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Relock Policy	
Locks expired or cancelled < 60 days:	Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days:	Current Market + 0.25%
Lock Extensions	0.025% per day

Eligible States
AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA

Mortgage Clause	
All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's	
Conventional	\$1,095
FHA	\$1,095
VA	\$1,095
Streamline VA/RHS/FHA	\$995

Lender ID	
FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00



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

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

Effective Time:
7:57:01 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	96.622	96.586	96.636	5.625	96.622	96.586	96.636	5.000	94.015	93.970	93.955	
5.750	97.568	97.561	97.553	5.750	97.568	97.561	97.553	5.125	94.708	94.663	94.649	
5.875	98.119	98.112	98.104	5.875	98.119	98.112	98.104	5.250	95.480	95.436	95.421	
6.000	98.672	98.665	98.657	6.000	98.672	98.665	98.657	5.375	96.119	96.075	96.060	
6.125	99.138	99.131	99.123	6.125	99.138	99.131	99.123	5.500	96.733	96.688	96.673	
6.250	99.430	99.415	99.401	6.250	99.430	99.415	99.401	5.625	98.019	97.756	97.771	
6.375	99.886	99.870	99.855	6.375	99.886	99.870	99.855	5.750	99.066	99.050	99.035	
6.500	100.400	100.385	100.370	6.500	100.400	100.385	100.370	5.875	99.657	99.641	99.626	
6.625	100.783	100.769	100.754	6.625	100.783	100.769	100.754	6.000	100.202	100.186	100.171	
6.750	100.769	100.747	100.726	6.750	100.769	100.747	100.726	6.125	100.473	100.457	100.442	
6.875	101.285	101.257	101.235	6.875	101.285	101.257	101.235	6.250	100.693	100.677	100.662	
7.000	101.689	101.653	101.630	7.000	101.689	101.653	101.630	6.375	101.228	101.213	101.198	
7.125	101.999	101.964	101.941	7.125	101.999	101.964	101.941	6.500	101.654	101.639	101.625	
7.250	101.985	101.949	101.927	7.250	101.985	101.949	101.927	6.625	102.004	101.990	101.975	
7.375	102.400	102.343	102.312	7.375	102.400	102.343	102.312	6.750	101.397	101.360	101.337	
7.500	102.736	102.680	102.649	7.500	102.736	102.680	102.649	6.875	101.849	101.812	101.790	
7.625	103.107	103.052	103.021	7.625	103.107	103.052	103.021	7.000	102.184	102.149	102.126	
7.750	102.840	102.746	102.718	7.750	102.840	102.746	102.718	7.125	102.479	102.444	102.421	
7.875	103.253	103.160	103.131	7.875	103.253	103.160	103.131	7.250	102.230	102.173	102.142	
8.000	102.657	102.674	102.639	8.000	102.657	102.674	102.639	7.375	102.563	102.507	102.476	
8.125	102.772	102.783	102.756	8.125	102.772	102.783	102.756	7.500	102.895	102.825	102.805	
8.250				8.250				7.625	103.224	103.169	103.138	
8.375				8.375				7.750	102.703	102.874	102.835	
8.500				8.500				7.875	103.034	102.956	102.917	
8.625				8.625				8.000	102.262	102.279	102.245	

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	96.293	96.305	96.337	4.625	96.399	96.444	96.444					
4.750	96.946	96.755	96.787	4.750	97.068	96.919	96.919					
4.875	97.350	97.185	97.185	4.875	97.506	97.363	97.363					
5.000	97.764	97.557	97.589	5.000	97.638	97.499	97.499					
5.125	97.977	97.831	97.823	5.125	98.205	98.040	98.040					
5.250	98.435	98.298	98.314	5.250	98.737	98.578	98.578					
5.375	98.841	98.704	98.720	5.375	98.955	98.801	98.801					
5.500	99.469	99.424	99.408	5.500	99.219	99.174	99.158					
5.625	99.357	99.297	99.266	5.625	99.357	99.297	99.266					
5.750	99.861	99.801	99.769	5.750	99.611	99.551	99.769					
5.875	100.323	100.263	100.231	5.875	100.073	100.013	99.981					
6.000	100.641	100.580	100.549	6.000	100.391	100.330	100.299					
6.125	100.282	100.244	100.238	6.125	100.272	100.211	100.180					
6.250	100.758	100.698	100.666	6.250	100.758	100.698	100.666					
6.375	101.201	101.140	101.109	6.375	101.201	101.140	101.109					
6.500	101.478	101.417	101.386	6.500	101.478	101.417	101.386					
6.625	101.071	100.998	100.987	6.625	100.879	100.834	100.818					
6.750	101.353	101.308	101.292	6.750	101.353	101.308	101.292					
6.875	101.529	101.484	101.468	6.875	101.529	101.484	101.468					
7.000	101.763	101.717	101.702	7.000	101.763	101.717	101.702					

