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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

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	96.690	96.676	96.662	5.750	96.902	96.850	96.832	4.375				
5.875	97.255	97.242	97.228	5.875	97.505	97.454	97.436	4.500				
6.000	97.829	97.816	97.802	6.000	98.063	98.014	97.996	4.625				
6.125	98.316	98.303	98.288	6.125	98.476	98.437	98.393	4.750	95.134	94.924	94.915	
6.250	98.768	98.747	98.725	6.250	98.674	98.642	98.625	4.875	95.543	95.335	95.326	
6.375	99.237	99.217	99.195	6.375	99.220	99.190	99.171	5.000	96.206	96.198	96.161	
6.500	99.764	99.741	99.719	6.500	99.764	99.720	99.705	5.125	96.577	96.553	96.543	
6.625	100.276	100.231	100.216	6.625	100.276	100.231	100.216	5.250	97.021	97.007	96.990	
6.750	100.280	100.252	100.223	6.750	99.918	99.873	99.859	5.375	97.417	97.397	97.387	
6.875	100.813	100.785	100.756	6.875	100.485	100.440	100.425	5.500	97.797	97.787	97.769	
7.000	101.272	101.227	101.213	7.000	101.022	100.977	100.963	5.625	98.114	98.104	98.065	
7.125	101.673	101.628	101.614	7.125	101.423	101.378	101.364	5.750	98.402	98.368	98.359	
7.250	101.586	101.543	101.499	7.250	101.269	101.210	101.181	5.875	98.768	98.739	98.730	
7.375	102.039	101.979	101.950	7.375	101.789	101.729	101.700	6.000	99.140	99.113	99.104	

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	94.790	94.588	94.579									
4.875	95.101	95.074	95.064									
5.000	95.853	95.836	95.826									
5.125	96.334	96.319	96.309									
5.250	96.702	96.689	96.679									
5.375	97.045	97.034	97.024									
5.500	97.196	97.186	97.162									
5.625	97.574	97.543	97.534									
5.750	97.935	97.906	97.897									
5.875	98.276	98.248	98.239									
6.000	98.678	98.616	98.547									

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	96.690	96.676	96.662	5.750	96.902	96.850	96.832	4.250				
5.875	97.255	97.242	97.228	5.875	97.505	97.454	97.436	4.375				
6.000	97.829	97.816	97.802	6.000	98.063	98.014	97.996	4.500				
6.125	98.316	98.303	98.288	6.125	98.476	98.437	98.393	4.625				
6.250	98.768	98.747	98.725	6.250	98.674	98.642	98.625	4.750	95.134	94.924	94.915	
6.375	99.237	99.217	99.195	6.375	99.220	99.190	99.171	4.875	95.543	95.335	95.326	
6.500	99.762	99.741	99.719	6.500	99.657	99.629	99.610	5.000	96.206	96.198	96.161	
6.625	100.160	100.139	100.117	6.625	99.773	99.746	99.727	5.125	96.577	96.553	96.543	
6.750	100.280	100.252	100.223	6.750	99.665	99.608	99.549	5.250	97.021	97.007	96.990	
6.875	100.813	100.785	100.756	6.875	99.932	99.896	99.871	5.375	97.417	97.397	97.387	
7.000	101.156	101.128	101.098	7.000	100.277	100.243	100.217	5.500	97.797	97.787	97.769	
7.125	101.540	101.512	101.483	7.125	100.580	100.548	100.522	5.625	98.114	98.104	98.065	
7.250	101.586	101.543	101.499	7.250	100.660	100.620	100.587	5.750	98.402	98.368	98.359	
7.375	102.013	101.970	101.926	7.375	101.214	101.170	101.126	5.875	98.768	98.739	98.730	
7.500	102.381	102.338	102.295	7.500	101.566	101.521	101.478	6.000	99.140	99.113	99.104	

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	94.790	94.588	94.579									
4.875	95.101	95.074	95.064									
5.000	95.853	95.836	95.826									
5.125	96.334	96.319	96.309									
5.250	96.702	96.689	96.679									
5.375	97.045	97.034	97.024									
5.500	97.196	97.186	97.162									
5.625	97.574	97.543	97.534									
5.750	97.935	97.906	97.897									

