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

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

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

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

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



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

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

Effective Time:
1:01:50 PM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	94.553	94.551	94.543	5.625	94.553	94.551	94.543	5.000	90.945	90.945	90.945	
5.750	95.590	95.590	95.528	5.750	95.590	95.590	95.528	5.125	91.844	91.844	91.844	
5.875	96.151	96.151	96.088	5.875	96.151	96.151	96.088	5.250	92.416	92.371	92.356	
6.000	96.733	96.733	96.671	6.000	96.733	96.733	96.671	5.375	94.060	94.015	94.000	
6.125	97.230	97.230	97.186	6.125	97.230	97.230	97.186	5.500	95.075	95.050	95.058	
6.250	97.743	97.698	97.680	6.250	97.743	97.698	97.680	5.625	95.838	95.810	95.823	
6.375	98.254	98.236	98.217	6.375	98.254	98.236	98.217	5.750	96.639	96.612	96.587	
6.500	98.799	98.773	98.747	6.500	98.799	98.773	98.747	5.875	97.205	97.178	97.153	
6.625	99.233	99.247	99.221	6.625	99.233	99.247	99.221	6.000	97.748	97.721	97.696	
6.750	99.687	99.623	99.601	6.750	99.687	99.623	99.601	6.125	98.184	98.140	98.117	
6.875	100.150	100.127	100.102	6.875	100.150	100.127	100.102	6.250	98.673	98.629	98.606	
7.000	100.592	100.550	100.526	7.000	100.592	100.550	100.526	6.375	99.171	99.145	99.120	
7.125	101.002	100.979	100.954	7.125	101.002	100.979	100.954	6.500	99.625	99.599	99.574	
7.250	101.360	101.276	101.248	7.250	101.360	101.276	101.248	6.625	99.983	99.957	99.931	
7.375	101.768	101.656	101.628	7.375	101.768	101.656	101.628	6.750	100.080	100.016	99.984	
7.500	102.162	102.092	102.050	7.500	102.162	102.092	102.050	6.875	100.490	100.444	100.412	
7.625	102.492	102.410	102.380	7.625	102.492	102.410	102.380	7.000	100.920	100.875	100.854	
7.750	102.448	102.345	102.309	7.750	102.448	102.345	102.309	7.125	101.246	101.201	101.180	
7.875	102.842	102.739	102.703	7.875	102.842	102.739	102.703	7.250	101.519	101.436	101.407	
8.000	103.149	103.058	102.998	8.000	103.149	103.058	102.998	7.375	101.859	101.776	101.747	
8.125	102.899	102.746	102.705	8.125	102.899	102.746	102.705	7.500	102.207	102.126	102.096	
8.250				8.250				7.625	102.519	102.437	102.407	
8.375				8.375				7.750	102.515	102.413	102.377	
8.500				8.500				7.875	102.618	102.516	102.480	
8.625				8.625				8.000	102.288	102.136	102.093	

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	95.048	95.019	95.056	4.625	95.341	95.309	95.359					
4.750	95.574	95.546	95.583	4.750	95.596	95.517	95.767					
4.875	95.952	95.919	95.962	4.875	96.283	96.211	96.211					
5.000	96.445	96.417	96.455	5.000	96.400	96.304	96.333					
5.125	96.957	96.881	96.899	5.125	97.185	97.080	97.080					
5.250	97.476	97.400	97.419	5.250	97.480	97.381	97.381					
5.375	97.910	97.834	97.853	5.375	98.006	97.914	97.914					
5.500	98.424	98.380	98.366	5.500	98.424	98.130	98.366					
5.625	98.336	98.244	98.243	5.625	98.271	98.213	98.186					
5.750	98.813	98.755	98.728	5.750	98.813	98.755	98.728					
5.875	99.299	99.241	99.213	5.875	99.299	98.991	99.213					
6.000	99.616	99.538	99.531	6.000	99.616	99.558	99.531					
6.125	99.450	99.372	99.354	6.125	99.414	99.326	99.323					
6.250	99.905	99.833	99.792	6.250	99.905	99.833	99.792					
6.375	100.356	100.285	100.244	6.375	100.356	100.285	100.244					
6.500	100.682	100.605	100.587	6.500	100.626	100.555	100.513					
6.625	100.454	100.404	100.389	6.625	100.398	100.327	100.285					
6.750	100.884	100.829	100.793	6.750	100.884	100.813	100.771					
6.875	101.314	101.243	101.201	6.875	101.314	101.243	101.201					
7.000	101.543	101.472	101.431	7.000	101.543	101.472	101.431					

