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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:
 2:14:09 PM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	95.392	95.485	95.376	5.625	95.392	95.485	95.376	5.000	91.835	91.730	91.730	
5.750	96.345	96.339	96.324	5.750	96.345	96.339	96.324	5.125	93.436	93.391	93.376	
5.875	96.939	96.904	96.889	5.875	96.939	96.904	96.889	5.250	94.208	94.163	94.148	
6.000	97.551	97.483	97.463	6.000	97.551	97.483	97.463	5.375	94.847	94.802	94.787	
6.125	97.965	97.976	97.944	6.125	97.965	97.976	97.944	5.500	95.460	95.415	95.401	
6.250	98.487	98.444	98.426	6.250	98.487	98.444	98.426	5.625	96.608	96.663	96.577	
6.375	99.081	99.037	99.019	6.375	99.081	99.037	99.019	5.750	97.701	97.635	97.617	
6.500	99.610	99.567	99.549	6.500	99.610	99.567	99.549	5.875	98.305	98.237	98.218	
6.625	100.010	99.966	99.949	6.625	100.010	99.966	99.949	6.000	98.862	98.796	98.778	
6.750	100.171	100.150	100.125	6.750	100.171	100.150	100.125	6.125	99.150	99.334	99.066	
6.875	100.693	100.673	100.648	6.875	100.693	100.673	100.648	6.250	99.578	99.535	99.517	
7.000	101.114	101.093	101.068	7.000	101.114	101.093	101.068	6.375	100.123	100.080	100.063	
7.125	101.429	101.408	101.383	7.125	101.429	101.408	101.383	6.500	100.563	100.520	100.502	
7.250	101.562	101.533	101.533	7.250	101.562	101.533	101.533	6.625	100.929	100.887	100.869	
7.375	101.991	101.982	101.962	7.375	101.991	101.982	101.962	6.750	100.689	100.668	100.644	
7.500	102.369	102.360	102.340	7.500	102.369	102.360	102.340	6.875	101.154	101.133	101.109	
7.625	102.698	102.689	102.669	7.625	102.698	102.689	102.669	7.000	101.751	101.730	101.705	
7.750	102.407	102.400	102.362	7.750	102.407	102.400	102.362	7.125	101.800	101.780	101.755	
7.875	102.807	102.800	102.763	7.875	102.807	102.800	102.763	7.250	101.742	101.733	101.713	
8.000	102.559	102.505	102.430	8.000	102.559	102.505	102.430	7.375	102.340	102.081	102.061	
8.125	102.787	102.740	102.664	8.125	102.787	102.740	102.664	7.500	102.660	102.651	102.631	
8.250				8.250				7.625	102.983	102.974	102.954	
8.375				8.375				7.750	102.515	102.508	102.470	
8.500				8.500				7.875	102.629	102.622	102.584	
8.625				8.625				8.000	102.105	102.117	102.034	

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				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	
4.625	95.506	95.591	95.537	4.625	95.680	95.940	95.770	5.125	95.705	95.659	95.628	
4.750	96.125	96.125	96.057	4.750	96.325	96.325	96.255	5.250	96.243	96.197	96.166	
4.875	96.607	96.607	96.541	4.875	96.785	96.785	96.719	5.375	96.746	96.700	96.669	
5.000	96.901	96.949	96.897	5.000	96.980	96.980	96.828	5.500	97.102	97.056	97.024	
5.125	97.343	97.347	97.324	5.125	97.549	97.549	97.650	5.625	97.086	97.000	96.938	
5.250	97.791	97.859	97.798	5.250	97.843	98.093	97.950	5.750	97.593	97.507	97.445	
5.375	98.182	98.172	98.163	5.375	98.351	98.351	98.212	5.875	98.059	97.973	97.910	
5.500	98.933	98.887	98.855	5.500	98.683	98.887	98.605	6.000	98.466	98.401	98.323	
5.625	98.864	98.778	98.716	5.625	98.864	98.778	98.716	6.125	99.054	98.990	98.912	
5.750	99.377	99.291	99.229	5.750	99.127	99.291	99.229	6.250	99.543	99.478	99.400	
5.875	99.849	99.763	99.700	5.875	99.599	99.513	99.450	6.375	99.983	99.918	99.840	
6.000	100.166	100.080	100.018	6.000	99.916	100.080	100.018	6.500	100.246	100.182	100.104	
6.125	99.934	99.862	99.837	6.125	99.936	99.862	99.783	6.625	99.679	99.627	99.549	
6.250	100.420	100.356	100.278	6.250	100.420	100.356	100.278	6.750	100.155	100.102	100.024	
6.375	100.867	100.802	100.724	6.375	100.867	100.802	100.724	6.875	100.574	100.522	100.444	
6.500	101.140	101.076	100.998	6.500	101.140	101.076	100.998	7.000	100.787	100.735	100.657	
6.625	100.697	100.623	100.571	6.625	100.676	100.623	100.545					
6.750	101.157	101.105	101.026	6.750	101.157	101.105	101.026					
6.875	101.584	101.532	101.454	6.875	101.334	101.532	101.454					
7.000	101.818	101.766	101.688	7.000	101.818	101.766	101.688					

