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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:
7:51:52 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	94.392	94.398	94.163	5.625	94.392	94.398	94.163	5.000	90.688	90.688	90.601	
5.750	95.271	95.246	95.224	5.750	95.271	95.246	95.224	5.125	91.587	91.587	91.507	
5.875	95.835	95.811	95.789	5.875	95.835	95.811	95.789	5.250	92.118	92.072	92.057	
6.000	96.453	96.429	96.406	6.000	96.453	96.429	96.406	5.375	93.761	93.716	93.701	
6.125	96.912	96.888	96.893	6.125	96.912	96.888	96.893	5.500	94.378	94.333	94.318	
6.250	97.559	97.518	97.498	6.250	97.559	97.518	97.498	5.625	95.540	95.554	95.567	
6.375	98.062	98.037	98.020	6.375	98.062	98.037	98.020	5.750	96.447	96.423	96.400	
6.500	98.600	98.576	98.554	6.500	98.600	98.576	98.554	5.875	97.004	96.980	96.957	
6.625	99.001	98.984	98.969	6.625	99.001	98.984	98.969	6.000	97.543	97.519	97.495	
6.750	99.497	99.454	99.432	6.750	99.497	99.454	99.432	6.125	98.022	97.981	97.961	
6.875	100.006	99.991	99.969	6.875	100.006	99.991	99.969	6.250	98.510	98.469	98.449	
7.000	100.405	100.390	100.368	7.000	100.405	100.390	100.368	6.375	98.999	98.975	98.953	
7.125	100.835	100.820	100.797	7.125	100.835	100.820	100.797	6.500	99.447	99.424	99.401	
7.250	101.173	101.119	101.079	7.250	101.173	101.119	101.079	6.625	99.803	99.781	99.758	
7.375	101.596	101.566	101.526	7.375	101.596	101.566	101.526	6.750	99.911	99.852	99.832	
7.500	101.977	101.947	101.907	7.500	101.977	101.947	101.907	6.875	100.310	100.267	100.238	
7.625	102.300	102.270	102.231	7.625	102.300	102.270	102.231	7.000	100.707	100.662	100.632	
7.750	102.283	102.186	102.151	7.750	102.283	102.186	102.151	7.125	101.032	100.987	100.957	
7.875	102.676	102.579	102.544	7.875	102.676	102.579	102.544	7.250	101.354	101.276	101.249	
8.000	102.985	102.910	102.860	8.000	102.985	102.910	102.860	7.375	101.692	101.616	101.588	
8.125	103.278	103.203	103.153	8.125	103.278	103.203	103.153	7.500	102.040	101.964	101.936	
8.250				8.250				7.625	102.351	102.277	102.248	
8.375				8.375				7.750	102.352	102.255	102.219	
8.500				8.500				7.875	102.455	102.359	102.323	
8.625				8.625				8.000	102.082	101.989	101.968	

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	94.877	94.858	94.898	4.625	95.010	94.963	95.213					
4.750	95.465	95.453	95.440	4.750	95.537	95.496	95.496					
4.875	95.879	95.867	95.855	4.875	95.973	95.939	95.939					
5.000	96.360	96.349	96.338	5.000	96.204	96.146	96.174					
5.125	96.859	96.848	96.837	5.125	96.953	96.932	96.932					
5.250	97.313	97.302	97.291	5.250	97.245	97.230	97.230					
5.375	97.716	97.705	97.694	5.375	97.762	97.754	97.754					
5.500	98.203	98.159	98.146	5.500	98.203	98.159	98.146					
5.625	98.167	98.156	98.145	5.625	98.127	98.069	98.041					
5.750	98.659	98.601	98.573	5.750	98.659	98.601	98.573					
5.875	99.141	99.084	99.056	5.875	98.891	98.834	99.056					
6.000	99.457	99.400	99.372	6.000	99.457	99.400	99.372					
6.125	99.366	99.341	99.331	6.125	99.276	99.228	99.235					
6.250	99.729	99.705	99.695	6.250	99.717	99.659	99.632					
6.375	100.168	100.111	100.083	6.375	100.168	100.111	100.083					
6.500	100.438	100.389	100.389	6.500	100.438	100.380	100.353					
6.625	100.422	100.375	100.360	6.625	100.185	100.150	100.138					
6.750	100.776	100.770	100.737	6.750	100.668	100.610	100.583					
6.875	101.096	101.039	101.011	6.875	101.096	101.039	101.011					
7.000	101.327	101.269	101.242	7.000	101.327	101.269	101.242					

