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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:
8:18:01 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 | 94.227 | 94.278 | 94.041 | 5.625 | 94.227 | 94.278 | 94.041 | 5.000 | 90.552 | 90.552 | 90.513 | |
| 5.750 | 95.219 | 95.195 | 95.156 | 5.750 | 95.219 | 95.195 | 95.156 | 5.125 | 91.451 | 91.451 | 91.417 | |
| 5.875 | 95.780 | 95.756 | 95.722 | 5.875 | 95.780 | 95.756 | 95.722 | 5.250 | 92.271 | 92.271 | 92.244 | |
| 6.000 | 96.393 | 96.369 | 96.306 | 6.000 | 96.393 | 96.369 | 96.306 | 5.375 | 92.816 | 92.816 | 92.794 | |
| 6.125 | 96.924 | 96.880 | 96.845 | 6.125 | 96.924 | 96.880 | 96.845 | 5.500 | 94.187 | 94.142 | 94.127 | |
| 6.250 | 97.640 | 97.596 | 97.560 | 6.250 | 97.640 | 97.596 | 97.560 | 5.625 | 95.391 | 95.417 | 95.190 | |
| 6.375 | 98.134 | 98.108 | 98.062 | 6.375 | 98.134 | 98.108 | 98.062 | 5.750 | 96.405 | 96.381 | 96.310 | |
| 6.500 | 98.672 | 98.647 | 98.601 | 6.500 | 98.672 | 98.647 | 98.601 | 5.875 | 96.955 | 96.931 | 96.868 | |
| 6.625 | 99.071 | 99.046 | 98.999 | 6.625 | 99.071 | 99.046 | 98.999 | 6.000 | 97.492 | 97.468 | 97.404 | |
| 6.750 | 99.525 | 99.463 | 99.446 | 6.750 | 99.525 | 99.463 | 99.446 | 6.125 | 97.863 | 98.070 | 98.034 | |
| 6.875 | 99.998 | 99.976 | 99.946 | 6.875 | 99.998 | 99.976 | 99.946 | 6.250 | 98.351 | 98.557 | 98.521 | |
| 7.000 | 100.394 | 100.366 | 100.336 | 7.000 | 100.394 | 100.366 | 100.336 | 6.375 | 98.833 | 99.057 | 99.012 | |
| 7.125 | 100.810 | 100.787 | 100.757 | 7.125 | 100.810 | 100.787 | 100.757 | 6.500 | 99.531 | 99.505 | 99.459 | |
| 7.250 | 101.186 | 101.171 | 101.092 | 7.250 | 101.186 | 101.171 | 101.092 | 6.625 | 99.883 | 99.858 | 99.811 | |
| 7.375 | 101.500 | 101.562 | 101.517 | 7.375 | 101.500 | 101.562 | 101.517 | 6.750 | 99.950 | 99.888 | 99.871 | |
| 7.500 | 101.983 | 101.935 | 101.890 | 7.500 | 101.983 | 101.935 | 101.890 | 6.875 | 100.340 | 100.296 | 100.279 | |
| 7.625 | 102.314 | 102.252 | 102.220 | 7.625 | 102.314 | 102.252 | 102.220 | 7.000 | 100.701 | 100.657 | 100.640 | |
| 7.750 | 102.324 | 102.222 | 102.213 | 7.750 | 102.324 | 102.222 | 102.213 | 7.125 | 101.048 | 100.988 | 100.971 | |
| 7.875 | 102.717 | 102.615 | 102.606 | 7.875 | 102.717 | 102.615 | 102.606 | 7.250 | 101.378 | 101.296 | 101.284 | |
| 8.000 | 102.971 | 102.895 | 102.843 | 8.000 | 102.971 | 102.895 | 102.843 | 7.375 | 101.716 | 101.634 | 101.622 | |
| 8.125 | 103.265 | 103.189 | 103.137 | 8.125 | 103.265 | 103.189 | 103.137 | 7.500 | 102.063 | 101.982 | 101.970 | |
| 8.250 | | | | 8.250 | | | | 7.625 | 102.376 | 102.296 | 102.284 | |
| 8.375 | | | | 8.375 | | | | 7.750 | 102.403 | 102.302 | 102.293 | |
| 8.500 | | | | 8.500 | | | | 7.875 | 102.508 | 102.407 | 102.398 | |
| 8.625 | | | | 8.625 | | | | 8.000 | 102.123 | 102.072 | 102.049 | |

| 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 | 94.812 | 94.796 | 94.842 | 4.625 | 94.943 | 94.943 | 94.943 | | | | | |
| 4.750 | 95.416 | 95.403 | 95.391 | 4.750 | 95.456 | 95.456 | 95.456 | | | | | |
| 4.875 | 95.830 | 95.817 | 95.805 | 4.875 | 95.898 | 95.898 | 95.898 | | | | | |
| 5.000 | 96.302 | 96.290 | 96.278 | 5.000 | 96.218 | 96.218 | 96.218 | | | | | |
| 5.125 | 96.801 | 96.789 | 96.777 | 5.125 | 97.013 | 97.013 | 97.013 | | | | | |
| 5.250 | 97.255 | 97.243 | 97.231 | 5.250 | 97.308 | 97.308 | 97.308 | | | | | |
| 5.375 | 97.670 | 97.645 | 97.633 | 5.375 | 97.832 | 97.832 | 97.832 | | | | | |
| 5.500 | 98.232 | 98.188 | 98.174 | 5.500 | 97.982 | 97.938 | 97.924 | | | | | |
| 5.625 | 98.165 | 98.154 | 98.143 | 5.625 | 98.143 | 98.072 | 98.026 | | | | | |
| 5.750 | 98.671 | 98.600 | 98.554 | 5.750 | 98.671 | 98.600 | 98.554 | | | | | |
| 5.875 | 99.152 | 99.080 | 99.035 | 5.875 | 98.902 | 98.830 | 99.035 | | | | | |
| 6.000 | 99.467 | 99.395 | 99.350 | 6.000 | 99.467 | 99.395 | 99.350 | | | | | |
| 6.125 | 99.368 | 99.297 | 99.251 | 6.125 | 99.368 | 99.297 | 99.251 | | | | | |
| 6.250 | 99.868 | 99.797 | 99.752 | 6.250 | 99.868 | 99.797 | 99.752 | | | | | |
| 6.375 | 100.319 | 100.247 | 100.202 | 6.375 | 100.319 | 100.247 | 100.202 | | | | | |
| 6.500 | 100.588 | 100.517 | 100.471 | 6.500 | 100.588 | 100.517 | 100.471 | | | | | |
| 6.625 | 100.450 | 100.401 | 100.387 | 6.625 | 100.408 | 100.350 | 100.316 | | | | | |
| 6.750 | 100.890 | 100.832 | 100.798 | 6.750 | 100.890 | 100.832 | 100.798 | | | | | |
| 6.875 | 101.067 | 101.010 | 101.225 | 6.875 | 101.067 | 101.010 | 100.975 | | | | | |
| 7.000 | 101.549 | 101.491 | 101.457 | 7.000 | 101.549 | 101.491 | 101.457 | | | | | |