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	98.510	98.497	98.486	6.000	98.020	97.976	97.961	5.125	96.287	96.242	96.226	
6.125	98.857	98.842	98.830	6.125	98.522	98.477	98.463	5.250	96.806	96.761	96.745	
6.250	99.382	99.367	99.355	6.250	98.833	98.808	98.874	5.375	97.285	97.240	97.224	
6.375	99.915	99.901	99.889	6.375	99.728	99.684	99.669	5.500	97.638	97.593	97.578	
6.500	100.398	100.385	100.373	6.500	100.230	100.186	100.171	5.625	97.579	97.519	97.488	
6.625	100.671	100.626	100.611	6.625	100.634	100.589	100.574	5.750	98.077	98.017	97.985	
6.750	100.782	100.748	100.728	6.750	100.320	100.275	100.261	5.875	98.533	98.473	98.442	
6.875	101.205	101.171	101.151	6.875	100.824	100.779	100.764	6.000	98.845	98.784	98.753	
7.000	101.643	101.598	101.583	7.000	101.274	101.230	101.215	6.125	99.400	99.339	99.308	
7.125	102.017	101.972	101.957	7.125	101.577	101.532	101.518	6.250	99.881	99.820	99.789	
7.250	101.730	101.725	101.701	7.250	101.234	101.177	101.148	6.375	100.317	100.257	100.225	
7.375	102.046	102.052	102.015	7.375	101.639	101.579	101.550	6.500	100.584	100.523	100.492	
7.500	102.338	102.347	102.308	7.500	102.050	101.991	101.961	6.625	99.882	99.837	99.821	
7.625	102.446	102.448	102.417	7.625	102.273	102.214	102.184	6.750	100.351	100.305	100.290	
7.750	101.641	101.681	101.583	7.750	101.395	101.317	101.278	6.875	100.769	100.724	100.708	
7.875	101.877	101.839	101.764	7.875	100.827	100.848	100.746	7.000	100.982	100.937	100.921	

Conventional Fixed Adjustments

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

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

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125	
640-659	0.000	-0.250	-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	-2.50	