Conventional Fixed Adjustments												
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	97.475	97.414	97.399	6.000	96.935	96.890	96.876	5.125	95.705	95.659	95.628	
6.125	97.930	97.890	97.876	6.125	97.440	97.395	97.380	5.250	96.243	96.197	96.166	
6.250	98.551	98.510	98.497	6.250	97.984	97.949	97.934	5.375	96.746	96.700	96.669	
6.375	99.061	99.020	99.007	6.375	98.835	98.791	98.776	5.500	97.102	97.056	97.024	
6.500	99.531	99.490	99.476	6.500	99.356	99.312	99.297	5.625	97.086	97.000	96.938	
6.625	99.763	99.718	99.703	6.625	99.762	99.717	99.702	5.750	97.593	97.507	97.445	
6.750	100.203	100.186	100.164	6.750	99.658	99.606	99.577	5.875	98.059	97.973	97.910	
6.875	100.645	100.628	100.606	6.875	100.178	100.127	100.097	6.000	98.466	98.401	98.323	
7.000	101.005	100.953	100.924	7.000	100.639	100.587	100.558	6.125	99.054	98.990	98.912	
7.125	101.380	101.328	101.299	7.125	100.947	100.895	100.866	6.250	99.543	99.478	99.400	
7.250	101.322	101.304	101.233	7.250	100.814	100.807	100.790	6.375	99.983	99.918	99.840	
7.375	101.693	101.613	101.550	7.375	101.214	101.148	101.104	6.500	100.246	100.182	100.104	
7.500	102.018	101.932	101.868	7.500	101.633	101.566	101.522	6.625	99.679	99.627	99.549	
7.625	102.213	102.162	102.092	7.625	101.897	101.830	101.786	6.750	100.155	100.102	100.024	
7.750	101.497	101.342	101.279	7.750	101.210	101.205	101.168	6.875	100.574	100.522	100.444	
7.875	101.673	101.569	101.497	7.875	100.662	100.577	100.496	7.000	100.787	100.735	100.657	

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							



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:
2:14:09 PM

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	96.458	96.378	96.285	5.250				5.250				
5.375	96.849	96.768	96.676	5.375				5.375				
5.500	97.224	97.144	97.052	5.500				5.500				
5.625	97.580	97.500	97.408	5.625	97.139	97.059	96.966	5.625	95.459	95.396	95.334	
5.750	97.932	97.851	97.759	5.750	97.527	97.446	97.354	5.750	96.493	96.412	96.320	
5.875	98.279	98.199	98.107	5.875	97.882	97.802	97.710	5.875	96.927	96.846	96.754	
6.000	98.591	98.511	98.419	6.000	98.236	98.156	98.063	6.000	97.362	97.282	97.189	
6.125	98.613	98.533	98.690	6.125	98.586	98.505	98.413	6.125	97.798	97.717	97.625	
6.250	99.130	99.049	98.957	6.250	98.912	98.831	98.739	6.250	98.195	98.114	98.022	
6.375	99.141	99.061	99.218	6.375	99.212	99.132	99.040	6.375	98.550	98.469	98.377	
6.500	99.609	99.529	99.436	6.500	99.484	99.404	99.312	6.500	98.876	98.796	98.954	
6.625	99.762	99.682	99.590	6.625	99.708	99.628	99.535	6.625	99.155	99.074	99.232	
6.750	99.856	99.776	99.684	6.750	99.929	99.848	99.756	6.750	99.680	99.600	99.507	
6.875	99.879	99.799	99.722	6.875	100.139	100.059	99.966	6.875	99.945	99.865	99.772	
7.000	100.194	100.131	100.068	7.000	100.057	99.994	99.931	7.000	99.810	99.747	99.684	
7.125				7.125	100.298	100.235	100.172	7.125	100.079	100.016	99.953	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

