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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:
7:57:12 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	94.457	94.458	94.450	5.625	94.457	94.458	94.450	5.000	90.950	90.950	90.850	
5.750	95.433	95.409	95.393	5.750	95.433	95.409	95.393	5.125	91.849	91.849	91.753	
5.875	95.995	95.971	95.989	5.875	95.995	95.971	95.989	5.250	93.259	93.214	93.199	
6.000	96.616	96.601	96.612	6.000	96.616	96.601	96.612	5.375	93.903	93.858	93.843	
6.125	97.172	97.166	97.148	6.125	97.172	97.166	97.148	5.500	94.520	94.474	94.459	
6.250	97.718	97.676	97.656	6.250	97.718	97.676	97.656	5.625	95.808	95.799	95.563	
6.375	98.221	98.197	98.175	6.375	98.221	98.197	98.175	5.750	96.610	96.586	96.563	
6.500	98.761	98.738	98.715	6.500	98.761	98.738	98.715	5.875	97.165	97.141	97.118	
6.625	99.200	99.186	99.159	6.625	99.200	99.186	99.159	6.000	97.702	97.678	97.655	
6.750	99.657	99.596	99.577	6.750	99.657	99.596	99.577	6.125	98.187	98.145	98.125	
6.875	100.109	100.128	100.061	6.875	100.109	100.128	100.061	6.250	98.670	98.629	98.609	
7.000	100.526	100.545	100.479	7.000	100.526	100.545	100.479	6.375	99.160	99.136	99.114	
7.125	100.915	100.928	100.883	7.125	100.915	100.928	100.883	6.500	99.609	99.585	99.563	
7.250	101.330	101.250	101.223	7.250	101.330	101.250	101.223	6.625	99.962	99.939	99.916	
7.375	101.732	101.626	101.612	7.375	101.732	101.626	101.612	6.750	100.073	100.013	99.993	
7.500	102.121	102.094	102.019	7.500	102.121	102.094	102.019	6.875	100.475	100.432	100.402	
7.625	102.449	102.371	102.343	7.625	102.449	102.371	102.343	7.000	100.839	100.796	100.766	
7.750	102.440	102.341	102.306	7.750	102.440	102.341	102.306	7.125	101.149	101.129	101.122	
7.875	102.834	102.735	102.700	7.875	102.834	102.735	102.700	7.250	101.513	101.434	101.407	
8.000	103.123	103.048	102.995	8.000	103.123	103.048	102.995	7.375	101.849	101.771	101.743	
8.125	103.419	103.343	103.290	8.125	103.419	103.343	103.290	7.500	102.196	102.119	102.091	
8.250				8.250				7.625	102.509	102.432	102.403	
8.375				8.375				7.750	102.512	102.413	102.378	
8.500				8.500				7.875	102.619	102.521	102.486	
8.625				8.625				8.000	102.214	102.207	102.164	

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	95.149	95.038	95.075	4.625	95.664	95.323	95.323					
4.750	95.605	95.562	95.599	4.750	95.805	95.664	95.664					
4.875	96.049	95.930	95.973	4.875	96.242	96.107	96.107					
5.000	96.434	96.424	96.462	5.000	96.512	96.399	96.399					
5.125	96.939	96.882	96.901	5.125	97.300	97.194	97.194					
5.250	97.457	97.399	97.418	5.250	97.594	97.495	97.495					
5.375	97.885	97.827	97.847	5.375	97.862	97.770	98.020					
5.500	98.376	98.332	98.318	5.500	98.376	98.332	98.318					
5.625	98.317	98.244	98.242	5.625	98.260	98.189	98.147					
5.750	98.786	98.715	98.696	5.750	98.786	98.715	98.673					
5.875	99.265	99.193	99.152	5.875	99.265	99.193	99.152					
6.000	99.579	99.508	99.487	6.000	99.579	99.508	99.466					
6.125	99.421	99.350	99.308	6.125	99.421	99.350	99.308					
6.250	99.920	99.849	99.808	6.250	99.920	99.849	99.808					
6.375	100.369	100.298	100.257	6.375	100.369	100.298	100.257					
6.500	100.639	100.568	100.526	6.500	100.639	100.568	100.526					
6.625	100.448	100.401	100.386	6.625	100.424	100.353	100.311					
6.750	100.904	100.833	100.792	6.750	100.904	100.833	100.792					
6.875	101.332	101.260	101.219	6.875	101.082	101.260	101.219					
7.000	101.564	101.493	101.451	7.000	101.564	101.493	101.451					