| 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 | 96.537 | 96.516 | 96.476 | 6.000 | 95.874 | 95.829 | 95.807 | 5.125 | 94.978 | 94.934 | 94.920 | |
| 6.125 | 96.912 | 96.890 | 96.851 | 6.125 | 96.406 | 96.361 | 96.338 | 5.250 | 95.519 | 95.475 | 95.461 | |
| 6.250 | 97.639 | 97.600 | 97.570 | 6.250 | 96.988 | 96.953 | 96.931 | 5.375 | 96.029 | 95.985 | 95.971 | |
| 6.375 | 98.072 | 98.034 | 98.003 | 6.375 | 97.866 | 97.821 | 97.799 | 5.500 | 96.406 | 96.362 | 96.348 | |
| 6.500 | 98.519 | 98.499 | 98.458 | 6.500 | 98.425 | 98.380 | 98.357 | 5.625 | 96.369 | 96.297 | 96.252 | |
| 6.625 | 98.929 | 98.888 | 98.875 | 6.625 | 98.832 | 98.791 | 98.778 | 5.750 | 96.992 | 96.921 | 96.875 | |
| 6.750 | 99.498 | 99.439 | 99.426 | 6.750 | 98.730 | 98.685 | 98.655 | 5.875 | 97.471 | 97.399 | 97.354 | |
| 6.875 | 99.884 | 99.826 | 99.813 | 6.875 | 99.265 | 99.220 | 99.189 | 6.000 | 97.911 | 97.840 | 97.794 | |
| 7.000 | 100.211 | 100.154 | 100.141 | 7.000 | 99.732 | 99.687 | 99.657 | 6.125 | 98.500 | 98.429 | 98.383 | |
| 7.125 | 100.721 | 100.641 | 100.631 | 7.125 | 100.033 | 99.987 | 99.957 | 6.250 | 98.995 | 98.924 | 98.878 | |
| 7.250 | 101.186 | 101.107 | 101.097 | 7.250 | 100.398 | 100.319 | 100.309 | 6.375 | 99.440 | 99.369 | 99.323 | |
| 7.375 | 101.506 | 101.427 | 101.417 | 7.375 | 100.679 | 100.608 | 100.590 | 6.500 | 99.699 | 99.628 | 99.582 | |
| 7.500 | 101.821 | 101.754 | 101.733 | 7.500 | 101.091 | 101.031 | 100.993 | 6.625 | 99.415 | 99.357 | 99.322 | |
| 7.625 | 102.089 | 102.011 | 102.001 | 7.625 | 101.352 | 101.292 | 101.254 | 6.750 | 99.892 | 99.834 | 99.799 | |
| 7.750 | 101.294 | 101.249 | 101.175 | 7.750 | 101.058 | 100.957 | 100.950 | 6.875 | 100.312 | 100.255 | 100.220 | |
| 7.875 | 101.542 | 101.493 | 101.429 | 7.875 | 101.210 | 101.135 | 101.082 | 7.000 | 100.523 | 100.466 | 100.431 | |

Conventional Fixed Adjustments

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

| | | | | | | | | | | |
|---|-------|----------|----------|----------|----------|----------|----------|----------|----------|--|
| Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only | | | | | | | | | | |
| | ≤ 30 | 30.01-60 | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 | |
| ≥ 780 | 0.000 | 0.000 | 0.000 | 0.000 | -0.375 | -0.375 | -0.250 | -0.250 | -0.125 | |
| 740-779 | 0.000 | 0.000 | 0.000 | -0.250 | -0.625 | -0.625 | -0.500 | -0.500 | -0.250 | |
| 740-759 | 0.000 | 0.000 | -0.125 | -0.375 | -0.875 | -1.000 | -0.750 | -0.625 | -0.500 | |
| 720-739 | 0.000 | 0.000 | -0.250 | -0.750 | -1.250 | -1.000 | -0.875 | -0.750 | -0.500 | |
| 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 | |
| 740-779 | 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 | | | | | | | |

| 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 | 95.813 | 95.733 | 95.653 | 5.250 | | | | 5.250 | | | | |
| 5.375 | 96.173 | 96.092 | 96.012 | 5.375 | | | | 5.375 | | | | |
| 5.500 | 96.532 | 96.452 | 96.371 | 5.500 | | | | 5.500 | | | | |
| 5.625 | 96.891 | 96.811 | 96.731 | 5.625 | 96.497 | 96.416 | 96.336 | 5.625 | 94.471 | 94.408 | 94.346 | |
| 5.750 | 97.245 | 97.164 | 97.084 | 5.750 | 96.879 | 96.798 | 96.718 | 5.750 | 96.111 | 96.031 | 95.950 | |
| 5.875 | 97.594 | 97.514 | 97.433 | 5.875 | 97.220 | 97.140 | 97.060 | 5.875 | 96.531 | 96.450 | 96.370 | |
| 6.000 | 97.904 | 97.824 | 97.744 | 6.000 | 97.511 | 97.431 | 97.351 | 6.000 | 96.911 | 96.831 | 96.751 | |
| 6.125 | 98.170 | 98.090 | 98.009 | 6.125 | 97.746 | 97.665 | 97.585 | 6.125 | 97.247 | 97.167 | 97.086 | |
| 6.250 | 98.400 | 98.320 | 98.240 | 6.250 | 97.994 | 97.913 | 97.833 | 6.250 | 97.574 | 97.494 | 97.413 | |
| 6.375 | 98.593 | 98.512 | 98.432 | 6.375 | 98.256 | 98.176 | 98.096 | 6.375 | 97.891 | 97.811 | 97.731 | |
| 6.500 | 98.783 | 98.703 | 98.623 | 6.500 | 98.525 | 98.445 | 98.364 | 6.500 | 98.181 | 98.101 | 98.020 | |
| 6.625 | 98.935 | 98.855 | 98.775 | 6.625 | 98.763 | 98.682 | 98.602 | 6.625 | 98.403 | 98.323 | 98.242 | |
| 6.750 | 98.331 | 98.268 | 98.205 | 6.750 | 98.381 | 98.318 | 98.255 | 6.750 | 98.589 | 98.509 | 98.428 | |
| 6.875 | 98.530 | 98.467 | 98.404 | 6.875 | 98.450 | 98.387 | 98.324 | 6.875 | 98.979 | 98.899 | 98.819 | |
| 7.000 | 98.872 | 98.809 | 98.746 | 7.000 | 98.849 | 98.786 | 98.723 | 7.000 | 98.700 | 98.637 | 98.575 | |
| 7.125 | | | | 7.125 | 99.086 | 99.023 | 98.960 | 7.125 | 98.964 | 98.901 | 98.839 | |