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	96.099	96.036	95.973	5.250				5.250				
5.375	96.466	96.403	96.340	5.375				5.375				
5.500	96.802	96.739	96.676	5.500				5.500				
5.625	97.170	97.107	97.044	5.625	96.729	96.666	96.603	5.625	95.629	95.566	95.503	
5.750	97.509	97.446	97.383	5.750	97.159	97.096	97.033	5.750	96.107	96.044	95.981	
5.875	97.708	97.645	97.582	5.875	97.587	97.524	97.461	5.875	96.402	96.339	96.276	
6.000	98.050	97.987	97.924	6.000	97.656	97.593	97.530	6.000	96.881	96.818	96.755	
6.125	98.250	98.187	98.124	6.125	98.056	97.993	97.930	6.125	97.174	97.111	97.048	
6.250	98.593	98.530	98.467	6.250	98.461	98.398	98.335	6.250	97.624	97.561	97.498	
6.375	98.793	98.730	98.667	6.375	98.866	98.803	98.740	6.375	98.074	98.011	97.948	
6.500	99.138	99.075	99.012	6.500	99.104	99.041	98.978	6.500	98.528	98.465	98.402	
6.625	99.340	99.277	99.214	6.625	99.342	99.279	99.216	6.625	98.797	98.734	98.671	
6.750	99.565	99.502	99.439	6.750	99.749	99.686	99.623	6.750	99.253	99.190	99.127	
6.875	99.768	99.705	99.642	6.875	99.818	99.755	99.692	6.875	99.522	99.459	99.396	
7.000	100.114	100.051	99.988	7.000	100.227	100.164	100.101	7.000	99.980	99.917	99.854	
7.125	100.316	100.253	100.190	7.125	100.468	100.405	100.342	7.125	100.249	100.186	100.123	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

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	96.345	96.339	96.324	5.750	96.471	96.428	96.369	4.375				
5.875	96.911	96.904	96.889	5.875	97.073	97.029	96.971	4.500				
6.000	97.481	97.474	97.459	6.000	97.682	97.639	97.580	4.625				
6.125	97.965	97.958	97.944	6.125	98.242	98.199	98.140	4.750	94.690	94.506	94.495	
6.250	98.459	98.442	98.412	6.250	98.355	98.308	98.257	4.875	95.098	94.914	94.905	
6.375	98.927	98.909	98.880	6.375	98.912	98.867	98.852	5.000	96.184	96.163	96.140	
6.500	99.517	99.472	99.458	6.500	99.517	99.472	99.458	5.125	96.404	96.394	96.385	
6.625	100.028	99.984	99.969	6.625	100.028	99.984	99.969	5.250	96.992	96.971	96.947	
6.750	100.070	100.049	100.019	6.750	100.002	99.950	99.671	5.375	97.333	97.312	97.289	
6.875	100.605	100.583	100.554	6.875	100.314	100.262	100.233	5.500	97.765	97.744	97.720	
7.000	101.100	101.049	101.019	7.000	100.850	100.799	100.769	5.625	98.084	98.063	98.039	
7.125	101.502	101.450	101.421	7.125	101.252	101.200	101.171	5.750	98.343	98.279	98.201	
7.250	101.437	101.401	101.357	7.250	101.154	101.088	101.044	5.875	98.689	98.625	98.547	
7.375	101.923	101.856	101.812	7.375	101.673	101.606	101.562	6.000	98.904	98.866	98.857	

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	94.244	94.400	94.390									
4.875	94.920	94.910	94.901									
5.000	95.690	95.677	95.668									
5.125	96.161	96.147	96.138									
5.250	96.520	96.506	96.497									
5.375	96.856	96.843	96.834									
5.500	97.039	97.018	96.994									
5.625	97.388	97.367	97.343									
5.750	97.695	97.665	97.656									
5.875	98.033	98.003	97.994									
6.000	98.561	98.483	98.389									

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	96.345	96.339	96.324	5.750	96.471	96.428	96.369	4.250				
5.875	96.911	96.904	96.889	5.875	97.073	97.029	96.971	4.375				
6.000	97.481	97.474	97.459	6.000	97.682	97.639	97.580	4.500				
6.125	97.965	97.958	97.944	6.125	98.242	98.199	98.140	4.625				
6.250	98.459	98.442	98.412	6.250	98.355	98.308	98.257	4.750	94.690	94.506	94.495	
6.375	98.927	98.909	98.880	6.375	98.863	98.820	98.803	4.875	95.098	94.914	94.905	
6.500	99.445	99.427	99.398	6.500	99.303	99.260	99.242	5.000	96.184	96.163	96.140	
6.625	99.843	99.826	99.796	6.625	99.669	99.627	99.609	5.125	96.404	96.394	96.385	
6.750	100.070	100.049	100.019	6.750	99.507	99.456	99.397	5.250	96.992	96.971	96.947	
6.875	100.605	100.583	100.554	6.875	99.894	99.873	99.849	5.375	97.333	97.312	97.289	
7.000	100.949	100.928	100.898	7.000	100.241	100.220	100.195	5.500	97.765	97.744	97.720	
7.125	101.337	101.315	101.286	7.125	100.540	100.520	100.495	5.625	98.084	98.063	98.039	
7.250	101.437	101.401	101.357	7.250	100.583	100.546	100.502	5.750	98.343	98.279	98.201	
7.375	101.867	101.830	101.787	7.375	101.162	101.126	101.082	5.875	98.689	98.625	98.547	
7.500	102.238	102.201	102.157	7.500	101.522	101.485	101.441	6.000	98.904	98.866	98.857	