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	96.613	96.590	96.574	6.000	96.238	96.193	96.170	5.125	95.122	95.078	95.064	
6.125	97.235	97.213	97.197	6.125	96.767	96.722	96.699	5.250	95.663	95.619	95.605	
6.250	97.705	97.668	97.653	6.250	97.251	97.206	97.183	5.375	96.173	96.129	96.115	
6.375	98.117	98.097	98.080	6.375	98.112	98.067	98.044	5.500	96.550	96.506	96.493	
6.500	98.673	98.628	98.605	6.500	98.660	98.615	98.592	5.625	96.485	96.414	96.373	
6.625	99.050	99.009	98.985	6.625	99.054	99.009	98.986	5.750	97.046	96.975	96.933	
6.750	99.616	99.560	99.545	6.750	98.954	98.909	98.882	5.875	97.524	97.453	97.412	
6.875	99.996	99.941	99.925	6.875	99.483	99.438	99.411	6.000	97.965	97.893	97.852	
7.000	100.317	100.265	100.247	7.000	99.946	99.901	99.874	6.125	98.553	98.481	98.440	
7.125	100.857	100.778	100.755	7.125	100.246	100.201	100.175	6.250	99.047	98.976	98.934	
7.250	101.316	101.239	101.215	7.250	100.532	100.454	100.431	6.375	99.490	99.419	99.378	
7.375	101.632	101.622	101.542	7.375	100.846	100.785	100.748	6.500	99.750	99.679	99.637	
7.500	101.945	101.950	101.868	7.500	101.266	101.206	101.168	6.625	99.431	99.359	99.318	
7.625	102.211	102.136	102.111	7.625	101.529	101.469	101.431	6.750	99.906	99.835	99.794	
7.750	101.374	101.372	101.285	7.750	101.165	101.067	101.035	6.875	100.327	100.255	100.214	
7.875	101.638	101.633	101.552	7.875	101.363	101.288	101.235	7.000	100.538	100.467	100.426	

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	
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.								

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	95.884	95.799	95.719	5.250				5.250				
5.375	96.243	96.158	96.078	5.375				5.375				
5.500	96.356	96.521	96.441	5.500				5.500				
5.625	96.723	96.639	96.808	5.625	96.333	96.248	96.167	5.625	94.686	94.623	94.561	
5.750	97.079	96.995	96.914	5.750	96.717	96.632	96.552	5.750	95.962	95.877	95.797	
5.875	97.423	97.338	97.258	5.875	97.061	96.976	96.895	5.875	96.376	96.291	96.210	
6.000	97.730	97.645	97.564	6.000	97.352	97.267	97.187	6.000	96.756	96.671	96.591	
6.125	97.997	97.912	97.832	6.125	97.589	97.504	97.423	6.125	97.102	97.017	96.937	
6.250	98.229	98.144	98.064	6.250	98.088	98.003	97.923	6.250	97.434	97.350	97.269	
6.375	98.423	98.338	98.257	6.375	98.352	98.267	98.186	6.375	97.753	97.668	97.588	
6.500	98.865	98.780	98.700	6.500	98.622	98.537	98.457	6.500	98.040	97.955	98.125	
6.625	99.024	98.939	98.859	6.625	98.867	98.782	98.702	6.625	98.512	98.427	98.347	
6.750	98.540	98.477	98.414	6.750	98.606	98.543	98.480	6.750	98.696	98.611	98.531	
6.875	98.739	98.676	98.613	6.875	98.675	98.612	98.549	6.875	98.844	98.759	98.678	
7.000	99.082	99.019	98.956	7.000	99.075	99.012	98.949	7.000	98.931	98.868	98.806	
7.125				7.125	99.312	99.249	99.186	7.125	99.196	99.133	99.070	

