	92.204	
7.125	100.837	100.748	100.687	6.750	100.642	100.287	100.226	5.125	92.758	92.713	92.700	
7.250	100.903	100.813	100.753	6.875	100.136	100.041	99.966	5.250	93.250	93.206	92.942	
7.375	100.217	100.220	100.127	7.000	100.541	100.445	100.371	5.375	93.135	93.113	92.931	
7.500	100.592	100.596	100.503	7.125	100.837	100.748	100.687	5.500	93.530	93.463	93.422	
7.625	100.832	100.836	100.743	7.250	100.903	100.813	100.753	5.625	94.016	93.950	93.909	
7.750				7.375	100.217	100.220	100.127	5.750	94.251	94.185	94.144	
7.875				7.500	100.592	100.596	100.503	5.875	93.766	93.686	93.630	
8.000				7.625	100.832	100.836	100.743	6.000	94.250	94.169	94.114	
8.125				7.750				6.125	94.727	94.646	94.591	
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	99.793	99.688	99.627	6.375	99.793	99.688	99.627	6.000	98.662	98.579	98.534	
6.500	100.360	100.255	100.194	6.500	100.360	100.255	100.194	6.125	99.256	99.173	99.128	
6.625	100.859	100.754	100.693	6.625	100.859	100.754	100.693	6.250	99.844	99.761	99.466	
6.750	101.230	101.124	101.064	6.750	101.230	101.124	101.064	6.375	99.793	99.688	99.627	
6.875	100.858	100.768	100.708	6.875	100.858	100.768	100.708	6.500	100.360	100.255	100.194	
7.000	101.371	101.282	101.221	7.000	101.371	101.282	101.221	6.625	100.859	100.754	100.693	
7.125	101.862	101.773	101.712	7.125	101.862	101.773	101.712	6.750	101.230	101.124	101.064	
7.250	102.008	101.918	101.858	7.250	102.008	101.918	101.858	6.875	100.858	100.768	100.708	
7.375	101.368	101.286	101.226	7.375	101.368	101.286	101.226	7.000	101.371	101.282	101.221	
7.500	101.350	101.275	101.183	7.500	101.350	101.275	101.183	7.125	101.862	101.773	101.712	
7.625	101.510	101.504	101.423	7.625	101.510	101.504	101.423	7.250	102.008	101.918	101.858	
7.750	101.420	101.345	101.195	7.750	101.420	101.345	101.195	7.375	101.368	101.286	101.226	
7.875	101.580	101.505	101.355	7.875	101.580	101.505	101.355	7.500	101.350	101.275	101.183	
8.000	101.740	101.665	101.515	8.000	101.740	101.665	101.515	7.625	101.510	101.504	101.423	
8.125	101.900	101.825	101.675	8.125	101.900	101.825	101.675	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	94.366	94.466	94.500	4.500	94.366	94.466	94.500	6.625	100.272	100.166	100.106	
4.625	95.290	95.246	95.232	4.625	95.290	95.246	95.232	6.750	100.642	100.287	100.226	
4.750	95.791	95.746	95.732	4.750	95.791	95.746	95.732	6.875	100.136	100.041	99.966	
4.875	96.038	95.994	95.980	4.875	96.038	95.994	95.980	7.000	100.541	100.445	100.371	
5.000	96.537	96.492	96.479	5.000	96.537	96.492	96.479	7.125	100.837	100.748	100.687	
5.125	97.033	96.988	96.975	5.125	97.033	96.988	96.975	7				

Effective Time:

8:32:33 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	97.086	96.860	96.560	6.750	94.486	94.260	93.960	6.750			
6.875	97.630	97.404	97.104	6.875	95.030	94.804	94.504	6.875			
7.000	98.163	97.937	97.637	7.000	95.563	95.337	95.037	7.000			
7.125	98.639	98.413	98.113	7.125	96.039	95.813	95.513	7.125			
7.250	99.166	98.879	98.579	7.250	96.566	96.279	95.979	7.250			
7.375	99.680	99.393	99.093	7.375	97.080	96.793	96.493	7.375			
7.500	100.173	99.886	99.586	7.500	97.573	97.286	96.986	7.500			
7.625	100.619	100.332	100.032	7.625	98.019	97.732	97.432	7.625			
7.750	101.045	100.758	100.458	7.750	98.445	98.158	97.858	7.750			
7.875	100.376	100.029	99.729	7.875	97.776	97.429	97.129	7.875			
8.000	100.829	100.482	100.182	8.000	98.229	97.882	97.582	8.000			
8.125	101.235	100.888	100.588	8.125	98.635	98.288	97.988	8.125			
8.250	101.621	101.274	100.974	8.250	99.021	98.674	98.374	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	95.086	94.860	94.560	6.750	92.486	92.260	91.960	6.750			
6.875	95.630	95.404	95.104	6.875	93.030	92.804	92.504	6.875			
7.000	96.163	95.937	95.637	7.000	93.563	93.337	93.037	7.000			
7.125	96.639	96.413	96.113	7.125	94.039	93.813	93.513	7.125			
7.250	97.166	96.879	96.579	7.250	94.566	94.279	93.979	7.250			
7.375	97.680	97.393	97.093	7.375	95.080	94.793	94.493	7.375			
7.500	98.173	97.886	97.586	7.500	95.573	95.286	94.986	7.500			
7.625	98.619	98.332	98.032	7.625	96.019	95.732	95.432	7.625			
7.750	99.045	98.758	98.458	7.750	96.445	96.158	95.858	7.750			
7.875	98.376	98.029	97.729	7.875	95.776	95.429	95.129	7.875			
8.000	98.829	98.482	98.182	8.000	96.229	95.882	95.582	8.000			
8.125	99.235	98.888	98.588	8.125	96.635	96.288	95.988	8.125			
8.250	99.621	99.274	98.974	8.250	97.021	96.674	96.374	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.