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	96.459	96.434	96.419	6.000	96.049	96.004	95.984	5.125	94.949	94.905	94.892	
6.125	97.082	97.059	97.043	6.125	96.581	96.536	96.516	5.250	95.490	95.446	95.433	
6.250	97.551	97.514	97.499	6.250	97.086	97.051	97.031	5.375	96.000	95.956	95.943	
6.375	97.987	97.952	97.937	6.375	97.566	97.521	97.501	5.500	96.377	96.334	96.320	
6.500	98.534	98.489	98.469	6.500	98.527	98.481	98.462	5.625	96.352	96.294	96.267	
6.625	98.904	98.858	98.839	6.625	98.935	98.890	98.870	5.750	96.879	96.821	96.794	
6.750	99.461	99.405	99.390	6.750	98.832	98.787	98.757	5.875	97.356	97.299	97.271	
6.875	99.851	99.796	99.780	6.875	99.369	99.323	99.294	6.000	97.757	97.699	97.671	
7.000	100.180	100.126	100.110	7.000	99.837	99.792	99.762	6.125	98.346	98.289	98.261	
7.125	100.702	100.624	100.601	7.125	100.137	100.092	100.063	6.250	98.844	98.786	98.758	
7.250	101.164	101.088	101.065	7.250	100.376	100.299	100.275	6.375	99.289	99.232	99.204	
7.375	101.486	101.411	101.387	7.375	100.742	100.682	100.643	6.500	99.549	99.491	99.464	
7.500	101.802	101.728	101.704	7.500	101.166	101.106	101.066	6.625	99.191	99.134	99.106	
7.625	102.067	101.994	101.970	7.625	101.427	101.366	101.327	6.750	99.670	99.612	99.585	
7.750	101.245	101.158	101.077	7.750	101.007	100.910	100.878	6.875	100.091	100.034	100.006	
7.875	101.494	101.403	101.337	7.875	101.224	101.149	101.049	7.000	100.301	100.244	100.216	

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	-0.250								

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	95.846	95.792	95.712	5.250				5.250				
5.375	96.214	96.159	96.079	5.375				5.375				
5.500	96.579	96.523	96.443	5.500				5.500				
5.625	96.939	96.882	96.802	5.625	96.560	96.503	96.423	5.625	94.692	94.629	94.566	
5.750	97.290	97.232	97.152	5.750	96.944	96.886	96.805	5.750	96.207	96.149	96.069	
5.875	97.634	97.575	97.495	5.875	97.287	97.228	97.148	5.875	96.629	96.570	96.489	
6.000	97.945	97.885	97.804	6.000	97.579	97.519	97.439	6.000	97.010	96.950	96.870	
6.125	98.220	98.159	98.078	6.125	97.815	97.754	97.674	6.125	97.348	97.287	97.206	
6.250	98.455	98.393	98.313	6.250	98.064	98.002	97.922	6.250	97.676	97.614	97.533	
6.375	98.649	98.586	98.505	6.375	98.328	98.265	98.184	6.375	97.994	97.931	97.851	
6.500	98.841	98.777	98.696	6.500	98.598	98.534	98.453	6.500	98.281	98.217	98.137	
6.625	98.997	98.932	98.851	6.625	98.840	98.775	98.694	6.625	98.500	98.435	98.354	
6.750	98.513	98.450	98.387	6.750	98.590	98.527	98.464	6.750	98.936	98.870	98.789	
6.875	98.712	98.649	98.586	6.875	98.659	98.596	98.533	6.875	99.085	99.017	98.937	
7.000	99.055	98.992	98.929	7.000	99.059	98.996	98.933	7.000	98.934	98.871	98.809	
7.125				7.125	99.296	99.233	99.170	7.125	99.199	99.136	99.073	

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	95.319	95.256	95.193	5.250				5.250				
5.375	95.679	95.616	95.553	5.375				5.375				
5.500	95.984	95.921	95.858	5.500				5.500				
5.625	96.345	96.282	96.219	5.625	95.829	95.766	95.703	5.625	94.861	94.798	94.735	
5.750	96.676	96.613	96.550	5.750	96.251	96.188	96.125	5.750	95.331	95.268	95.205	
5.875	96.867	96.804	96.741	5.875	96.649	96.586	96.523	5.875	95.622	95.559	95.496	
6.000	97.200	97.137	97.074	6.000	96.717	96.654	96.591	6.000	96.093	96.030	95.967	
6.125	97.396	97.333	97.270	6.125	97.109	97.046	96.983	6.125	96.359	96.296	96.233	
6.250	97.731	97.668	97.605	6.250	97.500	97.437	97.374	6.250	96.800	96.737	96.674	
6.375	97.926	97.863	97.800	6.375	97.896	97.833	97.770	6.375	97.241	97.178	97.115	
6.500	98.263	98.200	98.137	6.500	98.129	98.066	98.003	6.500	97.682	97.619	97.556	
6.625	98.461	98.398	98.335	6.625	98.362	98.299	98.236	6.625	97.945	97.882	97.819	
6.750	98.683	98.620	98.557	6.750	98.760	98.697	98.634	6.750	98.392	98.329	98.266	
6.875	98.882	98.819	98.756	6.875	98.829	98.766	98.703	6.875	98.656	98.593	98.530	
7.000	99.225	99.162	99.099	7.000	99.229	99.166	99.103	7.000	99.104	99.041	98.978	
7.125	99.424	99.361	99.298	7.125	99.465	99.402	99.339	7.125	99.368	99.305	99.242	