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	95.341	95.278	95.215	5.250				5.250				
5.375	95.702	95.639	95.576	5.375				5.375				
5.500	96.008	95.945	95.882	5.500				5.500				
5.625	96.369	96.306	96.243	5.625	95.842	95.779	95.716	5.625	94.855	94.792	94.729	
5.750	96.700	96.637	96.574	5.750	96.264	96.201	96.138	5.750	95.325	95.262	95.199	
5.875	96.891	96.828	96.765	5.875	96.662	96.599	96.536	5.875	95.617	95.554	95.491	
6.000	97.225	97.162	97.099	6.000	96.731	96.668	96.605	6.000	96.088	96.025	95.962	
6.125	97.421	97.358	97.295	6.125	97.123	97.060	96.997	6.125	96.354	96.291	96.228	
6.250	97.757	97.694	97.631	6.250	97.514	97.451	97.388	6.250	96.796	96.733	96.670	
6.375	97.952	97.889	97.826	6.375	97.910	97.847	97.784	6.375	97.237	97.174	97.111	
6.500	98.289	98.226	98.163	6.500	98.144	98.081	98.018	6.500	97.679	97.616	97.553	
6.625	98.487	98.424	98.361	6.625	98.377	98.314	98.251	6.625	97.942	97.879	97.816	
6.750	98.709	98.646	98.583	6.750	98.775	98.712	98.649	6.750	98.389	98.326	98.263	
6.875	98.909	98.846	98.783	6.875	98.844	98.781	98.718	6.875	98.653	98.590	98.527	
7.000	99.252	99.189	99.126	7.000	99.244	99.181	99.118	7.000	99.101	99.038	98.975	
7.125	99.451	99.388	99.325	7.125	99.481	99.418	99.355	7.125	99.365	99.302	99.239	

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	-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	95.339	95.339	95.333	5.750	95.344	95.314	95.274	4.375				
5.875	95.903	95.903	95.897	5.875	95.944	95.914	95.874	4.500				
6.000	96.478	96.478	96.472	6.000	96.556	96.526	96.486	4.625				
6.125	96.965	96.965	96.959	6.125	97.121	97.091	97.051	4.750	94.252	94.240	94.228	
6.250	97.585	97.577	97.564	6.250	97.298	97.260	97.217	4.875	94.665	94.653	94.641	
6.375	98.110	98.103	98.089	6.375	97.650	97.626	97.604	5.000	95.657	95.650	95.643	
6.500	98.845	98.800	98.777	6.500	98.595	98.550	98.527	5.125	95.880	95.868	95.861	
6.625	99.351	99.306	99.283	6.625	99.101	99.056	99.033	5.250	96.461	96.454	96.447	
6.750	99.575	99.560	99.539	6.750	99.294	99.249	99.223	5.375	96.802	96.795	96.788	
6.875	100.127	100.082	100.057	6.875	99.877	99.832	99.806	5.500	97.237	97.230	97.223	
7.000	100.670	100.625	100.598	7.000	100.420	100.375	100.348	5.625	97.551	97.544	97.537	
7.125	101.063	101.018	100.991	7.125	100.813	100.768	100.741	5.750	97.851	97.803	97.754	
7.250	101.271	101.241	101.205	7.250	100.947	100.887	100.849	5.875	98.197	98.149	98.101	
7.375	101.720	101.661	101.625	7.375	101.470	101.410	101.372	6.000	98.418	98.369	98.321	

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	93.879	93.867	93.856									
4.875	94.398	94.386	94.375									
5.000	95.160	95.148	95.137									
5.125	95.618	95.606	95.595									
5.250	95.929	95.917	95.906									
5.375	96.236	96.224	96.213									
5.500	96.516	96.506	96.497									
5.625	96.892	96.867	96.842									
5.750	97.247	97.185	97.123									
5.875	97.593	97.531	97.469									
6.000	97.904	97.842	97.780									

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	95.339	95.339	95.333	5.750	95.344	95.314	95.274	4.250				
5.875	95.903	95.903	95.897	5.875	95.944	95.914	95.874	4.375				
6.000	96.478	96.478	96.472	6.000	96.556	96.526	96.486	4.500				
6.125	96.965	96.965	96.959	6.125	97.121	97.091	97.051	4.625				
6.250	97.585	97.577	97.564	6.250	97.298	97.260	97.217	4.750	94.252	94.240	94.228	
6.375	98.110	98.103	98.089	6.375	97.650	97.626	97.604	4.875	94.665	94.653	94.641	
6.500	98.619	98.612	98.598	6.500	98.099	98.075	98.053	5.000	95.657	95.650	95.643	
6.625	99.038	99.030	99.017	6.625	98.452	98.429	98.406	5.125	95.880	95.868	95.861	
6.750	99.575	99.560	99.289	6.750	98.824	98.778	98.728	5.250	96.461	96.454	96.447	
6.875	100.093	100.078	99.807	6.875	99.056	99.011	98.960	5.375	96.802	96.795	96.788	
7.000	100.472	100.457	100.186	7.000	99.331	99.286	99.256	5.500	97.237	97.230	97.223	
7.125	100.658	100.642	100.622	7.125	99.639	99.596	99.566	5.625	97.551	97.544	97.537	
7.250	101.021	101.241	100.955	7.250	100.276	100.246	100.210	5.750	97.851	97.803	97.754	
7.375	101.441	101.661	101.375	7.375	100.616	100.586	100.550	5.875	98.197	98.149	98.101	
7.500	101.835	101.805	101.769	7.500	100.986	100.955	100.920	6.000	98.418	98.369	98.321	