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	94.244	94.400	94.390									
4.875	94.920	94.910	94.901									
5.000	95.690	95.677	95.668									
5.125	96.161	96.147	96.138									
5.250	96.520	96.506	96.497									
5.375	96.856	96.843	96.834									
5.500	97.039	97.018	96.994									
5.625	97.388	97.367	97.343									
5.750	97.695	97.665	97.656									

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	95.117	95.235	95.122	2.625				2.625				
5.750	95.906	95.981	95.886	2.750				2.750				
5.875	96.488	96.577	96.478	2.875				2.875				
6.000	97.073	97.173	97.070	3.000				3.000				
6.125	97.615	97.715	97.613	3.125				3.125				
6.250	97.987	98.045	97.977	3.250				3.250				
6.375	98.521	98.593	98.520	3.375				3.375				
6.500	99.014	99.097	99.021	3.500				3.500				
6.625	99.534	99.609	99.533	3.625				3.625				
6.750	99.651	99.690	99.633	3.750				3.750				
6.875	100.104	100.150	100.088	3.875				3.875				
7.000	100.531	100.578	100.512	4.000				4.000				
7.125	101.006	101.049	100.984	4.125				4.125				
7.250	101.008	101.030	100.952	4.250				4.250				
7.375	101.339	101.363	101.280									

RefiNow 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
1.750				1.750								
1.875				1.875								
2.000				2.000								
2.125				2.125								
2.250				2.250								
2.375				2.375								
2.500				2.500								
2.625				2.625								
2.750				2.750								
2.875				2.875								
3.000				3.000								
3.125				3.125								
3.250				3.250								
3.375				3.375								
3.500				3.500								
3.625				3.625								
3.750				3.750								
3.875				3.875								
4.000				4.000								