| 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 | 95.148 | 95.085 | 95.022 | 5.250 | | | | 5.250 | | | | |
| 5.375 | 95.507 | 95.444 | 95.381 | 5.375 | | | | 5.375 | | | | |
| 5.500 | 95.809 | 95.746 | 95.683 | 5.500 | | | | 5.500 | | | | |
| 5.625 | 96.169 | 96.106 | 96.043 | 5.625 | 95.630 | 95.567 | 95.504 | 5.625 | 94.641 | 94.578 | 94.515 | |
| 5.750 | 96.499 | 96.436 | 96.373 | 5.750 | 96.051 | 95.988 | 95.925 | 5.750 | 95.109 | 95.046 | 94.983 | |
| 5.875 | 96.689 | 96.626 | 96.563 | 5.875 | 96.445 | 96.382 | 96.319 | 5.875 | 95.400 | 95.337 | 95.274 | |
| 6.000 | 97.022 | 96.959 | 96.896 | 6.000 | 96.513 | 96.450 | 96.387 | 6.000 | 95.869 | 95.806 | 95.743 | |
| 6.125 | 97.217 | 97.154 | 97.091 | 6.125 | 96.904 | 96.841 | 96.778 | 6.125 | 96.132 | 96.069 | 96.006 | |
| 6.250 | 97.551 | 97.488 | 97.425 | 6.250 | 97.294 | 97.231 | 97.168 | 6.250 | 96.572 | 96.509 | 96.446 | |
| 6.375 | 97.746 | 97.683 | 97.620 | 6.375 | 97.689 | 97.626 | 97.563 | 6.375 | 97.012 | 96.949 | 96.886 | |
| 6.500 | 98.082 | 98.019 | 97.956 | 6.500 | 97.922 | 97.859 | 97.796 | 6.500 | 97.452 | 97.389 | 97.326 | |
| 6.625 | 98.279 | 98.216 | 98.153 | 6.625 | 98.154 | 98.091 | 98.028 | 6.625 | 97.714 | 97.651 | 97.588 | |
| 6.750 | 98.500 | 98.437 | 98.374 | 6.750 | 98.551 | 98.488 | 98.425 | 6.750 | 98.160 | 98.097 | 98.034 | |
| 6.875 | 98.699 | 98.636 | 98.573 | 6.875 | 98.620 | 98.557 | 98.494 | 6.875 | 98.423 | 98.360 | 98.297 | |
| 7.000 | 99.041 | 98.978 | 98.915 | 7.000 | 99.019 | 98.956 | 98.893 | 7.000 | 98.870 | 98.807 | 98.744 | |
| 7.125 | 99.240 | 99.177 | 99.114 | 7.125 | 99.255 | 99.192 | 99.129 | 7.125 | 99.134 | 99.071 | 99.008 | |

Conventional ARM Adjustments

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

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

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

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

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

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

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

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

| Home Ready | | | | | | | | | | | | |
|------------------------|---------|---------|---------|------------------------|---------|---------|---------|------------------------|--------|--------|--------|--|
| Home Ready 30 Yr Fixed | | | | Home Ready 20 Yr Fixed | | | | Home Ready 15 Yr Fixed | | | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | |
| 5.750 | 95.168 | 95.168 | 95.156 | 5.750 | 95.165 | 95.135 | 95.085 | 4.375 | | | | |
| 5.875 | 95.734 | 95.734 | 95.472 | 5.875 | 95.768 | 95.738 | 95.688 | 4.500 | | | | |
| 6.000 | 96.309 | 96.309 | 96.047 | 6.000 | 96.382 | 96.352 | 96.303 | 4.625 | | | | |
| 6.125 | 96.801 | 96.801 | 96.539 | 6.125 | 96.945 | 96.915 | 96.866 | 4.750 | 94.227 | 94.214 | 94.202 | |
| 6.250 | 97.223 | 97.215 | 97.200 | 6.250 | 97.179 | 97.141 | 97.096 | 4.875 | 94.641 | 94.628 | 94.616 | |
| 6.375 | 97.750 | 97.742 | 97.727 | 6.375 | 97.573 | 97.547 | 97.502 | 5.000 | 95.688 | 95.674 | 95.660 | |
| 6.500 | 98.262 | 98.254 | 98.239 | 6.500 | 98.021 | 97.995 | 97.949 | 5.125 | 95.907 | 95.893 | 95.879 | |
| 6.625 | 99.111 | 99.066 | 99.043 | 6.625 | 98.861 | 98.816 | 98.793 | 5.250 | 96.494 | 96.480 | 96.466 | |
| 6.750 | 99.470 | 99.447 | 99.417 | 6.750 | 99.056 | 99.011 | 98.980 | 5.375 | 96.835 | 96.821 | 96.807 | |
| 6.875 | 99.998 | 99.976 | 99.946 | 6.875 | 99.657 | 99.611 | 99.581 | 5.500 | 97.270 | 97.256 | 97.242 | |
| 7.000 | 100.456 | 100.411 | 100.381 | 7.000 | 100.206 | 100.161 | 100.131 | 5.625 | 97.590 | 97.576 | 97.562 | |
| 7.125 | 100.850 | 100.804 | 100.774 | 7.125 | 100.600 | 100.554 | 100.524 | 5.750 | 97.863 | 97.814 | 97.763 | |
| 7.250 | 101.159 | 101.121 | 101.076 | 7.250 | 100.764 | 100.704 | 100.666 | 5.875 | 98.211 | 98.163 | 98.112 | |
| 7.375 | 101.600 | 101.562 | 101.517 | 7.375 | 101.291 | 101.231 | 101.194 | 6.000 | 98.429 | 98.381 | 98.330 | |

| 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 | 93.859 | 93.847 | 93.835 | | | | | | | | | |
| 4.875 | 94.378 | 94.366 | 94.354 | | | | | | | | | |
| 5.000 | 95.140 | 95.128 | 95.116 | | | | | | | | | |
| 5.125 | 95.599 | 95.587 | 95.575 | | | | | | | | | |
| 5.250 | 95.911 | 95.899 | 95.887 | | | | | | | | | |
| 5.375 | 96.219 | 96.207 | 96.195 | | | | | | | | | |
| 5.500 | 96.543 | 96.530 | 96.516 | | | | | | | | | |
| 5.625 | 96.909 | 96.887 | 96.865 | | | | | | | | | |
| 5.750 | 97.255 | 97.193 | 97.128 | | | | | | | | | |
| 5.875 | 97.603 | 97.541 | 97.476 | | | | | | | | | |
| 6.000 | 98.161 | 98.099 | 98.034 | | | | | | | | | |