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	93.879	93.867	93.856									
4.875	94.398	94.386	94.375									
5.000	95.160	95.148	95.137									
5.125	95.618	95.606	95.595									
5.250	95.929	95.917	95.906									
5.375	96.236	96.224	96.213									
5.500	96.516	96.506	96.497									
5.625	96.892	96.867	96.842									
5.750	97.247	97.185	97.123									

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	94.323	94.308	94.356	2.625				2.625			
5.750	95.136	95.123	95.143	2.750				2.750			
5.875	95.731	95.713	95.739	2.875				2.875			
6.000	96.325	96.305	96.336	3.000				3.000			
6.125	96.824	96.803	96.834	3.125				3.125			
6.250	97.344	97.326	97.328	3.250				3.250			
6.375	97.882	97.860	97.868	3.375				3.375			
6.500	98.367	98.342	98.355	3.500				3.500			
6.625	98.878	98.853	98.866	3.625				3.625			
6.750	99.260	99.269	99.252	3.750				3.750			
6.875	99.728	99.733	99.722	3.875				3.875			
7.000	100.113	100.114	100.108	4.000				4.000			
7.125	100.592	100.593	100.588	4.125				4.125			
7.250	100.898	100.902	100.868	4.250				4.250			
7.375	101.251	101.250	101.222								