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	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	-2.000	-2.000	-2.250	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

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	95.216	95.216	95.208	5.750	95.220	95.189	95.147	4.375				
5.875	95.787	95.787	95.780	5.875	95.827	95.797	95.754	4.500				
6.000	96.367	96.367	96.360	6.000	96.448	96.418	96.376	4.625				
6.125	96.865	96.865	96.607	6.125	96.771	96.741	96.949	4.750	94.276	94.264	94.251	
6.250	97.258	97.251	97.236	6.250	97.222	97.184	97.139	4.875	94.690	94.678	94.666	
6.375	97.792	97.784	97.770	6.375	97.571	97.533	97.489	5.000	95.488	95.474	95.460	
6.500	98.707	98.662	98.642	6.500	98.457	98.412	98.392	5.125	95.920	95.909	95.898	
6.625	99.212	99.167	99.147	6.625	98.962	98.917	98.897	5.250	96.374	96.363	96.352	
6.750	99.469	99.454	99.432	6.750	99.153	99.108	99.078	5.375	96.777	96.766	96.755	
6.875	100.006	99.991	99.969	6.875	99.755	99.710	99.681	5.500	97.154	97.143	97.132	
7.000	100.561	100.516	100.487	7.000	100.311	100.266	100.237	5.625	97.412	97.398	97.384	
7.125	100.954	100.909	100.880	7.125	100.704	100.659	100.630	5.750	97.697	97.649	97.609	
7.250	101.149	101.119	101.079	7.250	100.837	100.777	100.737	5.875	98.050	98.002	97.975	
7.375	101.615	101.566	101.526	7.375	101.365	101.305	101.265	6.000	98.333	98.322	98.311	

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	93.920	93.909	93.898									
4.875	94.438	94.427	94.416									
5.000	95.198	95.187	95.176									
5.125	95.656	95.645	95.634									
5.250	95.967	95.956	95.945									
5.375	96.275	96.264	96.253									
5.500	96.467	96.456	96.445									
5.625	96.778	96.767	96.756									
5.750	97.092	97.066	97.055									
5.875	97.445	97.383	97.350									
6.000	98.012	97.950	97.888									

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	95.216	95.216	95.208	5.750	95.220	95.189	95.147	4.250				
5.875	95.787	95.787	95.780	5.875	95.827	95.797	95.754	4.375				
6.000	96.367	96.367	96.360	6.000	96.448	96.418	96.376	4.500				
6.125	96.865	96.865	96.607	6.125	96.771	96.741	96.949	4.625				
6.250	97.258	97.251	97.236	6.250	97.222	97.184	97.139	4.750	94.276	94.264	94.251	
6.375	97.792	97.784	97.770	6.375	97.571	97.533	97.489	4.875	94.690	94.678	94.666	
6.500	98.312	98.305	98.290	6.500	97.937	97.914	97.891	5.000	95.488	95.474	95.460	
6.625	98.741	98.734	98.719	6.625	98.293	98.271	98.248	5.125	95.920	95.909	95.898	
6.750	99.219	99.204	99.182	6.750	98.718	98.672	98.620	5.250	96.374	96.363	96.352	
6.875	99.756	99.741	99.719	6.875	98.957	98.912	98.860	5.375	96.777	96.766	96.755	
7.000	100.155	100.140	100.118	7.000	99.240	99.195	99.143	5.500	97.154	97.143	97.132	
7.125	100.585	100.570	100.547	7.125	99.500	99.445	99.424	5.625	97.412	97.398	97.384	
7.250	100.899	100.869	100.829	7.250	100.156	100.125	100.086	5.750	97.697	97.649	97.609	
7.375	101.346	101.316	101.276	7.375	100.501	100.471	100.431	5.875	98.050	98.002	97.975	
7.500	101.727	101.697	101.657	7.500	100.876	100.846	100.806	6.000	98.333	98.322	98.311	