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 | 95.168 | 95.168 | 95.156 | 5.750 | 95.165 | 95.135 | 95.085 | 4.250 | | | | |
| 5.875 | 95.734 | 95.734 | 95.472 | 5.875 | 95.768 | 95.738 | 95.688 | 4.375 | | | | |
| 6.000 | 96.309 | 96.309 | 96.047 | 6.000 | 96.382 | 96.352 | 96.303 | 4.500 | | | | |
| 6.125 | 96.801 | 96.801 | 96.539 | 6.125 | 96.945 | 96.915 | 96.866 | 4.625 | | | | |
| 6.250 | 97.223 | 97.215 | 97.200 | 6.250 | 97.179 | 97.141 | 97.096 | 4.750 | 94.227 | 94.214 | 94.202 | |
| 6.375 | 97.750 | 97.742 | 97.727 | 6.375 | 97.573 | 97.547 | 97.502 | 4.875 | 94.641 | 94.628 | 94.616 | |
| 6.500 | 98.262 | 98.254 | 98.239 | 6.500 | 98.021 | 97.995 | 97.949 | 5.000 | 95.688 | 95.674 | 95.660 | |
| 6.625 | 98.678 | 98.670 | 98.655 | 6.625 | 98.373 | 98.348 | 98.301 | 5.125 | 95.907 | 95.893 | 95.879 | |
| 6.750 | 99.220 | 99.197 | 99.167 | 6.750 | 98.711 | 98.658 | 98.598 | 5.250 | 96.494 | 96.480 | 96.466 | |
| 6.875 | 99.748 | 99.726 | 99.696 | 6.875 | 98.944 | 98.891 | 98.831 | 5.375 | 96.835 | 96.821 | 96.807 | |
| 7.000 | 100.139 | 100.116 | 100.086 | 7.000 | 99.219 | 99.167 | 99.130 | 5.500 | 97.270 | 97.256 | 97.242 | |
| 7.125 | 100.560 | 100.537 | 100.507 | 7.125 | 99.538 | 99.478 | 99.461 | 5.625 | 97.590 | 97.576 | 97.562 | |
| 7.250 | 100.909 | 100.871 | 100.826 | 7.250 | 100.164 | 100.126 | 100.081 | 5.750 | 97.863 | 97.814 | 97.763 | |
| 7.375 | 101.350 | 101.312 | 101.267 | 7.375 | 100.505 | 100.467 | 100.422 | 5.875 | 98.211 | 98.163 | 98.112 | |
| 7.500 | 101.723 | 101.685 | 101.640 | 7.500 | 100.874 | 100.836 | 100.791 | 6.000 | 98.429 | 98.381 | 98.330 | |

| 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 | 93.859 | 93.847 | 93.835 | | | | | | | | | |
| 4.875 | 94.378 | 94.366 | 94.354 | | | | | | | | | |
| 5.000 | 95.140 | 95.128 | 95.116 | | | | | | | | | |
| 5.125 | 95.599 | 95.587 | 95.575 | | | | | | | | | |
| 5.250 | 95.911 | 95.899 | 95.887 | | | | | | | | | |
| 5.375 | 96.219 | 96.207 | 96.195 | | | | | | | | | |
| 5.500 | 96.543 | 96.530 | 96.516 | | | | | | | | | |
| 5.625 | 96.909 | 96.887 | 96.865 | | | | | | | | | |
| 5.750 | 97.255 | 97.193 | 97.128 | | | | | | | | | |

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 | 93.909 | 93.940 | 94.014 | 2.625 | | | | 2.625 | | | | |
| 5.750 | 94.705 | 94.727 | 94.760 | 2.750 | | | | 2.750 | | | | |
| 5.875 | 95.293 | 95.311 | 95.359 | 2.875 | | | | 2.875 | | | | |
| 6.000 | 95.883 | 95.898 | 95.956 | 3.000 | | | | 3.000 | | | | |
| 6.125 | 96.380 | 96.395 | 96.455 | 3.125 | | | | 3.125 | | | | |
| 6.250 | 96.996 | 97.001 | 97.017 | 3.250 | | | | 3.250 | | | | |
| 6.375 | 97.524 | 97.525 | 97.558 | 3.375 | | | | 3.375 | | | | |
| 6.500 | 98.003 | 98.001 | 98.046 | 3.500 | | | | 3.500 | | | | |
| 6.625 | 98.518 | 98.516 | 98.558 | 3.625 | | | | 3.625 | | | | |
| 6.750 | 98.978 | 98.966 | 98.964 | 3.750 | | | | 3.750 | | | | |
| 6.875 | 99.440 | 99.424 | 99.434 | 3.875 | | | | 3.875 | | | | |
| 7.000 | 99.853 | 99.834 | 99.851 | 4.000 | | | | 4.000 | | | | |
| 7.125 | 100.333 | 100.314 | 100.328 | 4.125 | | | | 4.125 | | | | |
| 7.250 | 100.691 | 100.663 | 100.642 | 4.250 | | | | 4.250 | | | | |
| 7.375 | 101.041 | 101.009 | 100.998 | | | | | | | | | |