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	93.763	93.784	93.811	5.000				5.000	93.763	93.784	93.811	
5.125	94.545	94.566	94.594	5.125				5.125	94.545	94.566	94.594	
5.250	95.872	95.797	95.647	5.250	95.872	95.797	95.647	5.250	95.872	95.797	95.647	
5.375	96.324	96.249	96.349	5.375	96.324	96.249	96.349	5.375	96.324	96.249	96.349	
5.500	96.987	96.912	96.762	5.500	96.987	96.912	96.762	5.500	96.987	96.912	96.762	
5.625	97.367	97.322	97.307	5.625	97.367	97.322	97.307	5.625	97.367	97.322	97.307	
5.750	98.393	98.197	98.000	5.750	98.393	98.197	98.000	5.750	98.393	98.197	98.000	
5.875	98.739	98.542	98.346	5.875	98.739	98.542	98.346	5.875	98.739	98.542	98.346	
6.000	99.202	99.006	98.965	6.000	99.202	99.006	98.965	6.000	99.202	99.006	98.965	
6.125	99.748	99.552	99.506	6.125	99.748	99.552	99.506	6.125	99.748	99.552	99.506	
6.250	100.291	100.094	99.897	6.250	100.291	100.094	99.897	6.250	100.291	100.094	99.897	
6.375	100.371	100.250	100.129	6.375	100.371	100.250	100.129	6.375	100.371	100.250	100.129	
6.500	100.896	100.775	100.684	6.500	100.896	100.775	100.684	6.500	100.896	100.775	100.684	
6.625	101.479	101.358	101.237	6.625	101.479	101.358	101.237	6.625	101.479	101.358	101.237	
6.750	101.786	101.604	101.581	6.750	101.786	101.604	101.581	6.750	101.786	101.604	101.581	
6.875	101.515	101.440	101.290	6.875	101.515	101.440	101.290	6.875	101.515	101.440	101.290	
7.000	102.007	101.932	101.856	7.000	102.007	101.932	101.856	7.000	102.007	101.932	101.856	
7.125	102.359	102.283	102.208	7.125	102.359	102.283	102.208	7.125	102.359	102.283	102.208	
7.250	102.668	102.562	102.487	7.250	102.668	102.562	102.487	7.250	102.668	102.562	102.487	
7.375	102.213	102.092	101.971	7.375	102.213	102.092	101.971	7.375	102.213	102.092	101.971	
7.500	102.635	102.514	102.393	7.500	102.635	102.514	102.393	7.500	102.635	102.514	102.393	
7.625	102.678	102.573	102.520	7.625	102.678	102.573	102.520	7.625	102.678	102.573	102.520	
7.750	102.350	102.275	102.125	7.750	102.350	102.275	102.125	7.750	102.350	102.275	102.125	
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	92.649	92.670	92.647
2.875				2.875				5.125	93.421	93.442	93.419
3.000				3.000				5.250	94.811	94.766	94.751
3.125				3.125				5.375	95.426	95.422	95.412
3.250				3.250				5.500	96.241	96.237	96.227
3.375				3.375				5.625	96.649	96.645	96.635
3.500	89.349	89.398	89.469	3.500	89.349	89.398	89.469	5.750	97.573	97.377	97.180
3.625	89.894	89.943	90.014	3.625	89.894	89.943	90.014	5.875	98.149	98.053	98.037
3.750	91.067	91.125	91.181	3.750	91.067	91.125	91.181	6.000	98.703	98.688	98.423
3.875	91.611	91.669	91.725	3.875	91.611	91.669	91.725	6.125	99.245	99.230	98.964
4.000	92.155	92.213	92.268	4.000	92.155	92.213	92.268	6.250	99.257	99.166	99.427
4.125	92.697	92.756	92.811	4.125	92.697	92.756	92.811	6.375	100.039	99.857	99.827
4.250	93.371	93.427	93.447	4.250	93.371	93.427	93.447	6.500	100.638	100.456	100.176
4.375	94.412	94.449	94.489	4.375	94.412	94.449	94.489	6.625	101.139	100.957	100.927
4.500	94.952	94.989	95.029	4.500	94.952	94.989	95.029	6.750	101.072	100.672	100.801
4.625	95.740	95.526	95.566	4.625	95.740	95.526	95.566	6.875	100.651	100.662	100.611
4.750	96.092	96.076	96.101	4.750	96.092	96.076	96.101	7.000	101.201	101.212	101.161
4.875	96.377	96.361	96.386	4.875	96.377	96.361	96.386	7.125	101.577	101.587	101.536
5.000	96.907	96.891	96.916	5.000	96.907	96.891	96.916	7.250	101.313	101.207	101.132
5.125	97.429	97.413	97.438	5.125	97.429	97.413	97.438	7.375	101.163	101.186	101.120
5.250	97.571	97.527	97.513	5.250	97.571	97.527	97.513	7.500	101.645	101.668	101.602
5.375	97.806	97.768	97.778	5.375	97.806	97.768	97.778	7.625	101.913	101.937	101.870
5.500	98.309	98.271	98.280	5.500	98.309	98.271	98.280	7.750			
5.625	98.793	98.755	98.764	5.625	98.793	98.755	98.764	7.875			
5.750	98.864	98.792	98.751	5.750	98.864	98.792	98.751	8.000			
5.875	98.849	98.804	98.799	5.875	98.849	98.804	98.799	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	94.811	94.766	94.751	5.000	92.649	92.670	92.647	4.500	92.469	92.505	92.421
5.375	95.426	95.422	95.412	5.125	93.421	93.442	93.419	4.625	93.001	93.037	92.953
5.500	96.241	96.237	96.227	5.250	94.811	94.766	94.751	4.750	91.784	91.767	91.842
5.625	96.649	96.645	96.635	5.375	95.426	95.422	95.412	4.875	92.312	92.295	92.120
5.750	97.573	97.377	97.180	5.500	96.241	96.237	96.227	5.000	92.829	92.812	92.637
5.875	98.149	98.053	98.037	5.625	96.649	96.645	96.635	5.125	93.331	93.315	93.140
6.000	98.703	98.688	98.423	5.750	97.573	97.377	97.180	5.250	93.465	93.427	93.238
6.125	99.245	99.230	98.964	5.875	98.149	98.053	98.037	5.375	93.706	93.668	93.478
6.250	99.257	99.166	99.427	6.000	98.703	98.688	98.423	5.500	94.170	94.131	93.941
6.375	100.039	99.857	99.827	6.125	99.245	99.230	98.964	5.625	94.598	94.560	94.369
6.500	100.638	100.456	100.176	6.250	99.257	99.166	99.427	5.750	94.339	94.267	94.226
6.625	101.139	100.957	100.927	6.375	100.039	99.857	99.827	5.875	94.067	93.996	93.954
6.750	101.072	100.672	100.801	6.500	100.638	100.456	100.176	6.000	94.551	94.480	94.439
6.875	100.651	100.662	100.611	6.625	101.139	100.957	100.927	6.125	95.031	94.959	94.918