RefiNow Adjustments

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

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

Additional Purchase LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

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

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	94.605	94.684	94.553	5.000				5.000	94.605	94.684	94.553	
5.125	95.403	95.483	95.351	5.125				5.125	95.403	95.483	95.351	
5.250	96.559	96.734	96.584	5.250	96.559	96.734	96.584	5.250	96.559	96.734	96.584	
5.375	97.137	97.312	97.162	5.375	97.137	97.312	97.162	5.375	97.137	97.312	97.162	
5.500	97.862	97.787	97.687	5.500	97.862	97.787	97.687	5.500	97.862	97.787	97.687	
5.625	98.355	98.332	98.332	5.625	98.355	98.332	98.332	5.625	98.355	98.332	98.332	
5.750	99.087	98.890	98.824	5.750	99.087	98.890	98.824	5.750	99.087	98.890	98.824	
5.875	99.477	99.280	99.112	5.875	99.477	99.280	99.112	5.875	99.477	99.280	99.112	
6.000	99.925	99.781	99.631	6.000	99.925	99.781	99.631	6.000	99.925	99.781	99.631	
6.125	100.492	100.296	100.220	6.125	100.492	100.296	100.220	6.125	100.492	100.296	100.220	
6.250	100.934	100.775	100.600	6.250	100.934	100.775	100.600	6.250	100.934	100.775	100.600	
6.375	101.162	100.920	100.678	6.375	101.162	100.920	100.678	6.375	101.162	100.920	100.678	
6.500	101.707	101.465	101.223	6.500	101.707	101.465	101.223	6.500	101.707	101.465	101.223	
6.625	102.087	101.845	101.603	6.625	102.087	101.845	101.603	6.625	102.087	101.845	101.603	
6.750	102.306	102.322	102.109	6.750	102.306	102.322	102.109	6.750	102.306	102.322	102.109	
6.875	102.131	102.048	101.965	6.875	102.131	102.048	101.965	6.875	102.131	102.048	101.965	
7.000	102.517	102.433	102.350	7.000	102.517	102.433	102.350	7.000	102.517	102.433	102.350	
7.125	102.915	102.832	102.749	7.125	102.915	102.832	102.749	7.125	102.915	102.832	102.749	
7.250	103.165	103.059	102.957	7.250	103.165	103.059	102.957	7.250	103.165	103.059	102.957	
7.375	102.617	102.496	102.375	7.375	102.617	102.496	102.375	7.375	102.617	102.496	102.375	
7.500	102.968	102.847	102.726	7.500	102.968	102.847	102.726	7.500	102.968	102.847	102.726	
7.625	103.180	103.059	102.938	7.625	103.180	103.059	102.938	7.625	103.180	103.059	102.938	
7.750	102.608	102.533	102.383	7.750	102.608	102.533	102.383	7.750	102.608	102.533	102.383	
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	93.791	93.570	93.639	
2.875				2.875				5.125	94.329	94.358	94.177	
3.000				3.000				5.250	95.486	95.441	95.412	
3.125				3.125				5.375	96.245	96.278	96.098	
3.250				3.250				5.500	97.076	97.108	96.929	
3.375				3.375				5.625	97.675	97.675	97.675	
3.500	89.965	90.147	90.089	3.500	89.965	90.147	90.089	5.750	98.267	98.070	97.874	
3.625	90.520	90.702	90.644	3.625	90.520	90.702	90.644	5.875	98.887	98.805	98.606	
3.750	91.714	91.877	91.827	3.750	91.714	91.877	91.827	6.000	99.437	99.467	99.268	
3.875	92.268	92.431	92.381	3.875	92.268	92.431	92.381	6.125	99.987	99.767	99.818	
4.000	92.822	92.985	92.935	4.000	92.822	92.985	92.935	6.250	99.709	99.884	100.102	
4.125	93.374	93.537	93.487	4.125	93.374	93.537	93.487	6.375	100.393	100.345	100.123	
4.250	94.383	94.526	94.453	4.250	94.383	94.526	94.453	6.500	100.962	100.719	100.746	
4.375	94.934	95.078	95.004	4.375	94.934	95.078	95.004	6.625	101.461	101.218	101.246	
4.500	95.483	95.626	95.553	4.500	95.483	95.626	95.553	6.750	101.590	101.083	101.238	
4.625	96.278	96.422	96.348	4.625	96.278	96.422	96.348	6.875	101.209	100.941	101.022	
4.750	96.539	96.608	96.527	4.750	96.539	96.608	96.527	7.000	101.753	101.486	101.566	