| 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:
8:18:01 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 | 95.778 | 95.703 | 95.553 | 5.250 | 95.778 | 95.703 | 95.553 | 5.250 | 95.778 | 95.703 | 95.553 | |
| 5.375 | 96.356 | 96.281 | 96.131 | 5.375 | 96.356 | 96.281 | 96.131 | 5.375 | 96.356 | 96.281 | 96.131 | |
| 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 | 97.431 | 97.356 | 97.206 | 5.625 | 97.431 | 97.356 | 97.206 | 5.625 | 97.431 | 97.356 | 97.206 | |
| 5.750 | 98.325 | 98.129 | 97.940 | 5.750 | 98.325 | 98.129 | 97.940 | 5.750 | 98.325 | 98.129 | 97.940 | |
| 5.875 | 98.671 | 98.528 | 98.378 | 5.875 | 98.671 | 98.528 | 98.378 | 5.875 | 98.671 | 98.528 | 98.378 | |
| 6.000 | 99.133 | 99.046 | 98.896 | 6.000 | 99.133 | 99.046 | 98.896 | 6.000 | 99.133 | 99.046 | 98.896 | |
| 6.125 | 99.680 | 99.484 | 99.309 | 6.125 | 99.680 | 99.484 | 99.309 | 6.125 | 99.680 | 99.484 | 99.309 | |
| 6.250 | 100.191 | 100.059 | 99.909 | 6.250 | 100.191 | 100.059 | 99.909 | 6.250 | 100.191 | 100.059 | 99.909 | |
| 6.375 | 100.571 | 100.496 | 100.346 | 6.375 | 100.571 | 100.496 | 100.346 | 6.375 | 100.571 | 100.496 | 100.346 | |
| 6.500 | 100.996 | 100.921 | 100.771 | 6.500 | 100.996 | 100.921 | 100.771 | 6.500 | 100.996 | 100.921 | 100.771 | |
| 6.625 | 101.463 | 101.327 | 101.191 | 6.625 | 101.463 | 101.327 | 101.191 | 6.625 | 101.463 | 101.327 | 101.191 | |
| 6.750 | 101.702 | 101.603 | 101.505 | 6.750 | 101.702 | 101.603 | 101.505 | 6.750 | 101.702 | 101.603 | 101.505 | |
| 6.875 | 101.796 | 101.721 | 101.571 | 6.875 | 101.796 | 101.721 | 101.571 | 6.875 | 101.796 | 101.721 | 101.571 | |
| 7.000 | 102.051 | 101.953 | 101.854 | 7.000 | 102.051 | 101.953 | 101.854 | 7.000 | 102.051 | 101.953 | 101.854 | |
| 7.125 | 102.365 | 102.267 | 102.168 | 7.125 | 102.365 | 102.267 | 102.168 | 7.125 | 102.365 | 102.267 | 102.168 | |
| 7.250 | 102.694 | 102.573 | 102.483 | 7.250 | 102.694 | 102.573 | 102.483 | 7.250 | 102.694 | 102.573 | 102.483 | |
| 7.375 | 102.356 | 102.281 | 102.131 | 7.375 | 102.356 | 102.281 | 102.131 | 7.375 | 102.356 | 102.281 | 102.131 | |
| 7.500 | 102.683 | 102.562 | 102.441 | 7.500 | 102.683 | 102.562 | 102.441 | 7.500 | 102.683 | 102.562 | 102.441 | |
| 7.625 | 102.765 | 102.644 | 102.523 | 7.625 | 102.765 | 102.644 | 102.523 | 7.625 | 102.765 | 102.644 | 102.523 | |
| 7.750 | 102.526 | 102.451 | 102.301 | 7.750 | 102.526 | 102.451 | 102.301 | 7.750 | 102.526 | 102.451 | 102.301 | |
| 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 | 92.307 | 92.287 | 92.309 | |
| 2.875 | | | | 2.875 | | | | 5.125 | 93.080 | 93.060 | 93.082 | |
| 3.000 | | | | 3.000 | | | | 5.250 | 94.037 | 94.035 | 94.042 | |
| 3.125 | | | | 3.125 | | | | 5.375 | 94.908 | 94.906 | 94.913 | |
| 3.250 | | | | 3.250 | | | | 5.500 | 95.973 | 95.971 | 95.978 | |
| 3.375 | | | | 3.375 | | | | 5.625 | 96.552 | 96.530 | 96.507 | |
| 3.500 | 88.991 | 89.176 | 89.241 | 3.500 | 88.991 | 89.176 | 89.241 | 5.750 | 97.255 | 97.309 | 97.112 | |
| 3.625 | 89.535 | 89.720 | 89.786 | 3.625 | 89.535 | 89.720 | 89.786 | 5.875 | 98.081 | 97.884 | 97.799 | |
| 3.750 | 90.735 | 90.898 | 90.948 | 3.750 | 90.735 | 90.898 | 90.948 | 6.000 | 98.539 | 98.443 | 98.435 | |
| 3.875 | 91.279 | 91.442 | 91.492 | 3.875 | 91.279 | 91.442 | 91.492 | 6.125 | 99.081 | 98.985 | 98.977 | |
| 4.000 | 91.822 | 91.985 | 92.036 | 4.000 | 91.822 | 91.985 | 92.036 | 6.250 | 99.166 | 99.076 | 99.359 | |
| 4.125 | 92.365 | 92.528 | 92.578 | 4.125 | 92.365 | 92.528 | 92.578 | 6.375 | 99.917 | 99.670 | 99.647 | |
| 4.250 | 93.534 | 93.674 | 93.709 | 4.250 | 93.534 | 93.674 | 93.709 | 6.500 | 100.516 | 100.270 | 100.246 | |
| 4.375 | 94.075 | 94.216 | 94.251 | 4.375 | 94.075 | 94.216 | 94.251 | 6.625 | 101.019 | 100.772 | 100.748 | |
| 4.500 | 94.615 | 94.756 | 94.791 | 4.500 | 94.615 | 94.756 | 94.791 | 6.750 | 101.066 | 100.649 | 100.766 | |
| 4.625 | 95.402 | 95.543 | 95.578 | 4.625 | 95.402 | 95.543 | 95.578 | 6.875 | 100.917 | 100.529 | 100.490 | |
| 4.750 | 95.678 | 95.681 | 95.701 | 4.750 | 95.678 | 95.681 | 95.701 | 7.000 | 101.220 | 101.083 | 101.044 | |
| 4.875 | 96.098 | 96.217 | 96.236 | 4.875 | 96.098 | 96.217 | 96.236 | 7.125 | 101.602 | 101.464 | 101.425 | |
| 5.000 | 96.628 | 96.746 | 96.766 | 5.000 | 96.628 | 96.746 | 96.766 | 7.250 | 101.339 | 101.218 | 101.128 | |
| 5.125 | 97.150 | 97.269 | 97.289 | 5.125 | 97.150 | 97.269 | 97.289 | 7.375 | 101.269 | 101.199 | 101.145 | |
| 5.250 | 97.479 | 97.436 | 97.421 | 5.250 | 97.479 | 97.436 | 97.421 | 7.500 | 101.755 | 101.684 | 101.630 | |
| 5.375 | 97.726 | 97.572 | 97.577 | 5.375 | 97.726 | 97.572 | 97.577 | 7.625 | 102.028 | 101.957 | 101.903 | |
| 5.500 | 98.229 | 98.076 | 98.080 | 5.500 | 98.229 | 98.076 | 98.080 | 7.750 | | | | |
| 5.625 | 98.715 | 98.561 | 98.566 | 5.625 | 98.715 | 98.561 | 98.566 | 7.875 | | | | |
| 5.750 | 98.796 | 98.725 | 98.679 | 5.750 | 98.796 | 98.725 | 98.679 | 8.000 | | | | |
| 5.875 | 98.827 | 98.801 | 98.891 | 5.875 | 98.827 | 98.801 | 98.891 | 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 | 94.037 | 94.035 | 94.042 | 5.000 | 92.307 | 92.287 | 92.309 | 4.500 | 92.132 | 92.147 | 92.182 | |
| 5.375 | 94.908 | 94.906 | 94.913 | 5.125 | 93.080 | 93.060 | 93.082 | 4.625 | 92.664 | 92.679 | 92.714 | |
| 5.500 | 95.973 | 95.971 | 95.978 | 5.250 | 94.037 | 94.035 | 94.042 | 4.750 | 91.504 | 91.423 | 91.443 | |
| 5.625 | 96.552 | 96.530 | 96.507 | 5.375 | 94.908 | 94.906 | 94.913 | 4.875 | 92.032 | 91.951 | 91.971 | |
| 5.750 | 97.255 | 97.309 | 97.112 | 5.500 | 95.973 | 95.971 | 95.978 | 5.000 | 92.550 | 92.469 | 92.489 | |
| 5.875 | 98.081 | 97.884 | 97.799 | 5.625 | 96.552 | 96.530 | 96.507 | 5.125 | 93.054 | 92.972 | 92.992 | |
| 6.000 | 98.539 | 98.443 | 98.435 | 5.750 | 97.255 | 97.309 | 97.112 | 5.250 | 93.204 | 93.161 | 93.146 | |
| 6.125 | 99.081 | 98.985 | 98.977 | 5.875 | 98.081 | 97.884 | 97.799 | 5.375 | 93.377 | 93.274 | 93.278 | |
| 6.250 | 99.166 | 99.076 | 99.359 | 6.000 | 98.539 | 98.443 | 98.435 | 5.500 | 93.843 | 93.740 | 93.744 | |
| 6.375 | 99.917 | 99.670 | 99.647 | 6.125 | 99.081 | 98.985 | 98.977 | 5.625 | 94.524 | 94.421 | 94.175 | |
| 6.500 | 100.516 | 100.270 | 100.246 | 6.250 | 99.166 | 99.076 | 99.359 | 5.750 | 94.271 | 94.200 | 94.154 | |
| 6.625 | 101.019 | 100.772 | 100.748 | 6.375 | 99.917 | 99.670 | 99.647 | 5.875 | 94.061 | 93.990 | 93.944 | |
| 6.750 | 101.066 | 100.649 | 100.766 | 6.500 | 100.516 | 100.270 | 100.246 | 6.000 | 94.546 | 94.475 | 94.429 | |
| 6.875 | 100.917 | 100.529 | 100.490 | 6.625 | 101.019 | 100.772 | 100.748 | 6.125 | 95.027 | 94.955 | 94.910 | |
| 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 | 95.778 | 95.703 | 95.553 | 5.250 | 95.778 | 95.703 | 95.553 | 5.250 | 95.778 | 95.703 | 95.553 | |
| 5.375 | 96.356 | 96.281 | 96.131 | 5.375 | 96.356 | 96.281 | 96.131 | 5.375 | 96.356 | 96.281 | 96.131 | |
| 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 | 97.431 | 97.356 | 97.206 | 5.625 | 97.431 | 97.356 | 97.206 | 5.625 | 97.431 | 97.356 | 97.206 | |
| 5.750 | 98.325 | 98.129 | 97.940 | 5.750 | 98.325 | 98.129 | 97.940 | 5.750 | 98.325 | 98.129 | 97.940 | |
| 5.875 | 98.671 | 98.528 | 98.378 | 5.875 | 98.671 | 98.528 | 98.378 | 5.875 | 98.671 | 98.528 | 98.378 | |
| 6.000 | 99.133 | 99.046 | 98.896 | 6.000 | 99.133 | 99.046 | 98.896 | 6.000 | 99.133 | 99.046 | 98.896 | |
| 6.125 | 99.680 | 99.484 | 99.309 | 6.125 | 99.680 | 99.484 | 99.309 | 6.125 | 99.680 | 99.484 | 99.309 | |
| 6.250 | 100.191 | 100.059 | 99.909 | 6.250 | 100.191 | 100.059 | 99.909 | 6.250 | 100.191 | 100.059 | 99.909 | |
| 6.375 | 100.571 | 100.496 | 100.346 | 6.375 | 100.571 | 100.496 | 100.346 | 6.375 | 100.571 | 100.496 | 100.346 | |
| 6.500 | 100.996 | 100.921 | 100.771 | 6.500 | 100.996 | 100.921 | 100.771 | 6.500 | 100.996 | 100.921 | 100.771 | |
| 6.625 | 101.463 | 101.327 | 101.191 | 6.625 | 101.463 | 101.327 | 101.191 | 6.625 | 101.463 | 101.327 | 101.191 | |
| 6.750 | 101.702 | 101.603 | 101.505 | 6.750 | 101.702 | 101.603 | 101.505 | 6.750 | 101.702 | 101.603 | 101.505 | |
| 6.875 | 101.796 | 101.721 | 101.571 | 6.875 | 101.796 | 101.721 | 101.571 | 6.875 | 101.796 | 101.721 | 101.571 | |
| 7.000 | 102.051 | 101.953 | 101.854 | 7.000 | 102.051 | 101.953 | 101.854 | 7.000 | 102.051 | 101.953 | 101.854 | |
| 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 | 94.615 | 94.756 | 94.791 | 4.250 | 93.534 | 93.674 | 93.709 | 5.250 | 94.037 | 94.035 | 94.042 | |
| 4.625 | 95.402 | 95.543 | 95.578 | 4.375 | 94.075 | 94.216 | 94.251 | 5.375 | 94.908 | 94.906 | 94.913 | |
| 4.750 | 95.678 | 95.681 | 95.701 | 4.500 | 94.615 | 94.756 | 94.791 | 5.500 | 95.973 | 95.971 | 95.978 | |
| 4.875 | 96.098 | 96.217 | 96.236 | 4.625 | 95.402 | 95.543 | 95.578 | 5.625 | 96.552 | 96.530 | 96.507 | |
| 5.000 | 96.628 | 96.746 | 96.766 | 4.750 | 95.678 | 95.681 | 95.701 | 5.750 | 97.255 | 97.309 | 97.112 | |
| 5.125 | 97.150 | 97.269 | 97.289 | 4.875 | 96.098 | 96.217 | 96.236 | 5.875 | 98.081 | 97.884 | | |