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	95.872	95.797	95.647	5.250	95.872	95.797	95.647	5.250	95.872	95.797	95.647
5.375	96.324	96.249	96.349	5.375	96.324	96.249	96.349	5.375	96.324	96.249	96.349
5.500	96.987	96.912	96.762	5.500	96.987	96.912	96.762	5.500	96.987	96.912	96.762
5.625	97.367	97.322	97.307	5.625	97.367	97.322	97.307	5.625	97.367	97.322	97.307
5.750	98.393	98.197	98.000	5.750	98.393	98.197	98.000	5.750	98.393	98.197	98.000
5.875	98.739	98.542	98.346	5.875	98.739	98.542	98.346	5.875	98.739	98.542	98.346
6.000	99.202	99.006	98.965	6.000	99.202	99.006	98.965	6.000	99.202	99.006	98.965
6.125	99.748	99.552	99.506	6.125	99.748	99.552	99.506	6.125	99.748	99.552	99.506
6.250	100.291	100.094	99.897	6.250	100.291	100.094	99.897	6.250	100.291	100.094	99.897
6.375	100.371	100.250	100.129	6.375	100.371	100.250	100.129	6.375	100.371	100.250	100.129
6.500	100.896	100.775	100.684	6.500	100.896	100.775	100.684	6.500	100.896	100.775	100.684
6.625	101.479	101.358	101.237	6.625	101.479	101.358	101.237	6.625	101.479	101.358	101.237
6.750	101.786	101.604	101.581	6.750	101.786	101.604	101.581	6.750	101.786	101.604	101.581
6.875	101.515	101.440	101.290	6.875	101.515	101.440	101.290	6.875	101.515	101.440	101.290
7.000	102.007	101.932	101.856	7.000	102.007	101.932	101.856	7.000	102.007	101.932	101.856

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	94.952	94.989	95.029	4.250	93.871	93.907	93.947	5.250	94.811	94.766	94.751
4.625	95.740	95.526	95.566	4.375	94.412	94.449	94.489	5.375	95.426	95.422	95.412
4.750	96.092	96.076	96.101	4.500	94.952	94.989	95.029	5.500	96.241	96.237	96.227
4.875	96.377	96.361	96.386	4.625	95.740	95.526	95.566	5.625	96.649	96.645	96.635
5.000	96.907	96.891	96.916	4.750	96.092	96.076					