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	96.681	96.595	96.494	5.250				5.250				
5.375	97.078	96.992	96.892	5.375				5.375				
5.500	97.451	97.365	97.265	5.500				5.500				
5.625	97.794	97.708	97.608	5.625	97.444	97.358	97.258	5.625	95.898	95.835	95.772	
5.750	98.135	98.049	97.949	5.750	97.825	97.739	97.639	5.750	97.107	97.021	96.921	
5.875	98.477	98.391	98.291	5.875	98.175	98.089	97.989	5.875	97.293	97.207	97.107	
6.000	98.783	98.697	98.596	6.000	98.526	98.440	98.340	6.000	97.726	97.640	97.540	
6.125	99.050	98.964	98.864	6.125	98.879	98.794	98.693	6.125	98.157	98.072	97.971	
6.250	99.312	99.227	99.126	6.250	99.201	99.116	99.015	6.250	98.550	98.465	98.364	
6.375	99.545	99.460	99.359	6.375	99.466	99.380	99.280	6.375	98.877	98.791	98.691	
6.500	99.740	99.654	99.553	6.500	99.714	99.628	99.527	6.500	99.434	99.348	99.248	
6.625	99.906	99.820	99.720	6.625	99.958	99.873	99.772	6.625	99.733	99.647	99.547	
6.750	100.005	99.919	99.819	6.750	100.194	100.131	100.068	6.750	100.013	99.928	99.827	
6.875	100.135	100.072	100.009	6.875	100.396	100.310	100.210	6.875	100.268	100.183	100.082	
7.000	100.479	100.416	100.353	7.000	100.420	100.357	100.294	7.000	100.233	100.170	100.107	
7.125				7.125	100.659	100.596	100.533	7.125	100.501	100.438	100.376	
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	96.417	96.354	96.291	5.250				5.250				
5.375	96.782	96.719	96.656	5.375				5.375				
5.500	97.108	97.045	96.982	5.500				5.500				
5.625	97.474	97.411	97.348	5.625	97.113	97.050	96.987	5.625	96.068	96.005	95.942	
5.750	97.812	97.749	97.686	5.750	97.541	97.478	97.415	5.750	96.544	96.481	96.418	
5.875	98.009	97.946	97.883	5.875	97.961	97.898	97.835	5.875	96.839	96.776	96.713	
6.000	98.349	98.286	98.223	6.000	98.028	97.965	97.902	6.000	97.317	97.254	97.191	
6.125	98.547	98.484	98.421	6.125	98.428	98.365	98.302	6.125	97.602	97.539	97.476	
6.250	98.889	98.826	98.763	6.250	98.831	98.768	98.705	6.250	98.051	97.988	97.925	
6.375	99.087	99.024	98.961	6.375	99.235	99.172	99.109	6.375	98.501	98.438	98.375	
6.500	99.430	99.367	99.304	6.500	99.472	99.409	99.346	6.500	98.955	98.892	98.829	
6.625	99.631	99.568	99.505	6.625	99.708	99.645	99.582	6.625	99.223	99.160	99.097	
6.750	99.854	99.791	99.728	6.750	100.114	100.051	99.988	6.750	99.678	99.615	99.552	
6.875	100.055	99.992	99.929	6.875	100.182	100.119	100.056	6.875	99.946	99.883	99.820	
7.000	100.399	100.336	100.273	7.000	100.590	100.527	100.464	7.000	100.403	100.340	100.277	
7.125	100.600	100.537	100.474	7.125	100.829	100.766	100.703	7.125	100.671	100.608	100.545	
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	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters					
	≤30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-2.000	-2.000	-2.250	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	97.568	97.561	97.553	5.750	97.556	97.540	97.525	4.375				
5.875	98.119	98.112	98.104	5.875	98.147	98.131	98.116	4.500				
6.000	98.672	98.665	98.657	6.000	98.692	98.676	98.661	4.625				
6.125	99.189	99.144	99.130	6.125	99.234	99.197	99.161	4.750	95.757	95.546	95.538	
6.250	99.430	99.415	99.401	6.250	99.243	99.198	99.184	4.875	96.161	95.950	95.942	
6.375	99.863	99.849	99.834	6.375	99.851	99.807	99.792	5.000	96.825	96.795	96.764	
6.500	100.436	100.392	100.377	6.500	100.436	100.392	100.377	5.125	97.038	97.003	96.972	
6.625	100.943	100.898	100.884	6.625	100.943	100.898	100.884	5.250	97.595	97.577	97.546	
6.750	100.769	100.747	100.726	6.750	100.424	100.379	100.364	5.375	97.921	97.903	97.871	
6.875	101.279	101.257	101.235	6.875	100.964	100.919	100.905	5.500	98.338	98.320	98.289	
7.000	101.737	101.692	101.678	7.000	101.487	101.442	101.428	5.625	98.637	98.618	98.587	
7.125	102.137	102.092	102.078	7.125	101.887	101.842	101.828	5.750	98.901	98.854	98.792	
7.250	101.846	101.789	101.757	7.250	101.596	101.536	101.507	5.875	99.223	99.176	99.114	
7.375	102.351	102.291	102.262	7.375	102.101	102.041	102.012	6.000	99.419	99.371	99.309	

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	95.359	95.158	95.150									
4.875	95.697	95.497	95.489									
5.000	96.347	96.210	96.202									
5.125	96.784	96.648	96.640									
5.250	97.109	96.974	96.966									
5.375	97.430	97.309	97.288									
5.500	97.674	97.656	97.625									
5.625	98.003	97.985	97.953									
5.750	98.206	98.147	98.128									
5.875	98.530	98.469	98.454									
6.000	99.064	99.004	98.926									

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	97.568	97.561	97.553	5.750	97.556	97.540	97.525	4.250				
5.875	98.119	98.112	98.104	5.875	98.147	98.131	98.116	4.375				
6.000	98.672	98.665	98.657	6.000	98.692	98.676	98.661	4.500				
6.125	99.138	99.131	99.123	6.125	99.234	99.197	99.161	4.625				
6.250	99.430	99.415	99.401	6.250	99.235	99.191	99.152	4.750	95.757	95.546	95.538	
6.375	99.863	99.849	99.834	6.375	99.718	99.703	99.688	4.875	96.161	95.950	95.942	
6.500	100.360	100.345	100.330	6.500	100.144	100.129	100.115	5.000	96.825	96.795	96.764	
6.625	100.768	100.753	100.739	6.625	100.494	100.480	100.215	5.125	97.038	97.003	96.972	
6.750	100.769	100.747	100.726	6.750	100.053	100.002	99.951	5.250	97.595	97.577	97.546	
6.875	101.279	101.257	101.235	6.875	100.339	100.302	100.280	5.375	97.921	97.903	97.871	
7.000	101.600	101.578	101.557	7.000	100.674	100.639	100.616	5.500	98.338	98.320	98.289	
7.125	101.955	101.933	101.911	7.125	100.969	100.934	100.911	5.625	98.637	98.618	98.587	
7.250	101.825	101.789	101.752	7.250	100.970	100.913	100.882	5.750	98.901	98.854	98.792	
7.375	102.259	102.223	102.186	7.375	101.325	101.274	101.222	5.875	99.223	99.176	99.114	
7.500	102.545	102.509	102.472	7.500	101.648	101.597	101.546	6.000	99.419	99.371	99.309	