| 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 | 95.856 | 95.781 | 95.631 | 5.375 | 95.856 | 95.781 | 95.631 | 5.000 | | | | |
| 5.500 | 96.268 | 96.193 | 96.293 | 5.500 | 96.268 | 96.193 | 96.293 | 5.125 | 95.278 | 95.203 | 95.053 | |
| 5.625 | 96.931 | 96.856 | 96.706 | 5.625 | 96.931 | 96.856 | 96.706 | 5.250 | 95.856 | 95.781 | 95.631 | |
| 5.750 | 97.825 | 97.629 | 97.440 | 5.750 | 97.825 | 97.629 | 97.440 | 5.375 | 96.268 | 96.193 | 96.293 | |
| 5.875 | 98.171 | 98.028 | 97.878 | 5.875 | 98.171 | 98.028 | 97.878 | 5.500 | 96.931 | 96.856 | 96.706 | |
| 6.000 | 98.633 | 98.546 | 98.396 | 6.000 | 98.633 | 98.546 | 98.396 | 5.625 | 97.825 | 97.629 | 97.440 | |
| 6.125 | 99.180 | 98.984 | 98.809 | 6.125 | 99.180 | 98.984 | 98.809 | 5.750 | 98.171 | 98.028 | 97.878 | |
| 6.250 | 99.691 | 99.559 | 99.409 | 6.250 | 99.691 | 99.559 | 99.409 | 6.000 | 98.633 | 98.546 | 98.396 | |
| 6.375 | 100.071 | 99.996 | 99.846 | 6.375 | 100.071 | 99.996 | 99.846 | 6.125 | 99.180 | 98.984 | 98.809 | |
| 6.500 | 100.496 | 100.421 | 100.271 | 6.500 | 100.496 | 100.421 | 100.271 | 6.250 | 99.691 | 99.559 | 99.409 | |
| 6.625 | 100.963 | 100.827 | 100.691 | 6.625 | 100.963 | 100.827 | 100.691 | 6.375 | 100.071 | 99.996 | 99.846 | |
| 6.750 | 101.202 | 101.103 | 101.005 | 6.750 | 101.202 | 101.103 | 101.005 | 6.500 | 100.496 | 100.421 | 100.271 | |
| 6.875 | 101.296 | 101.221 | 101.071 | 6.875 | 101.296 | 101.221 | 101.071 | 6.625 | 100.963 | 100.827 | 100.691 | |
| 7.000 | 101.551 | 101.453 | 101.354 | 7.000 | 101.551 | 101.453 | 101.354 | 6.750 | 101.202 | 101.103 | 101.005 | |
| 7.125 | 101.865 | 101.767 | 101.668 | 7.125 | 101.865 | 101.767 | 101.668 | 6.875 | 101.296 | 101.221 | 101.071 | |
| 7.250 | 102.194 | 102.073 | 101.983 | 7.250 | 102.194 | 102.073 | 101.983 | 7.000 | 101.551 | 101.453 | 101.354 | |
| 7.375 | 101.856 | 101.781 | 101.631 | 7.375 | 101.856 | 101.781 | 101.631 | 7.125 | 101.865 | 101.767 | 101.668 | |
| 7.500 | 102.183 | 102.062 | 101.941 | 7.500 | 102.183 | 102.062 | 101.941 | 7.250 | 102.194 | 102.073 | 101.983 | |
| 7.625 | 102.265 | 102.144 | 102.023 | 7.625 | 102.265 | 102.144 | 102.023 | 7.375 | 101.856 | 101.781 | 101.631 | |
| 7.750 | 102.026 | 101.951 | 101.801 | 7.750 | 102.026 | 101.951 | 101.801 | 7.500 | 102.183 | 102.062 | 101.941 | |
| 7.875 | 102.166 | 102.091 | 101.941 | 7.875 | 102.166 | 102.091 | 101.941 | 7.625 | 102.265 | 102.144 | 102.023 | |
| 8.000 | 102.306 | 102.231 | 102.081 | 8.000 | 102.306 | 102.231 | 102.081 | 7.750 | 102.026 | 101.951 | 101.801 | |
| 8.125 | 102.446 | 102.371 | 102.221 | 8.125 | 102.446 | 102.371 | 102.221 | | | | | |
| 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 | 93.542 | 93.561 | 93.567 | |
| 3.250 | | | | 3.250 | | | | 5.375 | 94.291 | 94.310 | 94.316 | |
| 3.375 | | | | 3.375 | | | | 5.500 | 95.245 | 95.263 | 95.270 | |
| 3.500 | 88.508 | 88.693 | 88.759 | 3.500 | 88.508 | 88.693 | 88.759 | 5.625 | 96.052 | 96.030 | 96.007 | |
| 3.625 | 89.021 | 89.206 | 89.272 | 3.625 | 89.021 | 89.206 | 89.272 | 5.750 | 96.755 | 96.809 | 96.612 | |
| 3.750 | 90.308 | 90.471 | 90.521 | 3.750 | 90.308 | 90.471 | 90.521 | 5.875 | 97.581 | 97.384 | 97.238 | |
| 3.875 | 90.819 | 90.982 | 91.033 | 3.875 | 90.819 | 90.982 | 91.033 | 6.000 | 97.903 | 97.739 | 97.731 | |
| 4.000 | 91.328 | 91.491 | 91.541 | 4.000 | 91.328 | 91.491 | 91.541 | 6.125 | 98.990 | 98.314 | 98.305 | |
| 4.125 | 91.833 | 91.996 | 92.046 | 4.125 | 91.833 | 91.996 | 92.046 | 6.250 | 98.666 | 98.576 | 98.859 | |
| 4.250 | 93.098 | 93.261 | 93.313 | 4.250 | 93.098 | 93.261 | 93.313 | 6.375 | 99.321 | 99.094 | 99.070 | |
| 4.375 | 93.599 | 93.740 | 93.775 | 4.375 | 93.599 | 93.740 | 93.775 | 6.500 | 99.875 | 99.648 | 99.625 | |
| 4.500 | 94.094 | 94.234 | 94.269 | 4.500 | 94.094 | 94.234 | 94.269 | 6.625 | 100.274 | 100.048 | 100.024 | |
| 4.625 | 94.828 | 94.969 | 95.004 | 4.625 | 94.828 | 94.969 | 95.004 | 6.750 | 100.566 | 100.149 | 100.266 | |
| 4.750 | 95.178 | 95.226 | 95.246 | 4.750 | 95.178 | 95.226 | 95.246 | 6.875 | 100.295 | 99.927 | 100.138 | |
| 4.875 | 95.587 | 95.705 | 95.725 | 4.875 | 95.587 | 95.705 | 95.725 | 7.000 | 100.707 | 100.589 | 100.550 | |
| 5.000 | 96.051 | 96.170 | 96.189 | 5.000 | 96.051 | 96.170 | 96.189 | 7.125 | 100.931 | 100.813 | 100.774 | |
| 5.125 | 96.497 | 96.615 | 96.635 | 5.125 | 96.497 | 96.615 | 96.635 | 7.250 | 100.839 | 100.718 | 100.628 | |
| 5.250 | 96.979 | 96.936 | 96.921 | 5.250 | 96.979 | 96.936 | 96.921 | 7.375 | 100.777 | 100.727 | 100.423 | |