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	96.610	96.586	96.569	6.000	96.348	96.303	96.282	5.125	95.170	95.126	95.112	
6.125	97.240	97.217	97.200	6.125	96.880	96.835	96.814	5.250	95.711	95.667	95.653	
6.250	97.716	97.676	97.659	6.250	97.333	97.288	97.267	5.375	96.221	96.177	96.163	
6.375	98.176	98.131	98.110	6.375	98.205	98.160	98.139	5.500	96.588	96.554	96.540	
6.500	98.775	98.730	98.709	6.500	98.768	98.723	98.702	5.625	96.496	96.439	96.411	
6.625	99.145	99.100	99.079	6.625	99.182	99.136	99.116	5.750	97.033	96.975	96.948	
6.750	99.633	99.573	99.556	6.750	99.042	98.997	98.976	5.875	97.513	97.456	97.428	
6.875	100.026	99.966	99.949	6.875	99.581	99.536	99.515	6.000	97.938	97.867	97.825	
7.000	100.360	100.304	100.282	7.000	100.051	100.006	99.985	6.125	98.529	98.458	98.417	
7.125	100.865	100.785	100.761	7.125	100.351	100.306	100.285	6.250	99.031	98.960	98.918	
7.250	101.333	101.253	101.229	7.250	100.541	100.461	100.437	6.375	99.477	99.406	99.365	
7.375	101.657	101.621	101.553	7.375	100.909	100.849	100.813	6.500	99.737	99.665	99.624	
7.500	101.976	101.964	101.882	7.500	101.333	101.273	101.237	6.625	99.405	99.333	99.292	
7.625	102.243	102.165	102.139	7.625	101.593	101.533	101.497	6.750	99.886	99.815	99.773	
7.750	101.403	101.257	101.170	7.750	101.171	101.070	101.037	6.875	100.309	100.238	100.196	
7.875	101.707	101.557	101.477	7.875	101.388	101.297	100.987	7.000	100.518	100.446	100.405	

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												
≥ 780												
760-779												
740-759												
720-739												
700-719												
680-699												
660-679												
640-659												
620-639												
Additional Purchase LLPA Adjusters												
Attached Condo												
Investment Property												
2nd Home												
Manufactured Home												
2 - 4 Units												
High Balance												
Secondary Financing												
DTI > 40%												
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only												
≥ 780												
760-779												
740-759												
720-739												
700-719												
680-699												
660-679												
640-659												
620-639												
Additional R/T Refinance LLPA Adjusters												
Attached Condo												
Investment Property												
2nd Home												
Manufactured Home												
2 - 4 Units												
High Balance												
Secondary Financing												
DTI > 40%												
Cash-Out Refinance LTV / FICO Adjusters: All Products												
≥ 780												
760-779												
740-759												
720-739												
700-719												
680-699												
660-679												
640-659												
620-639												
Additional Cash-Out Refinance LLPA Adjusters												
Attached Condo												
Investment Property												
2nd Home												
Manufactured Home												
2 - 4 Units												
High Balance												
Secondary Financing												
DTI > 40%												
Additional Miscellaneous LLPA Adjusters												
Escrow Waiver												
Temporary 2-1 Buydown												
Lock Extension per Day												

1:01:50 PM

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	95.783	95.948	95.867	5.250				5.250				
5.375	96.143	96.307	96.227	5.375				5.375				
5.500	96.506	96.420	96.340	5.500				5.500				
5.625	96.873	96.787	96.707	5.625	96.497	96.411	96.331	5.625	94.795	94.732	94.670	
5.750	97.227	97.141	97.061	5.750	96.875	96.789	96.709	5.750	96.112	96.026	95.945	
5.875	97.569	97.483	97.403	5.875	97.210	97.124	97.043	5.875	96.532	96.446	96.365	
6.000	97.879	97.793	97.713	6.000	97.497	97.411	97.331	6.000	96.913	96.827	96.747	
6.125	98.154	98.068	97.987	6.125	97.732	97.647	97.566	6.125	97.250	97.164	97.083	
6.250	98.386	98.300	98.219	6.250	97.982	97.896	98.065	6.250	97.578	97.492	97.412	
6.375	98.571	98.485	98.405	6.375	98.495	98.409	98.329	6.375	97.896	97.810	97.730	
6.500	98.758	98.673	98.592	6.500	98.768	98.682	98.602	6.500	98.186	98.100	98.020	
6.625	98.911	99.075	98.995	6.625	99.014	98.928	98.848	6.625	98.409	98.323	98.243	
6.750	98.631	98.568	98.505	6.750	98.710	98.647	98.584	6.750	98.846	98.760	98.680	
6.875	98.830	98.767	98.704	6.875	98.779	98.716	98.653	6.875	98.987	98.901	98.821	
7.000	99.174	99.111	99.048	7.000	99.180	99.117	99.054	7.000	99.044	98.981	98.918	
7.125				7.125	99.418	99.355	99.292	7.125	99.309	99.246	99.183	