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	93.920	93.909	93.898									
4.875	94.438	94.427	94.416									
5.000	95.198	95.187	95.176									
5.125	95.656	95.645	95.634									
5.250	95.967	95.956	95.945									
5.375	96.275	96.264	96.253									
5.500	96.467	96.456	96.445									
5.625	96.778	96.767	96.756									
5.750	97.092	97.066	97.055									

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	94.076	94.069	94.142	2.625				2.625				
5.750	94.863	94.874	94.901	2.750				2.750				
5.875	95.453	95.459	95.503	2.875				2.875				
6.000	96.043	96.047	96.107	3.000				3.000				
6.125	96.540	96.543	96.605	3.125				3.125				
6.250	97.099	97.121	97.130	3.250				3.250				
6.375	97.629	97.646	97.679	3.375				3.375				
6.500	98.109	98.123	98.172	3.500				3.500				
6.625	98.623	98.637	98.684	3.625				3.625				
6.750	98.964	98.981	98.972	3.750				3.750				
6.875	99.427	99.439	99.450	3.875				3.875				
7.000	99.841	99.851	99.872	4.000				4.000				
7.125	100.319	100.328	100.350	4.125				4.125				
7.250	100.607	100.619	100.591	4.250				4.250				
7.375	100.957	100.965	100.953									