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	95.824	95.749	95.849	5.375	95.824	95.749	95.849	5.000				
5.500	96.487	96.412	96.262	5.500	96.487	96.412	96.262	5.125				
5.625	96.867	96.822	96.807	5.625	96.867	96.822	96.807	5.250	95.122	95.047	95.147	
5.750	97.893	97.697	97.500	5.750	97.893	97.697	97.500	5.375	95.824	95.749	95.849	
5.875	98.239	98.042	97.846	5.875	98.239	98.042	97.846	5.500	96.487	96.412	96.262	
6.000	98.702	98.506	98.332	6.000	98.702	98.506	98.332	5.625	96.867	96.822	96.807	
6.125	99.248	99.052	98.906	6.125	99.248	99.052	98.906	5.750	97.893	97.697	97.500	
6.250	99.791	99.594	99.397	6.250	99.791	99.594	99.397	5.875	98.239	98.042	97.846	
6.375	99.871	99.750	99.629	6.375	99.871	99.750	99.629	6.000	98.702	98.506	98.332	
6.500	100.396	100.275	100.154	6.500	100.396	100.275	100.154	6.125	99.248	99.052	98.906	
6.625	100.979	100.858	100.737	6.625	100.979	100.858	100.737	6.250	99.791	99.594	99.397	
6.750	101.160	101.074	100.999	6.750	101.160	101.074	100.999	6.375	99.871	99.750	99.629	
6.875	101.015	100.940	100.790	6.875	101.015	100.940	100.790	6.500	100.396	100.275	100.154	
7.000	101.507	101.432	101.356	7.000	101.507	101.432	101.356	6.625	100.979	100.858	100.737	
7.125	101.859	101.783	101.708	7.125	101.859	101.783	101.708	6.750	101.160	101.074	100.999	
7.250	102.168	102.062	101.987	7.250	102.168	102.062	101.987	6.875	101.015	100.940	100.790	
7.375	101.713	101.592	101.471	7.375	101.713	101.592	101.471	7.000	101.507	101.432	101.356	
7.500	102.135	102.014	101.893	7.500	102.135	102.014	101.893	7.125	101.859	101.783	101.708	
7.625	102.178	102.057	101.936	7.625	102.178	102.057	101.936	7.250	102.168	102.062	101.987	
7.750	101.850	101.775	101.625	7.750	101.850	101.775	101.625	7.375	101.713	101.592	101.471	
7.875	102.005	101.930	101.780	7.875	102.005	101.930	101.780	7.500	102.135	102.014	101.893	
8.000	102.160	102.085	101.935	8.000	102.160	102.085	101.935	7.625	102.178	102.057	101.936	
8.125	102.315	102.240	102.090	8.125	102.315	102.240	102.090	7.750	101.850	101.775	101.625	
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	94.311	94.266	94.251	
3.250				3.250				5.375	94.904	94.859	94.844	
3.375				3.375				5.500	95.513	95.528	95.518	
3.500	88.866	88.915	88.986	3.500	88.866	88.915	88.986	5.625	96.129	96.129	96.129	
3.625	89.379	89.428	89.499	3.625	89.379	89.428	89.499	5.750	97.073	96.877	96.680	
3.750	90.640	90.698	90.754	3.750	90.640	90.698	90.754	5.875	97.649	97.492	97.476	
3.875	91.151	91.210	91.265	3.875	91.151	91.210	91.265	6.000	97.979	97.983	97.968	
4.000	91.660	91.718	91.774	4.000	91.660	91.718	91.774	6.125	98.552	98.557	98.542	
4.125	92.165	92.223	92.279	4.125	92.165	92.223	92.279	6.250	98.757	98.666	98.927	
4.250	93.434	93.471	93.511	4.250	93.434	93.471	93.511	6.375	99.441	99.279	99.249	
4.375	93.936	93.972	94.013	4.375	93.936	93.972	94.013	6.500	99.992	99.830	99.800	
4.500	94.430	94.466	94.506	4.500	94.430	94.466	94.506	6.625	100.387	100.225	100.195	
4.625	95.163	95.200	94.990	4.625	95.163	95.200	94.990	6.750	100.572	100.172	100.301	
4.750	95.636	95.619	95.644	4.750	95.636	95.619	95.644	6.875	100.023	100.053	100.002	
4.875	95.865	95.848	95.873	4.875	95.865	95.848	95.873	7.000	100.678	100.458	100.657	
5.000	96.578	96.311	96.336	5.000	96.578	96.311	96.336	7.125	100.894	100.924	100.873	
5.125	97.022	97.005	96.780	5.125	97.022	97.005	96.780	7.250	100.813	100.707	100.632	
5.250	97.071	97.027	97.019	5.250	97.071	97.027	97.019	7.375	100.670	100.464	100.397	
5.375	97.235	97.196	97.206	5.375	97.235	97.196	97.206	7.500	101.044	100.838	100.771	
5.500	97.646	97.608	97.618	5.500	97.646	97.608	97.618	7.625	101.014	101.057	100.991	
5.625	98.279	98.241	98.251	5.625	98.279	98.241	98.251	7.750				
5.750	98.364	98.292	98.251	5.750	98.364	98.292	98.251	7.875				
5.875	98.465	98.421	98.415	5.875	98.465	98.421	98.415	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	99.992	99.830	99.800	6.125	98.552	98.557	98.542	4.500	91.896	91.933	91.848	
6.625	100.387	100.225	100.195	6.250	98.757	98.666	98.927	4.625	92.353	92.389	92.305	
6.750	100.572	100.172	100.301	6.375	99.441	99.279	99.249	4.750	91.291	91.274	91.349	
6.875	100.023	100.053	100.002	6.500	99.992	99.830	99.800	4.875	91.739	91.723	91.548	
7.000	100.678	100.458	100.657	6.625	100.387	100.225	100.195	5.000	92.162	92.145	92.220	
7.125	100.894	100.924	100.873	6.750	100.572	100.172	100.301	5.125	92.554	92.538	92.613	
7.250	100.813	100.707	100.632	6.875	100.023	100.053	100.002	5.250	92.920	92.881	92.738	
7.375	100.670	100.464	100.397	7.000	100.678	100.458	100.657	5.375	93.053	93.015	92.825	
7.500	101.044	100.838	100.771	7.125	100.894	100.924	100.873	5.500	93.401	93.362	93.422	
7.625	101.014	101.057	100.991	7.250	100.813	100.707	100.632	5.625	93.960	93.921	93.731	
7.750				7.375	100.670	100.464	100.397	5.750	93.839	93.767	93.726	
7.875				7.500	101.044	100.838	100.771	5.875	93.567	93.496	93.454	
8.000				7.625	101.014	101.057	100.991	6.000	94.051	93.980	93.939	
8.125				7.750				6.125	94.531	94.459	94.418	
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	99.871	99.750	99.629	6.375	99.871	99.750	99.629	6.000	98.702	98.506	98.332	
6.500	100.396	100.275	100.154	6.500	100.396	100.275	100.154	6.125	99.248	99.052	98.906	
6.625	100.979	100.858	100.737	6.625	100.979	100.858	100.737	6.250	99.791	99.594	99.397	
6.750	101.160	101.074	100.999	6.750	101.160	101.074	100.999	6.375	99.871	99.750	99.629	
6.875	101.015	100.940	100.790	6.875	101.015	100.940	100.790	6.500	100.396	100.275	100.154	
7.000	101.507	101.432	101.356	7.000	101.507	101.432	101.356	6.625	100.979	100.858	100.737	
7.125	101.859	101.783	101.708	7.125	101.859	101.783	101.708	6.750	101.160	101.074	100.999	
7.250	102.168	102.062	101.987	7.250	102.168	102.062	101.987	6.875	101.015	100.940	100.790	
7.375	101.713	101.592	101.471	7.375	101.713	101.592	101.471	7.000	101.507	101.432	101.356	
7.500	102.135	102.014	101.893	7.500	102.135	102.014	101.893	7.125	101.859	101.783	101.708	
7.625	102.178	102.057	101.936	7.625	102.178	102.057	101.936	7.250	102.168	102.062	101.987	
7.750	101.850	101.775	101.625	7.750	101.850	101.775	101.625	7.375	101.713	101.592	101.471	
7.875	102.005	101.930	101.780	7.875	102.005	101.930	101.780	7.500	102.135	102.014	101.893	
8.000	102.160	102.085	101.935	8.000	102.160	102.085	101.935	7.625	102.178	102.057	101.936	
8.125	102.315	102.240	102.090	8.125	102.315	102.240	102.090	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	94.430	94.466	94.506	4.500	94.430	94.466	94.506	6.625	100.387	100.225	100.195	
4.625	95.163	95.200	94.990	4.625	95.163	95.200	94.990	6.750	100.572	100.172	100.301	
4.750	95.636	95.619	95.644	4.750	95.636	95.619	95.644	6.875	100.023	100.053	100.002	
4.875	95.865	95.848	95.873	4.875	95.865	95.848	95.873	7.000	100.678	100.458	100.657	
5.000	96.578	96.311										