| 5.375 | 97.157 | 97.253 | 97.008 | 5.375 | 97.157 | 97.253 | 97.008 | 7.500 | 101.154 | 100.854 | 100.800 | |
| 5.500 | 97.570 | 97.666 | 97.671 | 5.500 | 97.570 | 97.666 | 97.671 | 7.625 | 101.378 | 101.327 | 101.273 | |
| 5.625 | 97.955 | 98.051 | 98.056 | 5.625 | 97.955 | 98.051 | 98.056 | 7.750 | | | | |
| 5.750 | 98.296 | 98.225 | 98.179 | 5.750 | 98.296 | 98.225 | 98.179 | 7.875 | | | | |
| 5.875 | 98.196 | 98.270 | 98.259 | 5.875 | 98.196 | 98.270 | 98.259 | 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 | 99.875 | 99.648 | 99.625 | 6.125 | 98.990 | 98.314 | 98.305 | 4.500 | 91.561 | 91.577 | 91.612 | |
| 6.625 | 100.274 | 100.048 | 100.024 | 6.250 | 98.666 | 98.576 | 98.859 | 4.625 | 92.019 | 92.035 | 92.070 | |
| 6.750 | 100.566 | 100.149 | 100.266 | 6.375 | 99.321 | 99.094 | 99.070 | 4.750 | 91.013 | 90.932 | 90.951 | |
| 6.875 | 100.295 | 99.927 | 100.138 | 6.500 | 99.875 | 99.648 | 99.625 | 4.875 | 91.463 | 91.381 | 91.401 | |
| 7.000 | 100.707 | 100.589 | 100.550 | 6.625 | 100.274 | 100.048 | 100.024 | 5.000 | 91.888 | 91.806 | 91.826 | |
| 7.125 | 100.931 | 100.813 | 100.774 | 6.750 | 100.566 | 100.149 | 100.266 | 5.125 | 92.283 | 92.201 | 92.221 | |
| 7.250 | 100.839 | 100.718 | 100.628 | 6.875 | 100.295 | 99.927 | 100.138 | 5.250 | 92.704 | 92.661 | 92.646 | |
| 7.375 | 100.777 | 100.727 | 100.423 | 7.000 | 100.707 | 100.589 | 100.550 | 5.375 | 92.978 | 92.874 | 92.879 | |
| 7.500 | 101.154 | 100.854 | 100.800 | 7.125 | 100.931 | 100.813 | 100.774 | 5.500 | 93.328 | 93.224 | 93.229 | |
| 7.625 | 101.378 | 101.327 | 101.273 | 7.250 | 100.839 | 100.718 | 100.628 | 5.625 | 93.640 | 93.536 | 93.541 | |
| 7.750 | | | | 7.375 | 100.777 | 100.727 | 100.423 | 5.750 | 93.771 | 93.700 | 93.654 | |
| 7.875 | | | | 7.500 | 101.154 | 100.854 | 100.800 | 5.875 | 93.561 | 93.490 | 93.444 | |
| 8.000 | | | | 7.625 | 101.378 | 101.327 | 101.273 | 6.000 | 94.046 | 93.975 | 93.929 | |
| 8.125 | | | | 7.750 | | | | 6.125 | 94.527 | 94.455 | 94.410 | |
| 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 | 100.071 | 99.996 | 99.846 | 6.375 | 100.071 | 99.996 | 99.846 | 6.000 | 98.633 | 98.546 | 98.396 | |
| 6.500 | 100.496 | 100.421 | 100.271 | 6.500 | 100.496 | 100.421 | 100.271 | 6.125 | 99.180 | 98.984 | 98.809 | |
| 6.625 | 100.963 | 100.827 | 100.691 | 6.625 | 100.963 | 100.827 | 100.691 | 6.250 | 99.691 | 99.559 | 99.409 | |
| 6.750 | 101.202 | 101.103 | 101.005 | 6.750 | 101.202 | 101.103 | 101.005 | 6.375 | 100.071 | 99.996 | 99.846 | |
| 6.875 | 101.296 | 101.221 | 101.071 | 6.875 | 101.296 | 101.221 | 101.071 | 6.500 | 100.496 | 100.421 | 100.271 | |
| 7.000 | 101.551 | 101.453 | 101.354 | 7.000 | 101.551 | 101.453 | 101.354 | 6.625 | 100.963 | 100.827 | 100.691 | |
| 7.125 | 101.865 | 101.767 | 101.668 | 7.125 | 101.865 | 101.767 | 101.668 | 6.750 | 101.202 | 101.103 | 101.005 | |
| 7.250 | 102.194 | 102.073 | 101.983 | 7.250 | 102.194 | 102.073 | 101.983 | 6.875 | 101.296 | 101.221 | 101.071 | |
| 7.375 | 101.856 | 101.781 | 101.631 | 7.375 | 101.856 | 101.781 | 101.631 | 7.000 | 101.551 | 101.453 | 101.354 | |
| 7.500 | 102.183 | 102.062 | 101.941 | 7.500 | 102.183 | 102.062 | 101.941 | 7.125 | 101.865 | 101.767 | 101.668 | |
| 7.625 | 102.265 | 102.144 | 102.023 | 7.625 | 102.265 | 102.144 | 102.023 | 7.250 | 102.194 | 102.073 | 101.983 | |
| 7.750 | 102.026 | 101.951 | 101.801 | 7.750 | 102.026 | 101.951 | 101.801 | 7.375 | 101.856 | 101.781 | 101.631 | |
| 7.875 | 102.166 | 102.091 | 101.941 | 7.875 | 102.166 | 102.091 | 101.941 | 7.500 | 102.183 | 102.062 | 101.941 | |
| 8.000 | 102.306 | 102.231 | 102.081 | 8.000 | 102.306 | 102.231 | 102.081 | 7.625 | 102.265 | 102.144 | 102.023 | |
| 8.125 | 102.446 | 102.371 | 102.221 | 8.125 | 102.446 | 102.371 | 102.221 | 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 | 94.094 | 94.234 | 94.269 | 4.500 | 94.094 | 94.234 | 94.269 | 6.625 | 100.274 | 100.048 | 100.024 | |
| 4.625 | 94.828 | 94.969 | 95.004 | 4.625 | 94.828 | 94.969 | 95.004 | 6.750 | 100.566 | 100.149 | 100.266 | |
| 4.750 | 95.178 | 95.226 | 95.246 | 4.750 | 95.178 | 95.226 | 95.246 | 6.875 | 100.295 | 99.927 | 100.138 | |
| 4.875 | 95.587 | 95.705 | 95.725 | 4.875 | 95.587 | 95.705 | 95.725 | 7.000 | 100.707 | 100.589 | 100.550 | |
| 5.000 | 96.051 | 96.170 | 96.189 | 5.000 | 96.051 | 96.170 | 96.189 | 7.125 | 100.931 | 100.813 | 100.774 | |
| 5.125 | 96.497 | 96.615 | 96.635 | 5.125 | 96.497 | 96.615 | 96.635 | 7.250 | 100.839 | | | |