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	95.444	95.387	95.448	2.625				2.625				
5.750	96.225	96.203	96.237	2.750				2.750				
5.875	96.826	96.800	96.840	2.875				2.875				
6.000	97.424	97.394	97.439	3.000				3.000				
6.125	97.962	97.933	97.978	3.125				3.125				
6.250	98.280	98.270	98.287	3.250				3.250				
6.375	98.833	98.819	98.843	3.375				3.375				
6.500	99.338	99.321	99.349	3.500				3.500				
6.625	99.846	99.828	99.857	3.625				3.625				
6.750	99.866	99.852	99.853	3.750				3.750				
6.875	100.326	100.309	100.316	3.875				3.875				
7.000	100.753	100.732	100.744	4.000				4.000				
7.125	101.218	101.197	101.209	4.125				4.125				
7.250	101.191	101.190	101.174	4.250				4.250				
7.375	101.519	101.513	101.504									

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

RefiNow Adjustments												
Cumulative LLPA Cap												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas												
											0.000	
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
Additional Purchase LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500			
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500			
Additional R/T Refinance LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Cash-Out Refinance LTV / FICO Adjusters: All Products												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80							
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375							
760-779	-0.375	-0.375	-0.875	-1.250	-1.875							
740-759	-0.375	-0.375	-1.000	-1.625	-2.375							
720-739	-0.375	-0.500	-1.375	-2.000	-2.750							
700-719	-0.375	-0.500	-1.625	-2.625	-3.250							
680-699	-0.375	-0.625	-2.000	-2.875	-3.750							
660-679	-0.375	-0.875	-2.750	-4.000	-4.750							
640-659	-0.375	-1.375	-3.125	-4.625	-5.125							
620-639	-0.375	-1.375	-3.375	-4.875	-5.125							
Additional Cash-Out Refinance LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80							
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750							
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375							
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375							
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500							
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625							
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750							
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125							
DTI > 40%	0.000	0.000	0.000	0.000	0.000							
Additional Miscellaneous LLPA Adjusters												
Escrow Waiver	-0.250											
Temporary 2-1 Buydown	Buydown options and pricing available through PML											
Lock Extension per Day	-0.025											