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

Effective Time:
7:51:52 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	95.653	95.578	95.428	5.250	95.653	95.578	95.428	5.250	95.653	95.578	95.428	
5.375	96.231	96.156	96.006	5.375	96.231	96.156	96.006	5.375	96.231	96.156	96.006	
5.500	96.768	96.693	96.543	5.500	96.768	96.693	96.543	5.500	96.768	96.693	96.543	
5.625	97.306	97.246	97.239	5.625	97.306	97.246	97.239	5.625	97.306	97.246	97.239	
5.750	98.318	98.121	97.924	5.750	98.318	98.121	97.924	5.750	98.318	98.121	97.924	
5.875	98.664	98.467	98.271	5.875	98.664	98.467	98.271	5.875	98.664	98.467	98.271	
6.000	99.129	98.932	98.736	6.000	99.129	98.932	98.736	6.000	99.129	98.932	98.736	
6.125	99.673	99.476	99.279	6.125	99.673	99.476	99.279	6.125	99.673	99.476	99.279	
6.250	100.227	100.031	99.846	6.250	100.227	100.031	99.846	6.250	100.227	100.031	99.846	
6.375	100.384	100.309	100.159	6.375	100.384	100.309	100.159	6.375	100.384	100.309	100.159	
6.500	100.859	100.745	100.632	6.500	100.859	100.745	100.632	6.500	100.859	100.745	100.632	
6.625	101.450	101.337	101.223	6.625	101.450	101.337	101.223	6.625	101.450	101.337	101.223	
6.750	101.651	101.508	101.417	6.750	101.651	101.508	101.417	6.750	101.651	101.508	101.417	
6.875	101.609	101.534	101.384	6.875	101.609	101.534	101.384	6.875	101.609	101.534	101.384	
7.000	101.977	101.886	101.796	7.000	101.977	101.886	101.796	7.000	101.977	101.886	101.796	
7.125	102.300	102.209	102.119	7.125	102.300	102.209	102.119	7.125	102.300	102.209	102.119	
7.250	102.640	102.534	102.459	7.250	102.640	102.534	102.459	7.250	102.640	102.534	102.459	
7.375	102.229	102.154	102.004	7.375	102.229	102.154	102.004	7.375	102.229	102.154	102.004	
7.500	102.612	102.491	102.370	7.500	102.612	102.491	102.370	7.500	102.612	102.491	102.370	
7.625	102.656	102.535	102.414	7.625	102.656	102.535	102.414	7.625	102.656	102.535	102.414	
7.750	102.444	102.369	102.219	7.750	102.444	102.369	102.219	7.750	102.444	102.369	102.219	
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	92.395	92.347	92.390	
2.875				2.875				5.125	93.167	93.120	93.163	
3.000				3.000				5.250	94.669	94.624	94.609	
3.125				3.125				5.375	95.265	95.220	95.248	
3.250				3.250				5.500	96.080	96.035	96.063	
3.375				3.375				5.625	96.596	96.589	96.581	
3.500	89.208	89.237	89.324	3.500	89.208	89.237	89.324	5.750	97.498	97.301	97.104	
3.625	89.752	89.782	89.868	3.625	89.752	89.782	89.868	5.875	98.074	97.877	97.841	
3.750	90.956	90.995	91.066	3.750	90.956	90.995	91.066	6.000	98.572	98.464	98.476	
3.875	91.500	91.539	91.610	3.875	91.500	91.539	91.610	6.125	99.114	99.006	99.018	
4.000	92.043	92.082	92.154	4.000	92.043	92.082	92.154	6.250	99.127	99.052	99.395	
4.125	92.586	92.625	92.696	4.125	92.586	92.625	92.696	6.375	99.875	99.633	99.630	
4.250	93.696	93.713	93.769	4.250	93.696	93.713	93.769	6.500	100.474	100.232	100.229	
4.375	94.238	94.255	94.311	4.375	94.238	94.255	94.311	6.625	100.976	100.733	100.730	
4.500	94.778	94.795	94.851	4.500	94.778	94.795	94.851	6.750	101.063	100.663	100.792	
4.625	95.565	95.582	95.638	4.625	95.565	95.582	95.638	6.875	100.534	100.400	100.382	
4.750	95.917	95.896	95.937	4.750	95.917	95.896	95.937	7.000	101.335	100.952	101.183	
4.875	96.202	96.182	96.222	4.875	96.202	96.182	96.222	7.125	101.464	101.580	101.312	
5.000	96.733	96.712	96.753	5.000	96.733	96.712	96.753	7.250	101.285	101.179	101.104	
5.125	97.256	97.235	97.276	5.125	97.256	97.235	97.276	7.375	101.083	100.938	100.905	
5.250	97.404	97.361	97.347	5.250	97.404	97.361	97.347	7.500	101.568	101.423	101.389	