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	95.359	95.158	95.150									
4.875	95.697	95.497	95.489									
5.000	96.347	96.210	96.202									
5.125	96.784	96.648	96.640									
5.250	97.109	96.974	96.966									
5.375	97.430	97.309	97.288									
5.500	97.674	97.656	97.625									
5.625	98.003	97.985	97.953									
5.750	98.206	98.147	98.128									

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	96.372	96.336	96.386	2.625				2.625				
5.750	97.073	97.055	97.078	2.750				2.750				
5.875	97.660	97.637	97.667	2.875				2.875				
6.000	98.231	98.204	98.238	3.000				3.000				
6.125	98.709	98.682	98.717	3.125				3.125				
6.250	98.963	98.954	98.961	3.250				3.250				
6.375	99.499	99.485	99.499	3.375				3.375				
6.500	99.979	99.962	99.981	3.500				3.500				
6.625	100.426	100.409	100.428	3.625				3.625				
6.750	100.364	100.364	100.356	3.750				3.750				
6.875	100.813	100.809	100.808	3.875				3.875				
7.000	101.214	101.206	101.210	4.000				4.000				
7.125	101.610	101.602	101.606	4.125				4.125				
7.250	101.531	101.525	101.502	4.250				4.250				
7.375	101.858	101.847	101.831									