4.875	97.027	97.151	97.070	4.875	97.027	97.151	97.070	7.125	102.154	101.887	101.967	
5.000	97.562	97.686	97.605	5.000	97.562	97.686	97.605	7.250	101.291	100.568	101.049	
5.125	98.088	98.212	98.131	5.125	98.088	98.212	98.131	7.375	101.549	101.513	101.369	
5.250	98.253	98.207	98.176	5.250	98.253	98.207	98.176	7.500	101.780	101.743	101.600	
5.375	98.422	98.526	98.438	5.375	98.422	98.526	98.438	7.625	102.047	102.010	101.867	
5.500	98.923	99.028	98.939	5.500	98.923	99.028	98.939	7.750				
5.625	99.402	99.507	99.418	5.625	99.402	99.507	99.418	7.875				
5.750	99.342	99.506	99.443	5.750	99.342	99.506	99.443	8.000				
5.875	99.546	99.632	99.520	5.875	99.546	99.632	99.520	8.125				
6.000				6.000				8.250				
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.250	95.486	95.441	95.412	5.000	93.791	93.570	93.639	4.500	93.124	93.142	92.944	
5.375	96.245	96.278	96.098	5.125	94.329	94.358	94.177	4.625	93.662	93.680	93.482	
5.500	97.076	97.108	96.929	5.250	95.486	95.441	95.412	4.750	92.625	92.549	92.268	
5.625	97.675	97.675	97.675	5.375	96.245	96.278	96.098	4.875	92.907	92.831	92.800	
5.750	98.267	98.070	97.874	5.500	97.076	97.108	96.929	5.000	93.425	93.349	93.318	
5.875	98.887	98.805	98.606	5.625	97.675	97.675	97.675	5.125	93.922	93.846	93.815	
6.000	99.437	99.467	99.268	5.750	98.267	98.070	97.874	5.250	94.021	93.932	93.901	
6.125	99.987	99.767	99.818	5.875	98.887	98.805	98.606	5.375	94.253	94.158	94.120	
6.250	99.709	99.884	100.102	6.000	99.437	99.467	99.268	5.500	94.700	94.605	94.567	
6.375	100.393	100.345	100.123	6.125	99.987	99.767	99.818	5.625	95.102	95.007	94.969	
6.500	100.962	100.719	100.746	6.250	99.709	99.884	100.102	5.750	95.067	94.981	94.918	
6.625	101.461	101.218	101.246	6.375	100.393	100.345	100.123	5.875	94.694	94.630	94.552	
6.750	101.590	101.083	101.238	6.500	100.962	100.719	100.746	6.000	95.177	95.112	95.034	
6.875	101.209	100.941	101.022	6.625	101.461	101.218	101.246	6.125	95.653	95.589	95.511	
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	96.559	96.734	96.584	5.250	96.559	96.734	96.584	5.250	96.559	96.734	96.584	
5.375	97.137	97.312	97.162	5.375	97.137	97.312	97.162	5.375	97.137	97.312	97.162	
5.500	97.862	97.787	97.687	5.500	97.862	97.787	97.687	5.500	97.862	97.787	97.687	
5.625	98.355	98.332	98.332	5.625	98.355	98.332	98.332	5.625	98.355	98.332	98.332	
5.750	99.087	98.890	98.824	5.750	99.087	98.890	98.824	5.750	99.087	98.890	98.824	
5.875	99.477	99.280	99.112	5.875	99.477	99.280	99.112	5.875	99.477	99.280	99.112	
6.000	99.925	99.781	99.631	6.000	99.925	99.781	99.631	6.000	99.925	99.781	99.631	
6.125	100.492	100.296	100.220	6.125	100.492	100.296	100.220	6.125	100.492	100.296	100.220	
6.250	100.934	100.775	100.600	6.250	100.934	100.775	100.600	6.250	100.934	100.775	100.600	
6.375	101.162	100.920	100.678	6.375	101.162	100.920	100.678	6.375	101.162	100.920	100.678	
6.500	101.707	101.465	101.223	6.500	101.707	101.465	101.223	6.500	101.707	101.465	101.223	
6.625	102.087	101.845	101.603	6.625	102.087	101.845	101.603	6.625	102.087	101.845	101.603	
6.750	102.306	102.322	102.109	6.750	102.306	102.322	102.109	6.750	102.306	102.322	102.109	
6.875	102.131	102.048	101.965	6.875	102.131	102.048	101.965	6.875	102.131	102.048	101.965	
7.000	102.517	102.433	102.350	7.000	102.517	102.433	102.350	7.000	102.517	102.433	102.350	
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	95.483	95.626	95.553	4.250	94.383	94.526	94.453	5.250	95.486	95.441	95.412	
4.625	96.278	96.422	96.348	4.375	94.934	95.078	95.004	5.375	96.245	96.278	96.098	