Brokers First Funding

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Effective Time:

8:18:01 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 | 98.187 | 97.969 | 97.669 | 6.750 | 95.587 | 95.369 | 95.069 | 6.750 | | | |
| 6.875 | 98.731 | 98.513 | 98.213 | 6.875 | 96.131 | 95.913 | 95.613 | 6.875 | | | |
| 7.000 | 99.254 | 99.036 | 98.736 | 7.000 | 96.654 | 96.436 | 96.136 | 7.000 | | | |
| 7.125 | 99.720 | 99.502 | 99.202 | 7.125 | 97.120 | 96.902 | 96.602 | 7.125 | | | |
| 7.250 | 100.176 | 99.958 | 99.658 | 7.250 | 97.576 | 97.358 | 97.058 | 7.250 | | | |
| 7.375 | 99.962 | 99.683 | 99.383 | 7.375 | 97.362 | 97.083 | 96.783 | 7.375 | | | |
| 7.500 | 100.445 | 100.166 | 99.866 | 7.500 | 97.845 | 97.566 | 97.266 | 7.500 | | | |
| 7.625 | 100.881 | 100.602 | 100.302 | 7.625 | 98.281 | 98.002 | 97.702 | 7.625 | | | |
| 7.750 | 101.297 | 101.018 | 100.718 | 7.750 | 98.697 | 98.418 | 98.118 | 7.750 | | | |
| 7.875 | 100.630 | 100.290 | 99.990 | 7.875 | 98.030 | 97.690 | 97.390 | 7.875 | | | |
| 8.000 | 101.073 | 100.733 | 100.433 | 8.000 | 98.473 | 98.133 | 97.833 | 8.000 | | | |
| 8.125 | 101.469 | 101.129 | 100.829 | 8.125 | 98.869 | 98.529 | 98.229 | 8.125 | | | |
| 8.250 | 101.855 | 101.515 | 101.215 | 8.250 | 99.255 | 98.915 | 98.615 | 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 | 96.187 | 95.969 | 95.669 | 6.750 | 93.587 | 93.369 | 93.069 | 6.750 | | | |
| 6.875 | 96.731 | 96.513 | 96.213 | 6.875 | 94.131 | 93.913 | 93.613 | 6.875 | | | |
| 7.000 | 97.254 | 97.036 | 96.736 | 7.000 | 94.654 | 94.436 | 94.136 | 7.000 | | | |
| 7.125 | 97.720 | 97.502 | 97.202 | 7.125 | 95.120 | 94.902 | 94.602 | 7.125 | | | |
| 7.250 | 98.176 | 97.958 | 97.658 | 7.250 | 95.576 | 95.358 | 95.058 | 7.250 | | | |
| 7.375 | 97.962 | 97.683 | 97.383 | 7.375 | 95.362 | 95.083 | 94.783 | 7.375 | | | |
| 7.500 | 98.445 | 98.166 | 97.866 | 7.500 | 95.845 | 95.566 | 95.266 | 7.500 | | | |
| 7.625 | 98.881 | 98.602 | 98.302 | 7.625 | 96.281 | 96.002 | 95.702 | 7.625 | | | |
| 7.750 | 99.297 | 99.018 | 98.718 | 7.750 | 96.697 | 96.418 | 96.118 | 7.750 | | | |
| 7.875 | 98.630 | 98.290 | 97.990 | 7.875 | 96.030 | 95.690 | 95.390 | 7.875 | | | |
| 8.000 | 99.073 | 98.733 | 98.433 | 8.000 | 96.473 | 96.133 | 95.833 | 8.000 | | | |
| 8.125 | 99.469 | 99.129 | 98.829 | 8.125 | 96.869 | 96.529 | 96.229 | 8.125 | | | |
| 8.250 | 99.855 | 99.515 | 99.215 | 8.250 | 97.255 | 96.915 | 96.615 | 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.