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	95.792	95.819	95.843	5.000				5.000	95.792	95.819	95.843	
5.125	96.588	96.615	96.639	5.125				5.125	96.588	96.615	96.639	
5.250	97.856	97.781	97.631	5.250	97.856	97.781	97.631	5.250	97.856	97.781	97.631	
5.375	98.309	98.234	98.334	5.375	98.309	98.234	98.334	5.375	98.309	98.234	98.334	
5.500	98.784	98.709	98.695	5.500	98.784	98.709	98.695	5.500	98.784	98.709	98.695	
5.625	99.384	99.376	99.391	5.625	99.384	99.376	99.391	5.625	99.384	99.376	99.391	
5.750	99.842	99.797	99.782	5.750	99.842	99.797	99.782	5.750	99.842	99.797	99.782	
5.875	100.337	100.262	100.112	5.875	100.337	100.262	100.112	5.875	100.337	100.262	100.112	
6.000	100.731	100.656	100.525	6.000	100.731	100.656	100.525	6.000	100.731	100.656	100.525	
6.125	101.282	101.121	101.092	6.125	101.282	101.121	101.092	6.125	101.282	101.121	101.092	
6.250	101.637	101.557	101.545	6.250	101.637	101.557	101.545	6.250	101.637	101.557	101.545	
6.375	101.487	101.245	101.003	6.375	101.487	101.245	101.003	6.375	101.487	101.245	101.003	
6.500	102.007	101.765	101.524	6.500	102.007	101.765	101.524	6.500	102.007	101.765	101.524	
6.625	102.321	102.079	101.966	6.625	102.321	102.079	101.966	6.625	102.321	102.079	101.966	
6.750	102.526	102.464	102.434	6.750	102.526	102.464	102.434	6.750	102.526	102.464	102.434	
6.875	102.117	102.132	102.147	6.875	102.117	102.132	102.147	6.875	102.117	102.132	102.147	
7.000	102.511	102.527	102.542	7.000	102.511	102.527	102.542	7.000	102.511	102.527	102.542	
7.125	102.899	102.914	102.929	7.125	102.899	102.914	102.929	7.125	102.899	102.914	102.929	
7.250	103.218	103.097	102.985	7.250	103.218	103.097	102.985	7.250	103.218	103.097	102.985	
7.375	102.690	102.569	102.448	7.375	102.690	102.569	102.448	7.375	102.690	102.569	102.448	
7.500	103.070	102.949	102.828	7.500	103.070	102.949	102.828	7.500	103.070	102.949	102.828	
7.625	103.273	103.152	103.031	7.625	103.273	103.152	103.031	7.625	103.273	103.152	103.031	
7.750	102.675	102.600	102.450	7.750	102.675	102.600	102.450	7.750	102.675	102.600	102.450	
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	94.928	94.705	94.678	
2.875				2.875				5.125	95.463	95.491	95.464	
3.000				3.000				5.250	96.429	96.385	96.370	
3.125				3.125				5.375	97.219	97.222	97.200	
3.250				3.250				5.500	98.046	98.049	98.027	
3.375				3.375				5.625	98.703	98.718	98.733	
3.500	90.816	90.865	90.941	3.500	90.816	90.865	90.941	5.750	99.000	98.803	98.745	
3.625	91.371	91.421	91.496	3.625	91.371	91.421	91.496	5.875	99.694	99.499	99.471	
3.750	92.519	92.573	92.630	3.750	92.519	92.573	92.630	6.000	100.147	100.156	100.128	
3.875	93.074	93.127	93.185	3.875	93.074	93.127	93.185	6.125	100.691	100.700	100.672	
4.000	93.627	93.680	93.738	4.000	93.627	93.680	93.738	6.250	100.501	100.446	100.806	
4.125	94.179	94.232	94.290	4.125	94.179	94.232	94.290	6.375	100.718	100.449	100.399	
4.250	95.222	95.278	95.318	4.250	95.222	95.278	95.318	6.500	101.239	100.808	101.009	
4.375	95.772	95.829	95.868	4.375	95.772	95.829	95.868	6.625	101.595	101.282	101.483	
4.500	96.318	96.375	96.415	4.500	96.318	96.375	96.415	6.750	101.458	101.054	101.384	
4.625	97.110	97.166	96.956	4.625	97.110	97.166	96.956	6.875	101.307	100.970	101.153	
4.750	97.261	97.202	97.187	4.750	97.261	97.202	97.187	7.000	101.581	101.494	101.677	
4.875	97.799	97.703	97.725	4.875	97.799	97.703	97.725	7.125	101.974	101.887	102.070	
5.000	98.327	98.231	98.253	5.000	98.327	98.231	98.253	7.250	101.374	100.414	101.132	
5.125	98.842	98.746	98.768	5.125	98.842	98.746	98.768	7.375	101.466	101.385	101.288	