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	95.431	95.368	95.305	5.250				5.250				
5.375	95.791	95.728	95.665	5.375				5.375				
5.500	96.093	96.030	95.967	5.500				5.500				
5.625	96.455	96.392	96.329	5.625	95.945	95.882	95.819	5.625	94.965	94.902	94.839	
5.750	96.787	96.724	96.661	5.750	96.367	96.304	96.241	5.750	95.435	95.372	95.309	
5.875	96.978	96.915	96.852	5.875	96.762	96.699	96.636	5.875	95.728	95.665	95.602	
6.000	97.313	97.250	97.187	6.000	96.831	96.768	96.705	6.000	96.198	96.135	96.072	
6.125	97.509	97.446	97.383	6.125	97.223	97.160	97.097	6.125	96.461	96.398	96.335	
6.250	97.846	97.783	97.720	6.250	97.616	97.553	97.490	6.250	96.903	96.840	96.777	
6.375	98.041	97.978	97.915	6.375	98.013	97.950	97.887	6.375	97.345	97.282	97.219	
6.500	98.379	98.316	98.253	6.500	98.247	98.184	98.121	6.500	97.788	97.725	97.662	
6.625	98.578	98.515	98.452	6.625	98.481	98.418	98.355	6.625	98.052	97.989	97.926	
6.750	98.800	98.737	98.674	6.750	98.879	98.816	98.753	6.750	98.500	98.437	98.374	
6.875	99.000	98.937	98.874	6.875	98.948	98.885	98.822	6.875	98.764	98.701	98.638	
7.000	99.344	99.281	99.218	7.000	99.349	99.286	99.223	7.000	99.213	99.150	99.087	
7.125	99.543	99.480	99.417	7.125	99.587	99.524	99.461	7.125	99.478	99.415	99.352	

Conventional ARM Adjustments												
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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	-5.125

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	-3.250
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	95.590	95.590	95.528	5.750	95.444	95.413	95.376	4.375				
5.875	96.151	96.151	96.088	5.875	96.053	96.023	95.986	4.500				
6.000	96.733	96.733	96.671	6.000	96.674	96.644	96.607	4.625				
6.125	97.230	97.230	97.167	6.125	96.999	96.969	96.931	4.750	94.261	94.247	94.234	
6.250	97.699	97.691	97.680	6.250	97.417	97.379	97.337	4.875	94.676	94.662	94.649	
6.375	98.237	98.229	98.217	6.375	97.769	97.731	97.689	5.000	95.656	95.649	95.642	
6.500	98.948	98.903	98.882	6.500	98.698	98.653	98.632	5.125	95.941	95.928	95.915	
6.625	99.453	99.408	99.387	6.625	99.203	99.158	99.137	5.250	96.472	96.466	96.459	
6.750	99.616	99.593	99.568	6.750	99.358	99.313	99.292	5.375	96.821	96.814	96.807	
6.875	100.212	100.167	100.146	6.875	99.962	99.917	99.896	5.500	97.261	97.254	97.247	
7.000	100.775	100.730	100.709	7.000	100.525	100.480	100.459	5.625	97.586	97.579	97.573	
7.125	101.168	101.123	101.102	7.125	100.918	100.873	100.852	5.750	97.858	97.831	97.803	
7.250	101.270	101.233	101.192	7.250	101.001	100.941	100.905	5.875	98.212	98.185	98.157	
7.375	101.781	101.721	101.685	7.375	101.531	101.471	101.435	6.000	98.445	98.417	98.390	

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	93.808	93.794	93.781									
4.875	94.129	94.115	94.102									
5.000	94.974	94.967	94.961									
5.125	95.675	95.662	95.649									
5.250	95.987	95.974	95.961									
5.375	96.164	96.157	96.150									
5.500	96.535	96.528	96.521									
5.625	96.890	96.883	96.876									
5.750	97.255	97.214	97.172									
5.875	97.609	97.568	97.527									
6.000	97.932	97.890	97.849									