Effective Time:

7:57:12 AM

Government DPA

BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	98.198	98.036	97.736	6.750	95.598	95.436	95.136	6.750			
6.875	98.742	98.580	98.280	6.875	96.142	95.980	95.680	6.875			
7.000	99.275	99.113	98.813	7.000	96.675	96.513	96.213	7.000			
7.125	99.751	99.589	99.289	7.125	97.151	96.989	96.689	7.125			
7.250	100.217	100.055	99.755	7.250	97.617	97.455	97.155	7.250			
7.375	99.928	99.710	99.410	7.375	97.328	97.110	96.810	7.375			
7.500	100.421	100.203	99.903	7.500	97.821	97.603	97.303	7.500			
7.625	100.867	100.649	100.349	7.625	98.267	98.049	97.749	7.625			
7.750	101.293	101.075	100.775	7.750	98.693	98.475	98.175	7.750			
7.875	100.604	100.329	100.029	7.875	98.004	97.729	97.429	7.875			
8.000	101.057	100.782	100.482	8.000	98.457	98.182	97.882	8.000			
8.125	101.463	101.188	100.888	8.125	98.863	98.588	98.288	8.125			
8.250	101.849	101.574	101.274	8.250	99.249	98.974	98.674	8.250			
8.375				8.375				8.375			

BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	96.198	96.036	95.736	6.750	93.598	93.436	93.136	6.750			
6.875	96.742	96.580	96.280	6.875	94.142	93.980	93.680	6.875			
7.000	97.275	97.113	96.813	7.000	94.675	94.513	94.213	7.000			
7.125	97.751	97.589	97.289	7.125	95.151	94.989	94.689	7.125			
7.250	98.217	98.055	97.755	7.250	95.617	95.455	95.155	7.250			
7.375	97.928	97.710	97.410	7.375	95.328	95.110	94.810	7.375			
7.500	98.421	98.203	97.903	7.500	95.821	95.603	95.303	7.500			
7.625	98.867	98.649	98.349	7.625	96.267	96.049	95.749	7.625			
7.750	99.293	99.075	98.775	7.750	96.693	96.475	96.175	7.750			
7.875	98.604	98.329	98.029	7.875	96.004	95.729	95.429	7.875			
8.000	99.057	98.782	98.482	8.000	96.457	96.182	95.882	8.000			
8.125	99.463	99.188	98.888	8.125	96.863	96.588	96.288	8.125			
8.250	99.849	99.574	99.274	8.250	97.249	96.974	96.674	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.