5.375	97.631	97.589	97.615	5.375	97.631	97.589	97.615	7.625	101.838	101.694	101.660	
5.500	98.136	98.094	98.119	5.500	98.136	98.094	98.119	7.750				
5.625	98.623	98.580	98.606	5.625	98.623	98.580	98.606	7.875				
5.750	98.731	98.674	98.646	5.750	98.731	98.674	98.646	8.000				
5.875	98.769	98.752	98.762	5.875	98.769	98.752	98.762	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	94.669	94.624	94.609	5.000	92.395	92.347	92.390	4.500	92.295	92.187	92.243	
5.375	95.265	95.220	95.248	5.125	93.167	93.120	93.163	4.625	92.827	92.719	92.775	
5.500	96.080	96.035	96.063	5.250	94.669	94.624	94.609	4.750	91.859	91.638	91.679	
5.625	96.596	96.589	96.581	5.375	95.265	95.220	95.248	4.875	92.137	91.917	91.957	
5.750	97.498	97.301	97.104	5.500	96.080	96.035	96.063	5.000	92.656	92.436	92.476	
5.875	98.074	97.877	97.841	5.625	96.596	96.589	96.581	5.125	93.161	92.940	92.981	
6.000	98.572	98.464	98.476	5.750	97.498	97.301	97.104	5.250	93.290	93.086	93.073	
6.125	99.114	99.006	99.018	5.875	98.074	97.877	97.841	5.375	93.535	93.292	93.318	
6.250	99.127	99.052	99.395	6.000	98.572	98.464	98.476	5.500	94.003	93.760	93.786	
6.375	99.875	99.633	99.630	6.125	99.114	99.006	99.018	5.625	94.436	94.194	94.219	
6.500	100.474	100.232	100.229	6.250	99.127	99.052	99.395	5.750	94.206	94.149	94.121	
6.625	100.976	100.733	100.730	6.375	99.875	99.633	99.630	5.875	93.853	93.796	93.768	
6.750	101.063	100.663	100.792	6.500	100.474	100.232	100.229	6.000	94.340	94.282	94.254	
6.875	100.534	100.400	100.382	6.625	100.976	100.733	100.730	6.125	94.821	94.764	94.736	
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	95.653	95.578	95.428	5.250	95.653	95.578	95.428	5.250	95.653	95.578	95.428	
5.375	96.231	96.156	96.006	5.375	96.231	96.156	96.006	5.375	96.231	96.156	96.006	
5.500	96.768	96.693	96.543	5.500	96.768	96.693	96.543	5.500	96.768	96.693	96.543	
5.625	97.306	97.246	97.239	5.625	97.306	97.246	97.239	5.625	97.306	97.246	97.239	
5.750	98.318	98.121	97.924	5.750	98.318	98.121	97.924	5.750	98.318	98.121	97.924	
5.875	98.664	98.467	98.271	5.875	98.664	98.467	98.271	5.875	98.664	98.467	98.271	
6.000	99.129	98.932	98.736	6.000	99.129	98.932	98.736	6.000	99.129	98.932	98.736	
6.125	99.673	99.476	99.279	6.125	99.673	99.476	99.279	6.125	99.673	99.476	99.279	
6.250	100.227	100.031	99.846	6.250	100.227	100.031	99.846	6.250	100.227	100.031	99.846	
6.375	100.384	100.309	100.159	6.375	100.384	100.309	100.159	6.375	100.384	100.309	100.159	
6.500	100.859	100.745	100.632	6.500	100.859	100.745	100.632	6.500	100.859	100.745	100.632	
6.625	101.450	101.337	101.223	6.625	101.450	101.337	101.223	6.625	101.450	101.337	101.223	
6.750	101.651	101.508	101.417	6.750	101.651	101.508	101.417	6.750	101.651	101.508	101.417	
6.875	101.609	101.534	101.384	6.875	101.609	101.534	101.384	6.875	101.609	101.534	101.384	
7.000	101.977	101.886	101.796	7.000	101.977	101.886	101.796	7.000	101.977	101.886	101.796	
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	94.778	94.795	94.851	4.250	93.696	93.713	93.769	5.250	94.669	94.624	94.609	
4.625	95.565	95.582	95.638	4.375	94.238	94.255	94.311	5.375	95.265	95.220	95.248	
4.750	95.917	95.896	95.937	4.500	94.778	94.795	94.851	5.500	96.080	96.035	96.063	
4.875	96.202	96.182	96.222	4.625	95.565	95.582	95.638	5.625	96.596	96.589	96.581	
5.000	96.733	96.712	96.753	4.750	95.917	95.896	95.937	5.750	97.498	97.301	97.104	
5.125	97.256	97.235	97.276	4.875	96.202	96.182	96.222	5.875	98.074	97.877	97.841	
5.250	97											