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	95.590	95.590	95.528	5.750	95.444	95.413	95.376	4.250				
5.875	96.151	96.151	96.088	5.875	96.053	96.023	95.986	4.375				
6.000	96.733	96.733	96.671	6.000	96.674	96.644	96.607	4.500				
6.125	97.230	97.230	97.167	6.125	96.999	96.969	96.931	4.625				
6.250	97.699	97.691	97.680	6.250	97.417	97.379	97.337	4.750	94.261	94.247	94.234	
6.375	98.237	98.229	98.217	6.375	97.769	97.731	97.689	4.875	94.676	94.662	94.649	
6.500	98.762	98.755	98.743	6.500	98.115	98.089	98.064	5.000	95.656	95.649	95.642	
6.625	99.200	99.193	99.181	6.625	98.473	98.447	98.421	5.125	95.941	95.928	95.915	
6.750	99.616	99.593	99.568	6.750	98.870	98.817	98.761	5.250	96.472	96.466	96.459	
6.875	100.150	100.127	100.102	6.875	99.117	99.064	99.008	5.375	96.821	96.814	96.807	
7.000	100.553	100.530	100.505	7.000	99.411	99.358	99.302	5.500	97.261	97.254	97.247	
7.125	101.002	100.979	100.954	7.125	99.666	99.621	99.588	5.625	97.586	97.579	97.573	
7.250	101.270	101.233	101.192	7.250	100.278	100.241	100.200	5.750	97.858	97.831	97.803	
7.375	101.705	101.668	101.627	7.375	100.632	100.594	100.554	5.875	98.212	98.185	98.157	
7.500	102.114	102.076	102.036	7.500	101.015	100.978	100.937	6.000	98.445	98.417	98.390	

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	93.808	93.794	93.781									
4.875	94.129	94.115	94.102									
5.000	94.974	94.967	94.961									
5.125	95.675	95.662	95.649									
5.250	95.987	95.974	95.961									
5.375	96.164	96.157	96.150									
5.500	96.535	96.528	96.521									
5.625	96.890	96.883	96.876									
5.750	97.255	97.214	97.172									

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	94.420	94.400	94.449	2.625				2.625				
5.750	95.172	95.139	95.159	2.750				2.750				
5.875	95.776	95.739	95.765	2.875				2.875				
6.000	96.381	96.340	96.371	3.000				3.000				
6.125	96.881	96.841	96.871	3.125				3.125				
6.250	97.351	97.361	97.362	3.250				3.250				
6.375	97.901	97.906	97.914	3.375				3.375				
6.500	98.398	98.400	98.413	3.500				3.500				
6.625	98.914	98.916	98.928	3.625				3.625				
6.750	99.251	99.255	99.239	3.750				3.750				
6.875	99.735	99.735	99.725	3.875				3.875				
7.000	100.133	100.130	100.125	4.000				4.000				
7.125	100.609	100.606	100.601	4.125				4.125				
7.250	100.879	100.878	100.844	4.250				4.250				
7.375	101.248	101.244	101.215									