5.250	98.850	98.804	98.789	5.250	98.850	98.804	98.789	7.500	101.924	101.594	101.496	
5.375	99.090	99.045	99.049	5.375	99.090	99.045	99.049	7.625	101.921	101.841	101.743	
5.500	99.576	99.531	99.534	5.500	99.576	99.531	99.534	7.750				
5.625	100.034	99.989	99.993	5.625	100.034	99.989	99.993	7.875				
5.750	99.865	99.805	99.773	5.750	99.865	99.805	99.773	8.000				
5.875	99.971	99.946	99.932	5.875	99.971	99.946	99.932	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	96.429	96.385	96.370	5.000	94.928	94.705	94.678	4.500	93.829	93.886	93.801	
5.375	97.219	97.222	97.200	5.125	95.463	95.491	95.464	4.625	94.359	94.416	94.331	
5.500	98.046	98.049	98.027	5.250	96.429	96.385	96.370	4.750	93.198	93.102	92.924	
5.625	98.703	98.718	98.733	5.375	97.219	97.222	97.200	4.875	93.469	93.373	93.445	
5.750	99.000	98.803	98.745	5.500	98.046	98.049	98.027	5.000	93.969	93.874	93.946	
5.875	99.694	99.499	99.471	5.625	98.703	98.718	98.733	5.125	94.441	94.346	94.417	
6.000	100.147	100.156	100.128	5.750	99.000	98.803	98.745	5.250	94.575	94.529	94.514	
6.125	100.691	100.700	100.672	5.875	99.694	99.499	99.471	5.375	94.693	94.648	94.701	
6.250	100.501	100.446	100.806	6.000	100.147	100.156	100.128	5.500	95.355	95.310	95.113	
6.375	100.718	100.449	100.399	6.125	100.691	100.700	100.672	5.625	95.715	95.670	95.474	
6.500	101.239	100.808	101.009	6.250	100.501	100.446	100.806	5.750	95.590	95.530	95.498	
6.625	101.595	101.282	101.483	6.375	100.718	100.449	100.399	5.875	95.081	95.021	94.990	
6.750	101.458	101.054	101.384	6.500	101.239	100.808	101.009	6.000	95.555	95.495	95.464	
6.875	101.307	100.970	101.153	6.625	101.595	101.282	101.483	6.125	96.017	95.956	95.925	
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	97.856	97.781	97.631	5.250	97.856	97.781	97.631	5.250	97.856	97.781	97.631	
5.375	98.309	98.234	98.334	5.375	98.309	98.234	98.334	5.375	98.309	98.234	98.334	
5.500	98.784	98.709	98.695	5.500	98.784	98.709	98.695	5.500	98.784	98.709	98.695	
5.625	99.384	99.376	99.391	5.625	99.384	99.376	99.391	5.625	99.384	99.376	99.391	
5.750	99.842	99.797	99.782	5.750	99.842	99.797	99.782	5.750	99.842	99.797	99.782	
5.875	100.337	100.262	100.112	5.875	100.337	100.262	100.112	5.875	100.337	100.262	100.112	
6.000	100.731	100.656	100.525	6.000	100.731	100.656	100.525	6.000	100.731	100.656	100.525	
6.125	101.282	101.121	101.092	6.125	101.282	101.121	101.092	6.125	101.282	101.121	101.092	
6.250	101.637	101.557	101.545	6.250	101.637	101.557	101.545	6.250	101.637	101.557	101.545	
6.375	101.487	101.245	101.003	6.375	101.487	101.245	101.003	6.375	101.487	101.245	101.003	
6.500	102.007	101.765	101.524	6.500	102.007	101.765	101.524	6.500	102.007	101.765	101.524	
6.625	102.321	102.079	101.966	6.625	102.321	102.079	101.966	6.625	102.321	102.079	101.966	
6.750	102.526	102.464	102.434	6.750	102.526	102.464	102.434	6.750	102.526	102.464	102.434	
6.875	102.117	102.132	102.147	6.875	102.117	102.132	102.147	6.875	102.117	102.132	102.147	
7.000	102.511	102.527	102.542	7.000	102.511	102.527	102.542	7.000	102.511	102.527	102.542	
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	96.318	96.375	96.415	4.250	95.222	95.278	95.318	4.250	96.429	96.385	96.370	
4.625	97.110	97.166	96.956	4.375	95.772	95.829	95.868	5.375	97.219	97.222	97.200	
4.750	97.261	97.202	97.187	4.500	96.318	96.375	96.415	5.500	98.046	98.049	98.027	
4.875	97.799	97.703	97.725	4.625	97.110	97.166	96.956	5.625	98.703	98.718	98.733	
5.000	98.327	98.231	98.253	4.750	97.261	97.						