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

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

Effective Time:
 7:58:42 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	94.859	94.819	94.840	5.000				5.000	94.859	94.819	94.840	
5.125	95.656	95.616	95.637	5.125				5.125	95.656	95.616	95.637	
5.250	96.966	96.891	96.741	5.250	96.966	96.891	96.741	5.250	96.966	96.891	96.741	
5.375	97.543	97.468	97.568	5.375	97.543	97.468	97.568	5.375	97.543	97.468	97.568	
5.500	98.018	97.959	97.945	5.500	98.018	97.959	97.945	5.500	98.018	97.959	97.945	
5.625	98.618	98.595	98.602	5.625	98.618	98.595	98.602	5.625	98.618	98.595	98.602	
5.750	99.182	99.097	99.082	5.750	99.182	99.097	99.082	5.750	99.182	99.097	99.082	
5.875	99.728	99.653	99.503	5.875	99.728	99.653	99.503	5.875	99.728	99.653	99.503	
6.000	100.246	100.171	100.021	6.000	100.246	100.171	100.021	6.000	100.246	100.171	100.021	
6.125	100.591	100.517	100.458	6.125	100.591	100.517	100.458	6.125	100.591	100.517	100.458	
6.250	101.068	100.925	100.909	6.250	101.068	100.925	100.909	6.250	101.068	100.925	100.909	
6.375	101.138	100.912	100.685	6.375	101.138	100.912	100.685	6.375	101.138	100.912	100.685	
6.500	101.683	101.457	101.230	6.500	101.683	101.457	101.230	6.500	101.683	101.457	101.230	
6.625	102.090	101.863	101.688	6.625	102.090	101.863	101.688	6.625	102.090	101.863	101.688	
6.750	102.310	102.196	102.162	6.750	102.310	102.196	102.162	6.750	102.310	102.196	102.162	
6.875	102.113	102.053	101.992	6.875	102.113	102.053	101.992	6.875	102.113	102.053	101.992	
7.000	102.541	102.480	102.420	7.000	102.541	102.480	102.420	7.000	102.541	102.480	102.420	
7.125	102.947	102.886	102.826	7.125	102.947	102.886	102.826	7.125	102.947	102.886	102.826	
7.250	103.125	103.029	102.956	7.250	103.125	103.029	102.956	7.250	103.125	103.029	102.956	
7.375	102.682	102.561	102.440	7.375	102.682	102.561	102.440	7.375	102.682	102.561	102.440	
7.500	103.064	102.943	102.822	7.500	103.064	102.943	102.822	7.500	103.064	102.943	102.822	
7.625	103.282	103.161	103.040	7.625	103.282	103.161	103.040	7.625	103.282	103.161	103.040	
7.750	102.617	102.542	102.392	7.750	102.617	102.542	102.392	7.750	102.617	102.542	102.392	
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	93.995	93.955	93.925	
2.875				2.875				5.125	94.532	94.492	94.462	
3.000				3.000				5.250	95.729	95.684	95.670	
3.125				3.125				5.375	96.448	96.430	96.405	
3.250				3.250				5.500	97.277	97.259	97.234	
3.375				3.375				5.625	97.930	97.937	97.945	
3.500	90.041	90.086	90.158	3.500	90.041	90.086	90.158	5.750	98.362	98.165	98.045	
3.625	90.596	90.641	90.713	3.625	90.596	90.641	90.713	5.875	99.029	98.971	98.945	
3.750	91.782	91.846	91.900	3.750	91.782	91.846	91.900	6.000	99.688	99.631	99.355	
3.875	92.336	92.400	92.454	3.875	92.336	92.400	92.454	6.125	100.236	100.179	100.153	
4.000	92.889	92.954	93.008	4.000	92.889	92.954	93.008	6.250	99.950	99.876	100.236	
4.125	93.441	93.506	93.560	4.125	93.441	93.506	93.560	6.375	100.397	100.033	100.238	
4.250	94.520	94.557	94.593	4.250	94.520	94.557	94.593	6.500	101.016	100.653	100.858	
4.375	95.071	95.108	95.144	4.375	95.071	95.108	95.144	6.625	101.509	101.145	101.350	
4.500	95.619	95.656	95.692	4.500	95.619	95.656	95.692	6.750	101.275	100.832	101.129	
4.625	96.414	96.450	96.486	4.625	96.414	96.450	96.486	6.875	101.272	100.931	101.109	
4.750	96.675	96.630	96.615	4.750	96.675	96.630	96.615	7.000	101.557	101.466	101.645	
4.875	97.154	97.086	97.104	4.875	97.154	97.086	97.104	7.125	101.957	101.866	102.045	
5.000	97.689	97.620	97.638	5.000	97.689	97.620	97.638	7.250	101.486	100.898	101.244	
5.125	98.212	98.144	97.912	5.125	98.212	98.144	97.912	7.375	101.558	101.586	101.495	
5.250	98.224	98.164	98.133	5.250	98.224	98.164	98.133	7.500	102.033	102.062	101.970	
5.375	98.649	98.600	98.350	5.375	98.649	98.600	98.350	7.625	102.296	102.324	102.233	
5.500	99.149	99.100	98.849	5.500	99.149	99.100	98.849	7.750				
5.625	99.626	99.576	99.326	5.625	99.626	99.576	99.326	7.875				
5.750	99.414	99.325	99.262	5.750	99.414	99.325	99.262	8.000				
5.875	99.339	99.454	99.436	5.875	99.339	99.454	99.436	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	95.729	95.684	95.670	5.000	93.995	93.955	93.925	4.500	93.134	93.171	93.082	
5.375	96.448	96.430	96.405	5.125	94.532	94.492	94.462	4.625	93.670	93.707	93.618	
5.500	97.277	97.259	97.234	5.250	95.729	95.684	95.670	4.750	92.553	92.484	92.340	
5.625	97.930	97.937	97.945	5.375	96.448	96.430	96.405	4.875	92.833	92.764	92.832	
5.750	98.362	98.165	98.045	5.500	97.277	97.259	97.234	5.000	93.348	93.279	93.347	
5.875	99.029	98.971	98.945	5.625	97.930	97.937	97.945	5.125	93.841	93.773	93.841	
6.000	99.688	99.631	99.355	5.750	98.362	98.165	98.045	5.250	94.048	93.999	93.858	
6.125	100.236	100.179	100.153	5.875	99.029	98.971	98.945	5.375	94.277	94.228	94.028	
6.250	99.950	99.876	100.236	6.000	99.688	99.631	99.355	5.500	94.721	94.672	94.721	
6.375	100.397	100.033	100.238	6.125	100.236	100.179	100.153	5.625	95.369	95.070	95.120	
6.500	101.016	100.653	100.858	6.250	99.950	99.876	100.236	5.750	95.139	95.050	94.987	
6.625	101.509	101.145	101.350	6.375	100.397	100.033	100.238	5.875	94.814	94.730	94.668	
6.750	101.275	100.832	101.129	6.500	101.016	100.653	100.858	6.000	95.298	95.214	95.151	
6.875	101.272	100.931	101.109	6.625	101.509	101.145	101.350	6.125	95.776	95.692	95.629	