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	93.776	93.797	93.820	5.000				5.000	93.776	93.797	93.820	
5.125	94.559	94.580	94.603	5.125				5.125	94.559	94.580	94.603	
5.250	95.794	95.719	95.819	5.250	95.794	95.719	95.819	5.250	95.794	95.719	95.819	
5.375	96.496	96.421	96.521	5.375	96.496	96.421	96.521	5.375	96.496	96.421	96.521	
5.500	97.159	97.084	96.934	5.500	97.159	97.084	96.934	5.500	97.159	97.084	96.934	
5.625	97.499	97.491	97.484	5.625	97.499	97.491	97.484	5.625	97.499	97.491	97.484	
5.750	98.418	98.472	98.275	5.750	98.418	98.472	98.275	5.750	98.418	98.472	98.275	
5.875	98.945	98.748	98.552	5.875	98.945	98.748	98.552	5.875	98.945	98.748	98.552	
6.000	99.366	99.170	98.973	6.000	99.366	99.170	98.973	6.000	99.366	99.170	98.973	
6.125	99.944	99.747	99.551	6.125	99.944	99.747	99.551	6.125	99.944	99.747	99.551	
6.250	100.355	100.159	99.962	6.250	100.355	100.159	99.962	6.250	100.355	100.159	99.962	
6.375	100.439	100.341	100.243	6.375	100.439	100.341	100.243	6.375	100.439	100.341	100.243	
6.500	100.964	100.866	100.768	6.500	100.964	100.866	100.768	6.500	100.964	100.866	100.768	
6.625	101.437	101.338	101.240	6.625	101.437	101.338	101.240	6.625	101.437	101.338	101.240	
6.750	101.748	101.621	101.546	6.750	101.748	101.621	101.546	6.750	101.748	101.621	101.546	
6.875	101.484	101.409	101.279	6.875	101.484	101.409	101.279	6.875	101.484	101.409	101.279	
7.000	101.971	101.895	101.819	7.000	101.971	101.895	101.819	7.000	101.971	101.895	101.819	
7.125	102.328	102.223	102.147	7.125	102.328	102.223	102.147	7.125	102.328	102.223	102.147	
7.250	102.738	102.633	102.557	7.250	102.738	102.633	102.557	7.250	102.738	102.633	102.557	
7.375	102.143	102.029	101.901	7.375	102.143	102.029	101.901	7.375	102.143	102.029	101.901	
7.500	102.502	102.381	102.260	7.500	102.502	102.381	102.260	7.500	102.502	102.381	102.260	
7.625	102.555	102.437	102.379	7.625	102.555	102.437	102.379	7.625	102.555	102.437	102.379	
7.750	102.319	102.244	102.094	7.750	102.319	102.244	102.094	7.750	102.319	102.244	102.094	
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	92.662	92.683	92.655
2.875				2.875				5.125	93.435	93.455	93.428
3.000				3.000				5.250	94.937	94.892	94.877
3.125				3.125				5.375	95.535	95.529	95.515
3.250				3.250				5.500	96.351	96.345	96.331
3.375				3.375				5.625	96.966	96.959	96.951
3.500	89.374	89.408	89.475	3.500	89.374	89.408	89.475	5.750	97.723	97.527	97.580
3.625	89.919	89.953	90.020	3.625	89.919	89.953	90.020	5.875	98.480	98.283	98.087
3.750	91.078	91.105	91.157	3.750	91.078	91.105	91.157	6.000	98.761	98.654	98.634
3.875	91.622	91.650	91.701	3.875	91.622	91.650	91.701	6.125	99.310	99.216	99.197
4.000	92.166	92.193	92.245	4.000	92.166	92.193	92.245	6.250	99.324	99.233	99.617
4.125	92.709	92.737	92.788	4.125	92.709	92.737	92.788	6.375	99.390	99.828	99.794
4.250	93.868	93.889	93.925	4.250	93.868	93.889	93.925	6.500	100.570	100.418	100.385
4.375	94.410	94.431	94.468	4.375	94.410	94.431	94.468	6.625	101.083	100.932	100.898
4.500	94.951	94.972	95.008	4.500	94.951	94.972	95.008	6.750	101.160	100.775	100.919
4.625	95.739	95.510	95.547	4.625	95.739	95.510	95.547	6.875	100.690	100.606	100.551
4.750	96.107	96.075	96.096	4.750	96.107	96.075	96.096	7.000	101.245	101.162	101.107
4.875	96.394	96.362	96.383	4.875	96.394	96.362	96.383	7.125	101.629	101.545	101.490
5.000	96.925	96.894	96.915	5.000	96.925	96.894	96.915	7.250	101.383	101.278	101.202
5.125	97.450	97.418	97.439	5.125	97.450	97.418	97.439	7.375	101.159	101.041	100.970
5.250	97.630	97.586	97.572	5.250	97.630	97.586	97.572	7.500	101.645	101.528	101.457
5.375	97.828	97.774	97.780	5.375	97.828	97.774	97.780	7.625	101.919	101.801	101.730
5.500	98.335	98.281	98.287	5.500	98.335	98.281	98.287	7.750			
5.625	98.825	98.771	98.777	5.625	98.825	98.771	98.777	7.875			
5.750	98.883	98.826	98.798	5.750	98.883	98.826	98.798	8.000			
5.875	98.909	98.865	98.855	5.875	98.909	98.865	98.855	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	94.937	94.892	94.877	5.000	92.662	92.683	92.655	4.500	92.468	92.489	92.401
5.375	95.535	95.529	95.515	5.125	93.435	93.455	93.428	4.625	93.002	93.023	92.934
5.500	96.351	96.345	96.331	5.250	94.937	94.892	94.877	4.750	91.800	91.768	91.839
5.625	96.966	96.959	96.951	5.375	95.535	95.529	95.515	4.875	92.330	92.298	92.119
5.750	97.723	97.527	97.580	5.500	96.351	96.345	96.331	5.000	92.851	92.819	92.640
5.875	98.480	98.283	98.087	5.625	96.966	96.959	96.951	5.125	93.359	93.327	93.148
6.000	98.761	98.654	98.634	5.750	97.723	97.527	97.580	5.250	93.486	93.432	93.297
6.125	99.310	99.216	99.197	5.875	98.480	98.283	98.087	5.375	93.734	93.681	93.486
6.250	99.324	99.233	99.617	6.000	98.761	98.654	98.634	5.500	94.208	94.154	93.960
6.375	99.980	99.828	99.794	6.125	99.310	99.216	99.197	5.625	94.649	94.596	94.401
6.500	100.570	100.418	100.385	6.250	99.324	99.233	99.617	5.750	94.358	94.301	94.273
6.625	101.083	100.932	100.898	6.375	99.980	99.828	99.794	5.875	94.031	93.959	93.918
6.750	101.160	100.775	100.919	6.500	100.570	100.418	100.385	6.000	94.518	94.447	94.405
6.875	100.690	100.606	100.551	6.625	101.083	100.932	100.898	6.125	95.001	94.930	94.889