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	97.809	97.734	97.834	5.375	97.809	97.734	97.834	5.000				
5.500	98.284	98.209	98.145	5.500	98.284	98.209	98.145	5.125	97.106	97.281	97.131	
5.625	98.884	98.876	98.891	5.625	98.884	98.876	98.891	5.250	97.809	97.734	97.834	
5.750	99.342	99.297	99.282	5.750	99.342	99.297	99.282	5.375	98.284	98.209	98.145	
5.875	99.837	99.762	99.612	5.875	99.837	99.762	99.612	5.500	98.884	98.876	98.891	
6.000	100.231	100.156	100.025	6.000	100.231	100.156	100.025	5.625	99.342	99.297	99.282	
6.125	100.782	100.621	100.592	6.125	100.782	100.621	100.592	5.750	99.837	99.762	99.612	
6.250	101.137	100.971	100.942	6.250	101.137	100.971	100.942	6.000	100.231	100.156	100.025	
6.375	100.987	100.745	100.503	6.375	100.987	100.745	100.503	6.125	100.782	100.621	100.592	
6.500	101.507	101.265	101.024	6.500	101.507	101.265	101.024	6.250	101.137	100.971	100.942	
6.625	101.821	101.579	101.466	6.625	101.821	101.579	101.466	6.375	100.987	100.745	100.503	
6.750	101.953	101.869	101.884	6.750	101.953	101.869	101.884	6.500	101.507	101.265	101.024	
6.875	101.617	101.632	101.647	6.875	101.617	101.632	101.647	6.625	101.821	101.579	101.466	
7.000	102.011	102.027	102.042	7.000	102.011	102.027	102.042	6.750	101.953	101.869	101.884	
7.125	102.399	102.414	102.429	7.125	102.399	102.414	102.429	6.875	101.617	101.632	101.647	
7.250	102.718	102.597	102.485	7.250	102.718	102.597	102.485	7.000	102.011	102.027	102.042	
7.375	102.190	102.069	101.948	7.375	102.190	102.069	101.948	7.125	102.399	102.414	102.429	
7.500	102.570	102.449	102.328	7.500	102.570	102.449	102.328	7.250	102.718	102.597	102.485	
7.625	102.773	102.652	102.531	7.625	102.773	102.652	102.531	7.375	102.190	102.069	101.948	
7.750	102.175	102.100	101.950	7.750	102.175	102.100	101.950	7.500	102.570	102.449	102.328	
7.875	102.325	102.250	102.100	7.875	102.325	102.250	102.100	7.625	102.773	102.652	102.531	
8.000	102.475	102.400	102.250	8.000	102.475	102.400	102.250	7.750	102.175	102.100	101.950	
8.125	102.625	102.550	102.400	8.125	102.625	102.550	102.400					
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	95.929	95.885	95.870	
3.250				3.250				5.375	96.598	96.621	96.599	
3.375				3.375				5.500	97.311	97.334	97.312	
3.500	90.327	90.376	90.452	3.500	90.327	90.376	90.452	5.625	98.203	98.218	97.983	
3.625	90.847	90.896	90.972	3.625	90.847	90.896	90.972	5.750	98.500	98.303	98.245	
3.750	92.089	92.142	92.200	3.750	92.089	92.142	92.200	5.875	99.194	98.997	98.900	
3.875	92.607	92.660	92.717	3.875	92.607	92.660	92.717	6.000	99.490	99.419	99.391	
4.000	93.118	93.171	93.229	4.000	93.118	93.171	93.229	6.125	99.962	99.983	99.956	
4.125	93.622	93.675	93.733	4.125	93.622	93.675	93.733	6.250	100.001	99.946	100.306	
4.250	94.126	94.179	94.234	4.250	94.126	94.179	94.234	6.375	100.218	99.820	99.771	
4.375	95.275	95.331	95.371	4.375	95.275	95.331	95.371	6.500	100.739	100.330	100.281	
4.500	95.760	95.817	95.857	4.500	95.760	95.817	95.857	6.625	101.052	100.660	100.610	
4.625	96.480	96.537	96.577	4.625	96.480	96.537	96.577	6.750	100.958	100.554	100.884	
4.750	96.783	96.702	96.709	4.750	96.783	96.702	96.709	6.875	100.620	100.553	100.486	
4.875	97.246	97.150	97.172	4.875	97.246	97.150	97.172	7.000	100.996	100.929	100.861	
5.000	97.685	97.589	97.611	5.000	97.685	97.589	97.611	7.125	101.225	101.158	101.179	
5.125	98.098	98.003	98.024	5.125	98.098	98.003	98.024	7.250	100.874	99.726	100.632	
5.250	98.350	98.304	98.289	5.250	98.350	98.304	98.289	7.375	100.709	100.649	100.551	
5.375	98.465	98.420	98.424	5.375	98.465	98.420	98.424	7.500	101.059	100.748	100.901	
5.500	98.841	98.796	98.799	5.500	98.841	98.796	98.799	7.625	101.007	100.947	101.099	
5.625	99.184	99.139	99.142	5.625	99.184	99.139	99.142	7.750				
5.750	99.365	99.305	99.273	5.750	99.365	99.305	99.273	7.875				
5.875	99.298	99.272	99.258	5.875	99.298	99.272	99.258	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	100.739	100.330	100.281	6.125	99.962	99.983	99.956	4.500	93.193	93.250	93.165	
6.625	101.052	100.660	100.610	6.250	100.001	99.946	100.306	4.625	93.618	93.675	93.590	
6.750	100.958	100.554	100.884	6.375	100.218	99.820	99.771	4.750	92.667	92.571	92.412	
6.875	100.620	100.553	100.486	6.500	100.739	100.330	100.281	4.875	93.081	92.985	92.807	
7.000	100.996	100.929	100.861	6.625	101.052	100.660	100.610	5.000	93.458	93.363	93.185	
7.125	101.225	101.158	101.179	6.750	100.958	100.554	100.884	5.125	93.797	93.701	93.525	