Government Adjustments

FICO	Adjustment
> 720+	0.125
680 - 720	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.250
600 - 619	-1.500
580 - 599	-2.000
550 - 579	-3.500
< 550	-4.500
No FICO Score	-3.500

Loan Amount Adjustments

\$75K - \$99,999	-0.750
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.500
3-4 units	-1.000
MFH	-1.750
Non-Owner/2nd Home (Streamline c	-1.500
Temporary Buy/Down*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML



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

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

Effective Time:
 7:58:42 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	98.065	97.812	97.512	6.750	95.465	95.212	94.912	6.750				
6.875	98.599	98.346	98.046	6.875	95.999	95.746	95.446	6.875				
7.000	99.112	98.859	98.559	7.000	96.512	96.259	95.959	7.000				
7.125	99.568	99.315	99.015	7.125	96.968	96.715	96.415	7.125				
7.250	100.014	99.761	99.461	7.250	97.414	97.161	96.861	7.250				
7.375	100.121	99.805	99.505	7.375	97.521	97.205	96.905	7.375				
7.500	100.594	100.278	99.978	7.500	97.994	97.678	97.378	7.500				
7.625	101.020	100.704	100.404	7.625	98.420	98.104	97.804	7.625				
7.750	101.426	101.110	100.810	7.750	98.826	98.510	98.210	7.750				
7.875	100.955	100.577	100.277	7.875	98.355	97.977	97.677	7.875				
8.000	101.388	101.010	100.710	8.000	98.788	98.410	98.110	8.000				
8.125	101.784	101.406	101.106	8.125	99.184	98.806	98.506	8.125				
8.250	102.150	101.772	101.472	8.250	99.550	99.172	98.872	8.250				
8.375				8.375				8.375				

Government DPA												
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.065	95.812	95.512	6.750	93.465	93.212	92.912	6.750				
6.875	96.599	96.346	96.046	6.875	93.999	93.746	93.446	6.875				
7.000	97.112	96.859	96.559	7.000	94.512	94.259	93.959	7.000				
7.125	97.568	97.315	97.015	7.125	94.968	94.715	94.415	7.125				
7.250	98.014	97.761	97.461	7.250	95.414	95.161	94.861	7.250				
7.375	98.121	97.805	97.505	7.375	95.521	95.205	94.905	7.375				
7.500	98.594	98.278	97.978	7.500	95.994	95.678	95.378	7.500				
7.625	99.020	98.704	98.404	7.625	96.420	96.104	95.804	7.625				
7.750	99.426	99.110	98.810	7.750	96.826	96.510	96.210	7.750				
7.875	98.955	98.577	98.277	7.875	96.355	95.977	95.677	7.875				
8.000	99.388	99.010	98.710	8.000	96.788	96.410	96.110	8.000				
8.125	99.784	99.406	99.106	8.125	97.184	96.806	96.506	8.125				
8.250	100.150	99.772	99.472	8.250	97.550	97.172	96.872	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.