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	95.794	95.719	95.819	5.250	95.794	95.719	95.819	5.250	95.794	95.719	95.819
5.375	96.496	96.421	96.521	5.375	96.496	96.421	96.521	5.375	96.496	96.421	96.521
5.500	97.159	97.084	96.934	5.500	97.159	97.084	96.934	5.500	97.159	97.084	96.934
5.625	97.499	97.491	97.484	5.625	97.499	97.491	97.484	5.625	97.499	97.491	97.484
5.750	98.418	98.472	98.275	5.750	98.418	98.472	98.275	5.750	98.418	98.472	98.275
5.875	98.945	98.748	98.552	5.875	98.945	98.748	98.552	5.875	98.945	98.748	98.552
6.000	99.366	99.170	98.973	6.000	99.366	99.170	98.973	6.000	99.366	99.170	98.973
6.125	99.944	99.747	99.551	6.125	99.944	99.747	99.551	6.125	99.944	99.747	99.551
6.250	100.355	100.159	99.962	6.250	100.355	100.159	99.962	6.250	100.355	100.159	99.962
6.375	100.439	100.341	100.243	6.375	100.439	100.341	100.243	6.375	100.439	100.341	100.243
6.500	100.964	100.866	100.768	6.500	100.964	100.866	100.768	6.500	100.964	100.866	100.768
6.625	101.437	101.338	101.240	6.625	101.437	101.338	101.240	6.625	101.437	101.338	101.240
6.750	101.748	101.621	101.546	6.750	101.748	101.621	101.546	6.750	101.748	101.621	101.546
6.875	101.484	101.409	101.279	6.875	101.484	101.409	101.279	6.875	101.484	101.409	101.279
7.000	101.971	101.895	101.819	7.000	101.971	101.895	101.819	7.000	101.971	101.895	101.819

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	94.951	94.972	95.008	4.250	93.868	93.889	93.925	5.250	94.937	94.892	94.877
4.625	95.739	95.510	95.547	4.375	94.410	94.431	94.468	5.375	95.535	95.529	95.515
4.750	96.107	96.075	96.096	4.500	94.951	94.972	95.008	5.500	96.351	96.345	96.331
4.875	96.394	96.362	96.383	4.625	95.739	95.510	95.547	5.625	96.966	96.959	96.951
5.000	96.925	96.894	96.915	4.750							