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	96.637	96.812	96.662	5.375	96.637	96.812	96.662	5.000				
5.500	97.362	97.287	97.187	5.500	97.362	97.287	97.187	5.125				
5.625	97.855	97.832	97.832	5.625	97.855	97.832	97.832	5.250	96.059	95.984	95.834	
5.750	98.587	98.390	98.324	5.750	98.587	98.390	98.324	5.375	96.637	96.812	96.662	
5.875	98.977	98.780	98.612	5.875	98.977	98.780	98.612	5.500	97.362	97.287	97.187	
6.000	99.425	99.281	99.131	6.000	99.425	99.281	99.131	5.625	97.855	97.832	97.832	
6.125	99.992	99.796	99.720	6.125	99.992	99.796	99.720	5.750	98.587	98.390	98.324	
6.250	100.434	100.238	100.100	6.250	100.434	100.238	100.100	5.875	98.977	98.780	98.612	
6.375	100.662	100.420	100.178	6.375	100.662	100.420	100.178	6.000	99.425	99.281	99.131	
6.500	101.207	100.965	100.723	6.500	101.207	100.965	100.723	6.125	99.992	99.796	99.720	
6.625	101.587	101.345	101.103	6.625	101.587	101.345	101.103	6.250	100.434	100.238	100.100	
6.750	101.802	101.665	101.582	6.750	101.802	101.665	101.582	6.375	100.662	100.420	100.178	
6.875	101.631	101.548	101.465	6.875	101.631	101.548	101.465	6.500	101.207	100.965	100.723	
7.000	102.017	101.933	101.850	7.000	102.017	101.933	101.850	6.625	101.587	101.345	101.103	
7.125	102.415	102.332	102.249	7.125	102.415	102.332	102.249	6.750	101.802	101.665	101.582	
7.250	102.665	102.559	102.457	7.250	102.665	102.559	102.457	6.875	101.631	101.548	101.465	
7.375	102.117	101.996	101.875	7.375	102.117	101.996	101.875	7.000	102.017	101.933	101.850	
7.500	102.468	102.347	102.226	7.500	102.468	102.347	102.226	7.125	102.415	102.332	102.249	
7.625	102.680	102.559	102.438	7.625	102.680	102.559	102.438	7.250	102.665	102.559	102.457	
7.750	102.108	102.033	101.883	7.750	102.108	102.033	101.883	7.375	102.117	101.996	101.875	
7.875	102.248	102.173	102.023	7.875	102.248	102.173	102.023	7.500	102.468	102.347	102.226	
8.000	102.388	102.313	102.163	8.000	102.388	102.313	102.163	7.625	102.680	102.559	102.438	
8.125	102.528	102.453	102.303	8.125	102.528	102.453	102.303	7.750	102.108	102.033	101.883	
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	94.986	94.941	94.912	
3.250				3.250				5.375	95.626	95.678	95.506	
3.375				3.375				5.500	96.343	96.395	96.215	
3.500	89.480	89.662	89.604	3.500	89.480	89.662	89.604	5.625	97.175	97.175	97.175	
3.625	90.001	90.184	90.126	3.625	90.001	90.184	90.126	5.750	97.767	97.570	97.374	
3.750	91.287	91.450	91.400	3.750	91.287	91.450	91.400	5.875	98.387	98.240	98.042	
3.875	91.806	91.969	91.919	3.875	91.806	91.969	91.919	6.000	98.695	98.745	98.546	
4.000	92.322	92.485	92.435	4.000	92.322	92.485	92.435	6.125	99.281	99.330	99.132	
4.125	92.833	92.996	92.946	4.125	92.833	92.996	92.946	6.250	99.209	99.384	99.602	
4.250	93.344	94.087	94.014	4.250	93.344	94.087	94.014	6.375	99.893	99.752	99.530	
4.375	94.450	94.593	94.520	4.375	94.450	94.593	94.520	6.500	100.438	100.302	100.080	
4.500	94.946	95.089	95.016	4.500	94.946	95.089	95.016	6.625	100.818	100.683	100.461	
4.625	95.679	95.823	95.750	4.625	95.679	95.823	95.750	6.750	101.090	100.583	100.738	
4.750	96.039	96.144	96.063	4.750	96.039	96.144	96.063	6.875	100.569	100.572	100.402	
4.875	96.496	96.620	96.539	4.875	96.496	96.620	96.539	7.000	100.949	100.952	100.782	
5.000	96.953	97.077	96.996	5.000	96.953	97.077	96.996	7.125	101.321	101.162	101.155	
5.125	97.387	97.511	97.431	5.125	97.387	97.511	97.431	7.250	100.791	99.832	100.549	
5.250	97.753	97.707	97.676	5.250	97.753	97.707	97.676	7.375	100.792	100.775	100.632	
5.375	97.822	97.927	97.838	5.375	97.822	97.927	97.838	7.500	101.160	100.893	101.000	
5.500	98.220	98.324	98.236	5.500	98.220	98.324	98.236	7.625	101.124	101.107	101.214	
5.625	98.608	98.691	98.602	5.625	98.608	98.691	98.602	7.750				
5.750	98.842	99.006	98.943	5.750	98.842	99.006	98.943	7.875				
5.875	98.885	98.970	98.858	5.875	98.885	98.970	98.858	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	100.438	100.302	100.080	6.125	99.381	99.330	99.132	4.500	92.524	92.543	92.345	
6.625	100.818	100.683	100.461	6.250	99.209	99.384	99.602	4.625	92.973	92.991	92.793	
6.750	101.090	100.583	100.738	6.375	99.893	99.752	99.530	4.750	92.116	92.040	91.759	
6.875	100.569	100.572	100.402	6.500	100.438	100.302	100.080	4.875	92.303	92.227	92.196	
7.000	100.949	100.952	100.782	6.625	100.818	100.683	100.461	5.000	92.959	92.883	92.602	
7.125	101.321	101.162	101.155	6.750	101.090	100.583	100.738	5.125	93.328	93.253	92.972	
7.250	100.791	99.832	100.549	6.875	100.569	100.572	100.402	5.250	93.478	93.432	93.401	
7.375	100.792	100.775	100.632	7.000	100.949	100.952	100.782	5.375	93.813	93.717	93.429	
7.500	101.160	100.893	101.000	7.125	101.321	101.162	101.155	5.500	94.134	94.039	93.750	
7.625	101.124	101.107	101.214	7.250	100.791	99.832	100.549	5.625	94.415	94.320	94.184	
7.750				7.375	100.792	100.775	100.632	5.750	94.567	94.481	94.418	
7.875				7.500	101.160	100.893	101.000	5.875	94.194	94.130	94.052	
8.000				7.625	101.124	101.107	101.214	6.000	94.677	94.612	94.534	
8.125				7.750				6.125	95.153	95.089	95.011	
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	100.662	100.420	100.178	6.375	100.662	100.420	100.178	6.000	99.425	99.281	99.131	
6.500	101.207	100.965	100.723	6.500	101.207	100.965	100.723	6.125	99.992	99.796	99.720	
6.625	101.587	101.345	101.103	6.625	101.587	101.345	101.103	6.250	100.434	100.238	100.100	
6.750	101.802	101.665	101.582	6.750	101.802	101.665	101.582	6.375	100.662	100.420	100.178	
6.875	101.631	101.548	101.465	6.875	101.631	101.548	101.465	6.500	101.207	100.965	100.723	
7.000	102.017	101.933	101.850	7.000	102.017	101.933	101.850	6.625	101.587	101.345	101.103	
7.125	102.415	102.332	102.249	7.125	102.415	102.332	102.249	6.750	101.802	101.665	101.582	
7.250	102.665	102.559	102.457	7.250	102.665	102.559	102.457	6.875	101.631	101.548	101.465	
7.375	102.117	101.996	101.875	7.375	102.117	101.996	101.875	7.000	102.017	101.933	101.850	
7.500	102.468	102.347	102.226	7.500	102.468	102.347	102.226	7.125	102.415	102.332	102.249	
7.625	102.680	102.559	102.438	7.625	102.680	102.559	102.438	7.250	102.665	102.559	102.457	
7.750	102.108	102.033	101.883	7.750	102.108	102.033	101.883	7.375	102.117	101.996	101.875	
7.875	102.248	102.173	102.023	7.875	102.248	102.173	102.023	7.500	102.468	102.347	102.226	
8.000	102.388	102.313	102.163	8.000	102.388	102.313	102.163	7.625	102.680	102.559	102.438	
8.125	102.528	102.453	102.303	8.125	102.528	102.453	102.303	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	94.946	95.089	95.016	4.500	94.946	95.089	95.016	6.625	100.818	100.683	100.461	
4.625	95.679	95.823	95.750	4.625	95.679	95.823	95.750	6.750	101.090	100.583	100.738	
4.750	96.039	96.144	96.063	4.750	96.039	96.144	96.063	6.875	100.569	100.572	100.402	
4.875	96.496	96.620	96.539	4.875	96.496	96.620	96.539	7.000	100.949	100.952	100.782	
5.000	96.953	97.077	96.996	5.000	96.953	97.077	96.996	7.125	101.321	101.162	101.155	
5.125	97.387	97.511	97.431	5.125	97.387	97.5						



