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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:
7:59:18 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	96.101	96.130	96.134	5.625	96.101	96.130	96.134	5.000	93.490	93.446	93.431	
5.750	97.202	97.194	97.186	5.750	97.202	97.194	97.186	5.125	94.202	94.157	94.143	
5.875	97.756	97.749	97.740	5.875	97.756	97.749	97.740	5.250	94.964	94.919	94.904	
6.000	98.315	98.308	98.300	6.000	98.315	98.308	98.300	5.375	95.633	95.558	95.543	
6.125	98.788	98.780	98.772	6.125	98.788	98.780	98.772	5.500	96.205	96.161	96.146	
6.250	99.151	99.136	99.121	6.250	99.151	99.136	99.121	5.625	97.320	97.324	97.326	
6.375	99.603	99.585	99.571	6.375	99.603	99.585	99.571	5.750	98.685	98.669	98.653	
6.500	100.119	100.103	100.089	6.500	100.119	100.103	100.089	5.875	99.029	99.263	99.247	
6.625	100.506	100.490	100.477	6.625	100.506	100.490	100.477	6.000	99.577	99.561	99.545	
6.750	100.559	100.537	100.514	6.750	100.559	100.537	100.514	6.125	100.101	100.085	100.069	
6.875	101.072	101.050	101.028	6.875	101.072	101.050	101.028	6.250	100.405	100.388	100.373	
7.000	101.452	101.415	101.393	7.000	101.452	101.415	101.393	6.375	100.944	100.927	100.913	
7.125	101.763	101.739	101.716	7.125	101.763	101.739	101.716	6.500	101.373	101.357	101.343	
7.250	101.798	101.740	101.709	7.250	101.798	101.740	101.709	6.625	101.725	101.710	101.696	
7.375	102.215	102.159	102.128	7.375	102.215	102.159	102.128	6.750	101.154	101.115	101.093	
7.500	102.553	102.497	102.468	7.500	102.553	102.497	102.468	6.875	101.609	101.572	101.549	
7.625	102.922	102.867	102.837	7.625	102.922	102.867	102.837	7.000	101.946	101.910	101.888	
7.750	103.697	103.618	103.578	7.750	103.697	103.618	103.578	7.125	102.241	102.206	102.184	
7.875	103.116	103.023	102.996	7.875	103.116	103.023	102.996	7.250	102.042	101.985	101.954	
8.000	102.537	102.575	102.508	8.000	102.537	102.575	102.508	7.375	102.378	102.572	102.291	
8.125	102.661	102.705	102.634	8.125	102.661	102.705	102.634	7.500	102.695	102.639	102.609	
8.250				8.250				7.625	103.035	102.980	102.950	
8.375				8.375				7.750	102.831	102.752	102.712	
8.500				8.500				7.875	102.916	102.838	102.799	
8.625				8.625				8.000	102.155	102.192	102.125	

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	96.019	96.008	96.050	4.625	96.160	96.084	96.084					
4.750	96.767	96.556	96.549	4.750	96.696	96.641	96.641					
4.875	97.172	96.963	96.954	4.875	97.153	97.103	97.103					
5.000	97.588	97.379	97.371	5.000	97.287	97.242	97.242					
5.125	97.796	97.720	97.712	5.125	98.092	98.028	98.028					
5.250	98.237	98.161	98.153	5.250	98.362	98.303	98.303					
5.375	98.627	98.552	98.544	5.375	98.597	98.543	98.543					
5.500	99.127	99.082	99.066	5.500	99.127	99.082	99.066					
5.625	99.150	99.069	99.062	5.625	99.023	98.947	98.900					
5.750	99.536	99.455	99.448	5.750	99.531	99.455	99.408					
5.875	99.990	99.914	99.867	5.875	99.990	99.914	99.867					
6.000	100.276	100.200	100.158	6.000	100.276	100.200	100.153					
6.125	100.114	100.075	100.070	6.125	99.982	99.922	99.901					
6.250	100.471	100.426	100.420	6.250	100.471	100.411	100.379					
6.375	100.909	100.848	100.817	6.375	100.909	100.848	100.817					
6.500	101.153	101.092	101.061	6.500	101.153	101.092	101.061					
6.625	100.885	100.812	100.802	6.625	100.654	100.593	100.562					
6.750	101.129	101.069	101.037	6.750	101.129	101.069	101.037					
6.875	101.550	101.489	101.458	6.875	101.550	101.489	101.458					
7.000	101.757	101.696	101.665	7.000	101.757	101.696	101.665					

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	98.138	98.126	98.115	6.000	97.578	97.534	97.518	5.125	95.962	95.916	95.901	
6.125	98.569	98.554	98.541	6.125	98.079	98.034	98.018	5.250	96.490	96.445	96.429	
6.250	99.097	99.083	99.071	6.250	98.554	98.510	98.494	5.375	96.969	96.924	96.908	
6.375	99.635	99.621	99.609	6.375	99.375	99.361	99.349	5.500	97.298	97.253	97.237	
6.500	100.121	100.108	100.097	6.500	99.861	99.816	99.800	5.625	97.245	97.169	97.122	
6.625	100.276	100.264	100.253	6.625	100.263	100.218	100.203	5.750	97.747	97.671	97.624	
6.750	100.543	100.508	100.488	6.750	100.050	100.005	99.989	5.875	98.200	98.124	98.077	
6.875	100.970	100.935	100.915	6.875	100.558	100.513	100.497	6.000	98.547	98.486	98.455	
7.000	101.373	101.328	101.312	7.000	101.010	100.966	100.950	6.125	99.111	99.050	99.019	
7.125	101.686	101.641	101.626	7.125	101.314	101.270	101.254	6.250	99.594	99.533	99.502	
7.250	101.537	101.545	101.496	7.250	101.047	100.991	100.962	6.375	100.024	99.964	99.932	
7.375	101.859	101.860	101.815	7.375	101.463	101.404	101.374	6.500	100.256	100.195	100.164	
7.500	102.156	102.157	102.113	7.500	101.877	101.818	101.788	6.625	99.657	99.596	99.565	
7.625	102.276	102.282	102.234	7.625	102.107	102.047	102.018	6.750	100.127	100.066	100.035	
7.750	101.514	101.496	101.443	7.750	101.275	101.197	101.158	6.875	100.539	100.478	100.447	
7.875	101.739	101.689	101.624	7.875	100.698	100.671	100.605	7.000	100.722	100.661	100.630	