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	95.731	95.656	95.756	5.375	95.731	95.656	95.756	5.000				
5.500	96.268	96.193	96.293	5.500	96.268	96.193	96.293	5.125				
5.625	96.806	96.746	96.739	5.625	96.806	96.746	96.739	5.250	95.153	95.078	94.928	
5.750	97.818	97.621	97.424	5.750	97.818	97.621	97.424	5.375	95.731	95.656	95.756	
5.875	98.164	97.967	97.771	5.875	98.164	97.967	97.771	5.500	96.268	96.193	96.293	
6.000	98.629	98.432	98.236	6.000	98.629	98.432	98.236	5.625	96.806	96.746	96.739	
6.125	99.173	98.976	98.779	6.125	99.173	98.976	98.779	5.750	97.818	97.621	97.424	
6.250	99.727	99.531	99.346	6.250	99.727	99.531	99.346	5.875	98.164	97.967	97.771	
6.375	99.884	99.809	99.659	6.375	99.884	99.809	99.659	6.000	98.629	98.432	98.236	
6.500	100.359	100.245	100.132	6.500	100.359	100.245	100.132	6.125	99.173	98.976	98.779	
6.625	100.950	100.837	100.723	6.625	100.950	100.837	100.723	6.250	99.727	99.531	99.346	
6.750	101.151	101.008	100.917	6.750	101.151	101.008	100.917	6.375	99.884	99.809	99.659	
6.875	101.109	101.034	100.884	6.875	101.109	101.034	100.884	6.500	100.359	100.245	100.132	
7.000	101.477	101.386	101.296	7.000	101.477	101.386	101.296	6.625	100.950	100.837	100.723	
7.125	101.800	101.709	101.619	7.125	101.800	101.709	101.619	6.750	101.151	101.008	100.917	
7.250	102.140	102.034	101.959	7.250	102.140	102.034	101.959	6.875	101.109	101.034	100.884	
7.375	101.729	101.654	101.504	7.375	101.729	101.654	101.504	7.000	101.477	101.386	101.296	
7.500	102.112	101.991	101.870	7.500	102.112	101.991	101.870	7.125	101.800	101.709	101.619	
7.625	102.156	102.035	101.914	7.625	102.156	102.035	101.914	7.250	102.140	102.034	101.959	
7.750	101.944	101.869	101.719	7.750	101.944	101.869	101.719	7.375	101.729	101.654	101.504	
7.875	102.099	102.024	101.874	7.875	102.099	102.024	101.874	7.500	102.112	101.991	101.870	
8.000	102.254	102.179	102.029	8.000	102.254	102.179	102.029	7.625	102.156	102.035	101.914	
8.125	102.409	102.334	102.184	8.125	102.409	102.334	102.184	7.750	101.944	101.869	101.719	
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	94.169	94.124	94.109	
3.250				3.250				5.375	94.763	94.718	94.703	
3.375				3.375				5.500	95.357	95.327	95.354	
3.500	88.726	88.755	88.842	3.500	88.726	88.755	88.842	5.625	96.096	96.089	96.081	
3.625	89.239	89.268	89.355	3.625	89.239	89.268	89.355	5.750	96.998	96.801	96.604	
3.750	90.529	90.568	90.639	3.750	90.529	90.568	90.639	5.875	97.574	97.377	97.280	
3.875	91.041	91.080	91.151	3.875	91.041	91.080	91.151	6.000	97.899	97.759	97.772	
4.000	91.550	91.589	91.660	4.000	91.550	91.589	91.660	6.125	98.421	98.333	98.346	
4.125	92.055	92.094	92.165	4.125	92.055	92.094	92.165	6.250	98.627	98.552	98.895	
4.250	93.261	93.278	93.334	4.250	93.261	93.278	93.334	6.375	99.277	99.055	99.052	
4.375	93.763	93.780	93.836	4.375	93.763	93.780	93.836	6.500	99.830	99.607	99.604	
4.500	94.258	94.275	94.331	4.500	94.258	94.275	94.331	6.625	100.227	100.024	100.002	
4.625	94.993	95.010	95.066	4.625	94.993	95.010	95.066	6.750	100.563	100.163	100.292	
4.750	95.462	95.442	95.482	4.750	95.462	95.442	95.482	6.875	100.158	100.045	100.026	
4.875	95.692	95.672	95.713	4.875	95.692	95.672	95.713	7.000	100.567	100.453	100.435	
5.000	96.408	96.137	96.178	5.000	96.408	96.137	96.178	7.125	100.788	100.674	100.656	
5.125	96.855	96.835	96.625	5.125	96.855	96.835	96.625	7.250	100.785	100.679	100.604	
5.250	96.904	96.861	96.858	5.250	96.904	96.861	96.858	7.375	100.590	100.465	100.432	
5.375	97.065	97.022	97.048	5.375	97.065	97.022	97.048	7.500	100.967	100.592	100.809	
5.500	97.729	97.687	97.463	5.500	97.729	97.687	97.463	7.625	100.938	100.814	100.780	
5.625	98.116	98.074	98.099	5.625	98.116	98.074	98.099	7.750				
5.750	98.231	98.174	98.146	5.750	98.231	98.174	98.146	7.875				
5.875	98.140	98.122	98.132	5.875	98.140	98.122	98.132	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	99.830	99.607	99.604	6.125	98.421	98.333	98.346	4.500	91.727	91.619	91.675	
6.625	100.227	100.024	100.002	6.250	98.627	98.552	98.895	4.625	92.186	92.078	92.134	
6.750	100.563	100.163	100.292	6.375	99.277	99.055	99.052	4.750	91.369	91.148	91.189	
6.875	100.158	100.045	100.026	6.500	99.830	99.607	99.604	4.875	91.570	91.350	91.390	
7.000	100.567	100.453	100.435	6.625	100.227	100.024	100.002	5.000	91.997	92.026	92.067	
7.125	100.788	100.674	100.656	6.750	100.563	100.163	100.292	5.125	92.394	92.424	92.464	
7.250	100.785	100.679	100.604	6.875	100.158	100.045	100.026	5.250	92.749	92.586	92.572	
7.375	100.590	100.465	100.432	7.000	100.567	100.453	100.435	5.375	92.887	92.895	92.670	
7.500	100.967	100.592	100.809	7.125	100.788	100.674	100.656	5.500	93.240	93.247	93.273	
7.625	100.938	100.814	100.780	7.250	100.785	100.679	100.604	5.625	93.804	93.562	93.587	
7.750				7.375	100.590	100.465	100.432	5.750	93.706	93.649	93.621	
7.875				7.500	100.967	100.592	100.809	5.875	93.353	93.296	93.268	
8.000				7.625	100.938	100.814	100.780	6.000	93.840	93.782	93.754	
8.125				7.750				6.125	94.321	94.264	94.236	
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	99.884	99.809	99.659	6.375	99.884	99.809	99.659	6.000	98.629	98.432	98.236	
6.500	100.359	100.245	100.132	6.500	100.359	100.245	100.132	6.125	99.173	98.976	98.779	
6.625	100.950	100.837	100.723	6.625	100.950	100.837	100.723	6.250	99.727	99.531	99.346	
6.750	101.151	101.008	100.917	6.750	101.151	101.008	100.917	6.375	99.884	99.809	99.659	
6.875	101.109	101.034	100.884	6.875	101.109	101.034	100.884	6.500	100.359	100.245	100.132	
7.000	101.477	101.386	101.296	7.000	101.477	101.386	101.296	6.625	100.950	100.837	100.723	
7.125	101.800	101.709	101.619	7.125	101.800	101.709	101.619	6.750	101.151	101.008	100.917	
7.250	102.140	102.034	101.959	7.250	102.140	102.034	101.959	6.875	101.109	101.034	100.884	
7.375	101.729	101.654	101.504	7.375	101.729	101.654	101.504	7.000	101.477	101.386	101.296	
7.500	102.112	101.991	101.870	7.500	102.112	101.991	101.870	7.125	101.800	101.709	101.619	
7.625	102.156	102.035	101.914	7.625	102.156	102.035	101.914	7.250	102.140	102.034	101.959	
7.750	101.944	101.869	101.719	7.750	101.944	101.869	101.719	7.375	101.729	101.654	101.504	
7.875	102.099	102.024	101.874	7.875	102.099	102.024	101.874	7.500	102.112	101.991	101.870	
8.000	102.254	102.179	102.029	8.000	102.254	102.179	102.029	7.625	102.156	102.035	101.914	
8.125	102.409	102.334	102.184	8.125	102.409	102.334	102.184	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	94.258	94.275	94.331	4.500	94.258	94.275	94.331	6.625	100.227	100.024	100.002	
4.625	94.993	95.010	95.066	4.625	94.993	95.010	95.066	6.750	100.563	100.163	100.292	
4.750	95.462	95.442	95.482	4.750	95.462	95.442	95.482	6.875	100.158	100.045	100.026	
4.875	95.692	95.672	95.713	4.875	95.692	95.672	95.713	7.000	100.567	100.453	100.435	
5.000	96.408	96.137	96.178	5.000	96.408	96.137	96.178	7.125	100.788	100.674	100.656	
5.125	96.855	96.835	96.625	5.125	96.855	96.835	96.625	7.250	100.785</			