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	95.996	95.921	96.021	5.375	95.996	95.921	96.021	5.000				
5.500	96.659	96.584	96.434	5.500	96.659	96.584	96.434	5.125	95.294	95.219	95.319	
5.625	96.999	96.991	96.984	5.625	96.999	96.991	96.984	5.250	95.996	95.921	96.021	
5.750	97.918	97.972	97.775	5.750	97.918	97.972	97.775	5.375	96.659	96.584	96.434	
5.875	98.445	98.248	98.052	5.875	98.445	98.248	98.052	5.500	96.999	96.991	96.984	
6.000	98.856	98.670	98.473	6.000	98.856	98.670	98.473	5.625	97.918	97.972	97.775	
6.125	99.444	99.247	99.051	6.125	99.444	99.247	99.051	5.750	98.445	98.248	98.052	
6.250	99.855	99.659	99.462	6.250	99.855	99.659	99.462	6.000	98.856	98.670	98.473	
6.375	99.939	99.841	99.743	6.375	99.939	99.841	99.743	6.125	99.444	99.247	99.051	
6.500	100.464	100.366	100.268	6.500	100.464	100.366	100.268	6.250	99.855	99.659	99.462	
6.625	100.937	100.838	100.740	6.625	100.937	100.838	100.740	6.375	99.939	99.841	99.743	
6.750	101.248	101.121	101.046	6.750	101.248	101.121	101.046	6.500	100.464	100.366	100.268	
6.875	100.984	100.909	100.779	6.875	100.984	100.909	100.779	6.625	100.937	100.838	100.740	
7.000	101.471	101.395	101.319	7.000	101.471	101.395	101.319	6.750	101.248	101.121	101.046	
7.125	101.828	101.723	101.647	7.125	101.828	101.723	101.647	6.875	100.984	100.909	100.779	
7.250	102.238	102.133	102.057	7.250	102.238	102.133	102.057	7.000	101.471	101.395	101.319	
7.375	101.643	101.529	101.401	7.375	101.643	101.529	101.401	7.125	101.828	101.723	101.647	
7.500	102.002	101.881	101.760	7.500	102.002	101.881	101.760	7.250	102.238	102.133	102.057	
7.625	102.019	101.898	101.777	7.625	102.019	101.898	101.777	7.375	101.643	101.529	101.401	
7.750	101.819	101.744	101.594	7.750	101.819	101.744	101.594	7.500	102.002	101.881	101.760	
7.875	101.974	101.899	101.749	7.875	101.974	101.899	101.749	7.625	102.019	101.898	101.777	
8.000	102.129	102.054	101.904	8.000	102.129	102.054	101.904	7.750	101.819	101.744	101.594	
8.125	102.284	102.209	102.059	8.125	102.284	102.209	102.059					
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	94.437	94.392	94.377	
3.250				3.250				5.375	95.030	94.985	94.970	
3.375				3.375				5.500	95.624	95.637	95.623	
3.500	88.892	88.926	88.993	3.500	88.892	88.926	88.993	5.625	96.466	96.459	96.451	
3.625	89.406	89.440	89.506	3.625	89.406	89.440	89.506	5.750	97.223	97.027	97.080	
3.750	90.652	90.679	90.731	3.750	90.652	90.679	90.731	5.875	97.980	97.783	97.587	
3.875	91.164	91.191	91.243	3.875	91.164	91.191	91.243	6.000	98.261	98.065	97.950	
4.000	91.674	91.701	91.753	4.000	91.674	91.701	91.753	6.125	98.749	98.545	98.526	
4.125	92.180	92.207	92.259	4.125	92.180	92.207	92.259	6.250	98.824	98.733	99.117	
4.250	93.433	93.455	93.491	4.250	93.433	93.455	93.491	6.375	98.364	98.233	99.199	
4.375	93.937	93.958	93.994	4.375	93.937	93.958	93.994	6.500	99.939	99.808	99.774	
4.500	94.433	94.455	94.491	4.500	94.433	94.455	94.491	6.625	100.341	100.209	100.176	
4.625	95.171	95.192	94.979	4.625	95.171	95.192	94.979	6.750	100.660	100.275	100.419	
4.750	95.655	95.623	95.644	4.750	95.655	95.623	95.644	6.875	100.320	100.006	100.201	
4.875	95.888	95.856	95.877	4.875	95.888	95.856	95.877	7.000	100.734	100.670	100.615	
5.000	96.606	96.575	96.346	5.000	96.606	96.575	96.346	7.125	100.960	100.897	100.842	
5.125	97.058	97.026	97.047	5.125	97.058	97.026	97.047	7.250	100.883	100.778	100.702	
5.250	97.130	97.086	97.072	5.250	97.130	97.086	97.072	7.375	100.665	100.568	100.497	
5.375	97.266	97.213	97.218	5.375	97.266	97.213	97.218	7.500	101.044	100.697	100.876	
5.500	97.687	97.633	97.639	5.500	97.687	97.633	97.639	7.625	101.038	100.940	100.869	
5.625	98.329	98.276	98.281	5.625	98.329	98.276	98.281	7.750				
5.750	98.383	98.326	98.298	5.750	98.383	98.326	98.298	7.875				
5.875	98.536	98.241	98.232	5.875	98.536	98.241	98.232	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	99.939	99.808	99.774	6.125	98.749	98.545	98.526	4.500	91.905	91.927	91.838	
6.625	100.341	100.209	100.176	6.250	98.824	98.733	99.117	4.625	92.369	92.390	92.301	
6.750	100.660	100.275	100.419	6.375	99.364	99.233	99.199	4.750	91.313	91.281	91.352	
6.875	100.320	100.006	100.201	6.500	99.939	99.808	99.774	4.875	91.769	91.737	91.558	
7.000	100.734	100.670	100.615	6.625	100.341	100.209	100.176	5.000	92.201	92.169	92.240	
7.125	100.960	100.897	100.842	6.750	100.660	100.275	100.419	5.125	92.855	92.573	92.644	
7.250	100.883	100.778	100.702	6.875	100.320	100.006	100.201	5.250	92.950	92.896	92.797	
7.375	100.665	100.568	100.497	7.000	100.734	100.670	100.615	5.375	93.095	93.041	92.847	
7.500	101.044	100.697	100.876	7.125	100.960	100.897	100.842	5.500	93.455	93.401	93.457	
7.625	101.038	100.940	100.869	7.250	100.883	100.778	100.702	5.625	94.028	93.974	93.780	
7.750				7.375	100.665	100.568	100.497	5.750	93.858	93.801	93.773	
7.875				7.500	101.044	100.697	100.876	5.875	93.531	93.459	93.418	
8.000				7.625	101.038	100.940	100.869	6.000	94.018	93.947	93.905	
8.125				7.750				6.125	94.501	94.430	94.389	
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	99.939	99.841	99.743	6.375	99.939	99.841	99.743	6.000	98.856	98.670	98.473	
6.500	100.464	100.366	100.268	6.500	100.464	100.366	100.268	6.125	99.444	99.247	99.051	
6.625	100.937	100.838	100.740	6.625	100.937	100.838	100.740	6.250	99.855	99.659	99.462	
6.750	101.248	101.121	101.046	6.750	101.248	101.121	101.046	6.375	99.939	99.841	99.743	
6.875	100.984	100.909	100.779	6.875	100.984	100.909	100.779	6.500	100.464	100.366	100.268	
7.000	101.471	101.395	101.319	7.000	101.471	101.395	101.319	6.625	100.937	100.838	100.740	
7.125	101.828	101.723	101.647	7.125	101.828	101.723	101.647	6.750	101.248	101.121	101.046	
7.250	102.238	102.133	102.057	7.250	102.238	102.133	102.057	6.875	100.984	100.909	100.779	
7.375	101.643	101.529	101.401	7.375	101.643	101.529	101.401	7.000	101.471	101.395	101.319	
7.500	102.002	101.881	101.760	7.500	102.002	101.881	101.760	7.125	101.828	101.723	101.647	
7.625	102.019	101.898	101.777	7.625	102.019	101.898	101.777	7.250	102.238	102.133	102.057	
7.750	101.819	101.744	101.594	7.750	101.819	101.744	101.594	7.375	101.643	101.529	101.401	
7.875	101.974	101.899	101.749	7.875	101.974	101.899	101.749	7.500	102.002	101.881	101.760	
8.000	102.129	102.054	101.904	8.000	102.129	102.054	101.904	7.625	102.019	101.898	101.777	
8.125	102.284	102.209	102.059	8.125	102.284	102.209	102.059	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	94.433	94.455	94.491	4.500	94.433	94.455	94.491	6.625	100.341	100.209	100.176	
4.625	95.171	95.192	94.979	4.625	95.171	95.192	94.979	6.750	100.660	100.275	100.419	
4.750	95.655	95.623	95.644	4.750	95.655	95.623	95.644	6.875	100.320	100.006	100.201	
4.875	95.888	95.856	95.877	4.875	95.888	95.856	95.877	7.000	100.734	100.670	100.615	
5.000	96.606	96.575	96.346	5.000	96.606	96.575	96.346	7.125	100.960	100.897	100.842	
5.125	97.058	97.026	97.047	5.125	97.058	97.026	97.047	7.250	100.883	10		