7.250	100.874	99.726	100.632	6.875	100.620	100.553	100.486	5.250	94.075	94.029	94.014	
7.375	100.709	100.649	100.551	7.000	100.996	100.929	100.861	5.375	94.232	94.187	93.990	
7.500	101.059	100.748	100.901	7.125	101.225	101.158	101.179	5.500	94.524	94.479	94.288	
7.625	101.007	100.947	101.099	7.250	100.874	99.726	100.632	5.625	94.863	94.802	94.771	
7.750				7.375	100.709	100.649	100.551	5.750	95.090	95.030	94.998	
7.875				7.500	101.059	100.748	100.901	5.875	94.581	94.521	94.490	
8.000				7.625	101.007	100.947	101.099	6.000	95.055	94.995	94.964	
8.125				7.750				6.125	95.517	95.456	95.425	
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	100.987	100.745	100.503	6.375	100.987	100.745	100.503	6.000	100.231	100.156	100.025	
6.500	101.507	101.265	101.024	6.500	101.507	101.265	101.024	6.125	100.782	100.621	100.592	
6.625	101.821	101.579	101.466	6.625	101.821	101.579	101.466	6.250	101.137	100.971	100.942	
6.750	101.953	101.869	101.884	6.750	101.953	101.869	101.884	6.375	100.987	100.745	100.503	
6.875	101.617	101.632	101.647	6.875	101.617	101.632	101.647	6.500	101.507	101.265	101.024	
7.000	102.011	102.027	102.042	7.000	102.011	102.027	102.042	6.625	101.821	101.579	101.466	
7.125	102.399	102.414	102.429	7.125	102.399	102.414	102.429	6.750	101.953	101.869	101.884	
7.250	102.718	102.597	102.485	7.250	102.718	102.597	102.485	6.875	101.617	101.632	101.647	
7.375	102.190	102.069	101.948	7.375	102.190	102.069	101.948	7.000	102.011	102.027	102.042	
7.500	102.570	102.449	102.328	7.500	102.570	102.449	102.328	7.125	102.399	102.414	102.429	
7.625	102.773	102.652	102.531	7.625	102.773	102.652	102.531	7.250	102.718	102.597	102.485	
7.750	102.175	102.100	101.950	7.750	102.175	102.100	101.950	7.375	102.190	102.069	101.948	
7.875	102.325	102.250	102.100	7.875	102.325	102.250	102.100	7.500	102.570	102.449	102.328	
8.000	102.475	102.400	102.250	8.000	102.475	102.400	102.250	7.625	102.773	102.652	102.531	
8.125	102.625	102.550	102.400	8.125	102.625	102.550	102.400	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	95.760	95.817	95.857	4.500	95.760	95.817	95.857	6.625	101.052	100.660	100.610	
4.625	96.480	96.537	96.577	4.625	96.480	96.537	96.577	6.750	100.958	100.554	100.884	
4.750	96.783	96.702	96.709	4.750	96.783	96.702	96.709	6.875	100.620	100.553	100.486	
4.875	97.246	97.150	97.172	4.875	97.246	97.150	97.172	7.000	100.996	100.929	100.861	
5.000	97.685	97.589	97.611	5.000	97.685	97.589	97.611	7.125	101.225	101.158	101.179	
5.125	98.098	98.003	98.024	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:
7:57:01 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	98.060	97.874	97.574	6.750	95.460	95.274	94.974	6.750				
6.875	98.574	98.388	98.088	6.875	95.974	95.788	95.488	6.875				
7.000	99.067	98.881	98.581	7.000	96.467	96.281	95.981	7.000				
7.125	99.513	99.327	99.027	7.125	96.913	96.727	96.427	7.125				
7.250	99.939	99.753	99.453	7.250	97.339	97.153	96.853	7.250				
7.375	100.139	99.894	99.594	7.375	97.539	97.294	96.994	7.375				
7.500	100.592	100.347	100.047	7.500	97.992	97.747	97.447	7.500				
7.625	100.998	100.753	100.453	7.625	98.398	98.153	97.853	7.625				
7.750	101.384	101.139	100.839	7.750	98.784	98.539	98.239	7.750				
7.875	100.953	100.650	100.350	7.875	98.353	98.050	97.750	7.875				
8.000	101.366	101.063	100.763	8.000	98.766	98.463	98.163	8.000				
8.125	101.742	101.439	101.139	8.125	99.142	98.839	98.539	8.125				
8.250	102.098	101.795	101.495	8.250	99.498	99.195	98.895	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	96.060	95.874	95.574	6.750	93.460	93.274	92.974	6.750				
6.875	96.574	96.388	96.088	6.875	93.974	93.788	93.488	6.875				
7.000	97.067	96.881	96.581	7.000	94.467	94.281	93.981	7.000				
7.125	97.513	97.327	97.027	7.125	94.913	94.727	94.427	7.125				
7.250	97.939	97.753	97.453	7.250	95.339	95.153	94.853	7.250				
7.375	98.139	97.894	97.594	7.375	95.539	95.294	94.994	7.375				
7.500	98.592	98.347	98.047	7.500	95.992	95.747	95.447	7.500				
7.625	98.998	98.753	98.453	7.625	96.398	96.153	95.853	7.625				
7.750	99.384	99.139	98.839	7.750	96.784	96.539	96.239	7.750				
7.875	98.953	98.650	98.350	7.875	96.353	96.050	95.750	7.875				
8.000	99.366	99.063	98.763	8.000	96.766	96.463	96.163	8.000				
8.125	99.742	99.439	99.139	8.125	97.142	96.839	96.539	8.125				
8.250	100.098	99.795	99.495	8.250	97.498	97.195	96.895	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.