Effective Time:
7:51:52 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	98.132	97.934	97.634	6.750	95.532	95.334	95.034	6.750				
6.875	98.676	98.478	98.178	6.875	96.076	95.878	95.578	6.875				
7.000	99.209	99.011	98.711	7.000	96.609	96.411	96.111	7.000				
7.125	99.685	99.487	99.187	7.125	97.085	96.887	96.587	7.125				
7.250	100.151	99.953	99.653	7.250	97.551	97.353	97.053	7.250				
7.375	99.862	99.608	99.308	7.375	97.262	97.008	96.708	7.375				
7.500	100.355	100.101	99.801	7.500	97.755	97.501	97.201	7.500				
7.625	100.801	100.547	100.247	7.625	98.201	97.947	97.647	7.625				
7.750	101.227	100.973	100.673	7.750	98.627	98.373	98.073	7.750				
7.875	100.538	100.228	99.928	7.875	97.938	97.628	97.328	7.875				
8.000	100.991	100.681	100.381	8.000	98.391	98.081	97.781	8.000				
8.125	101.397	101.087	100.787	8.125	98.797	98.487	98.187	8.125				
8.250	101.783	101.473	101.173	8.250	99.183	98.873	98.573	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	96.132	95.934	95.634	6.750	93.532	93.334	93.034	6.750				
6.875	96.676	96.478	96.178	6.875	94.076	93.878	93.578	6.875				
7.000	97.209	97.011	96.711	7.000	94.609	94.411	94.111	7.000				
7.125	97.685	97.487	97.187	7.125	95.085	94.887	94.587	7.125				
7.250	98.151	97.953	97.653	7.250	95.551	95.353	95.053	7.250				
7.375	97.862	97.608	97.308	7.375	95.262	95.008	94.708	7.375				
7.500	98.355	98.101	97.801	7.500	95.755	95.501	95.201	7.500				
7.625	98.801	98.547	98.247	7.625	96.201	95.947	95.647	7.625				
7.750	99.227	98.973	98.673	7.750	96.627	96.373	96.073	7.750				
7.875	98.538	98.228	97.928	7.875	95.938	95.628	95.328	7.875				
8.000	98.991	98.681	98.381	8.000	96.391	96.081	95.781	8.000				
8.125	99.397	99.087	98.787	8.125	96.797	96.487	96.187	8.125				
8.250	99.783	99.473	99.173	8.250	97.183	96.873	96.573	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.