Brokers First Funding

250 Baker St., Suite 200
Costa Mesa, CA, 92626

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Effective Time:

1:01:50 PM

Government DPA												
BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	97.978	97.763	97.463	6.750	95.378	95.163	94.863	6.750				
6.875	98.522	98.307	98.007	6.875	95.922	95.707	95.407	6.875				
7.000	99.055	98.840	98.540	7.000	96.455	96.240	95.940	7.000				
7.125	99.531	99.316	99.016	7.125	96.931	96.716	96.416	7.125				
7.250	99.997	99.782	99.482	7.250	97.397	97.182	96.882	7.250				
7.375	99.720	99.436	99.136	7.375	97.120	96.836	96.536	7.375				
7.500	100.213	99.929	99.629	7.500	97.613	97.329	97.029	7.500				
7.625	100.659	100.375	100.075	7.625	98.059	97.775	97.475	7.625				
7.750	101.085	100.801	100.501	7.750	98.485	98.201	97.901	7.750				
7.875	100.377	100.024	99.724	7.875	97.777	97.424	97.124	7.875				
8.000	100.830	100.477	100.177	8.000	98.230	97.877	97.577	8.000				
8.125	101.236	100.883	100.583	8.125	98.636	98.283	97.983	8.125				
8.250	101.622	101.269	100.969	8.250	99.022	98.669	98.369	8.250				
8.375				8.375				8.375				

Government DPA												
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	95.978	95.763	95.463	6.750	93.378	93.163	92.863	6.750				
6.875	96.522	96.307	96.007	6.875	93.922	93.707	93.407	6.875				
7.000	97.055	96.840	96.540	7.000	94.455	94.240	93.940	7.000				
7.125	97.531	97.316	97.016	7.125	94.931	94.716	94.416	7.125				
7.250	97.997	97.782	97.482	7.250	95.397	95.182	94.882	7.250				
7.375	97.720	97.436	97.136	7.375	95.120	94.836	94.536	7.375				
7.500	98.213	97.929	97.629	7.500	95.613	95.329	95.029	7.500				
7.625	98.659	98.375	98.075	7.625	96.059	95.775	95.475	7.625				
7.750	99.085	98.801	98.501	7.750	96.485	96.201	95.901	7.750				
7.875	98.377	98.024	97.724	7.875	95.777	95.424	95.124	7.875				
8.000	98.830	98.477	98.177	8.000	96.230	95.877	95.577	8.000				
8.125	99.236	98.883	98.583	8.125	96.636	96.283	95.983	8.125				
8.250	99.622	99.269	98.969	8.250	97.022	96.669	96.369	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.