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:
2:14:09 PM

Government DPA												
BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	97.994	97.722	97.422	6.750	95.394	95.122	94.822	6.750				
6.875	98.508	98.236	97.936	6.875	95.908	95.636	95.336	6.875				
7.000	99.001	98.729	98.429	7.000	96.401	96.129	95.829	7.000				
7.125	99.447	99.175	98.875	7.125	96.847	96.575	96.275	7.125				
7.250	99.873	99.601	99.301	7.250	97.273	97.001	96.701	7.250				
7.375	99.964	99.629	99.329	7.375	97.364	97.029	96.729	7.375				
7.500	100.417	100.082	99.782	7.500	97.817	97.482	97.182	7.500				
7.625	100.823	100.488	100.188	7.625	98.223	97.888	97.588	7.625				
7.750	101.209	100.874	100.574	7.750	98.609	98.274	97.974	7.750				
7.875	100.731	100.334	100.034	7.875	98.131	97.734	97.434	7.875				
8.000	101.144	100.747	100.447	8.000	98.544	98.147	97.847	8.000				
8.125	101.520	101.123	100.823	8.125	98.920	98.523	98.223	8.125				
8.250	101.876	101.479	101.179	8.250	99.276	98.879	98.579	8.250				
8.375				8.375				8.375				

Government DPA												
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	95.994	95.722	95.422	6.750	93.394	93.122	92.822	6.750				
6.875	96.508	96.236	95.936	6.875	93.908	93.636	93.336	6.875				
7.000	97.001	96.729	96.429	7.000	94.401	94.129	93.829	7.000				
7.125	97.447	97.175	96.875	7.125	94.847	94.575	94.275	7.125				
7.250	97.873	97.601	97.301	7.250	95.273	95.001	94.701	7.250				
7.375	97.964	97.629	97.329	7.375	95.364	95.029	94.729	7.375				
7.500	98.417	98.082	97.782	7.500	95.817	95.482	95.182	7.500				
7.625	98.823	98.488	98.188	7.625	96.223	95.888	95.588	7.625				
7.750	99.209	98.874	98.574	7.750	96.609	96.274	95.974	7.750				
7.875	98.731	98.334	98.034	7.875	96.131	95.734	95.434	7.875				
8.000	99.144	98.747	98.447	8.000	96.544	96.147	95.847	8.000				
8.125	99.520	99.123	98.823	8.125	96.920	96.523	96.223	8.125				
8.250	99.876	99.479	99.179	8.250	97.276	96.879	96.579	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.