Conventional Fixed Adjustments

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125	
740-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250	
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500	
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-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	0.000	0.000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
740-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.0				

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	96.552	96.465	96.365	5.250				5.250				
5.375	96.942	96.855	96.754	5.375				5.375				
5.500	97.313	97.226	97.125	5.500				5.500				
5.625	97.663	97.576	97.475	5.625	97.285	97.198	97.097	5.625	95.749	95.686	95.624	
5.750	98.005	97.918	97.817	5.750	97.667	97.580	97.479	5.750	96.929	96.842	96.742	
5.875	98.339	98.252	98.152	5.875	98.017	97.930	97.830	5.875	97.108	97.021	96.920	
6.000	98.642	98.555	98.455	6.000	98.366	98.279	98.178	6.000	97.538	97.451	97.601	
6.125	98.911	98.824	98.724	6.125	98.712	98.625	98.525	6.125	97.971	97.884	97.784	
6.250	99.175	99.088	98.987	6.250	99.035	98.948	98.848	6.250	98.365	98.278	98.177	
6.375	99.401	99.313	99.213	6.375	99.300	99.213	99.113	6.375	98.684	98.847	98.747	
6.500	99.598	99.511	99.411	6.500	99.552	99.465	99.365	6.500	99.241	99.154	99.054	
6.625	99.767	99.680	99.580	6.625	99.791	99.704	99.604	6.625	99.535	99.448	99.347	
6.750	99.868	99.781	99.699	6.750	100.059	99.996	99.933	6.750	99.817	99.730	99.629	
6.875	100.025	99.962	99.899	6.875	100.226	100.139	100.038	6.875	100.079	99.992	99.891	
7.000	100.369	100.306	100.243	7.000	100.284	100.221	100.158	7.000	100.076	100.013	99.950	
7.125				7.125	100.523	100.460	100.397	7.125	100.344	100.281	100.218	
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	96.313	96.250	96.187	5.250				5.250				
5.375	96.677	96.614	96.551	5.375				5.375				
5.500	97.003	96.940	96.877	5.500				5.500				
5.625	97.369	97.306	97.243	5.625	96.983	96.920	96.857	5.625	95.919	95.856	95.793	
5.750	97.705	97.642	97.579	5.750	97.410	97.347	97.284	5.750	96.395	96.332	96.269	
5.875	97.902	97.839	97.776	5.875	97.829	97.766	97.703	5.875	96.689	96.626	96.563	
6.000	98.242	98.179	98.116	6.000	97.896	97.833	97.770	6.000	97.166	97.103	97.040	
6.125	98.440	98.377	98.314	6.125	98.296	98.233	98.170	6.125	97.450	97.387	97.324	
6.250	98.781	98.718	98.655	6.250	98.698	98.635	98.572	6.250	97.899	97.836	97.773	
6.375	98.979	98.916	98.853	6.375	99.102	99.039	98.976	6.375	98.348	98.285	98.222	
6.500	99.322	99.259	99.196	6.500	99.338	99.275	99.212	6.500	98.801	98.738	98.675	
6.625	99.522	99.459	99.396	6.625	99.574	99.511	99.448	6.625	99.068	99.005	98.942	
6.750	99.745	99.682	99.619	6.750	99.979	99.916	99.853	6.750	99.522	99.459	99.396	
6.875	99.945	99.882	99.819	6.875	100.047	99.984	99.921	6.875	99.790	99.727	99.664	
7.000	100.289	100.226	100.163	7.000	100.454	100.391	100.328	7.000	100.246	100.183	100.120	
7.125	100.490	100.427	100.364	7.125	100.693	100.630	100.567	7.125	100.514	100.451	100.388	
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	97.202	97.194	97.186	5.750	97.175	97.159	97.143	4.375				
5.875	97.756	97.749	97.740	5.875	97.769	97.753	97.737	4.500				
6.000	98.315	98.308	98.300	6.000	98.317	98.301	98.285	4.625				
6.125	98.788	98.780	98.772	6.125	98.761	98.724	98.686	4.750	95.578	95.367	95.360	
6.250	99.151	99.136	99.121	6.250	98.895	98.878	98.863	4.875	95.983	95.774	95.765	
6.375	99.586	99.572	99.556	6.375	99.465	99.420	99.405	5.000	96.649	96.531	96.500	
6.500	100.089	100.074	100.058	6.500	100.055	100.010	99.995	5.125	96.857	96.781	96.773	
6.625	100.573	100.528	100.512	6.625	100.573	100.528	100.512	5.250	97.340	97.317	97.286	
6.750	100.559	100.537	100.514	6.750	100.152	100.108	100.092	5.375	97.688	97.648	97.616	
6.875	101.072	101.050	101.028	6.875	100.697	100.652	100.636	5.500	98.091	98.068	98.037	
7.000	101.473	101.429	101.413	7.000	101.223	101.179	101.163	5.625	98.388	98.365	98.334	
7.125	101.874	101.829	101.814	7.125	101.624	101.579	101.564	5.750	98.650	98.598	98.535	
7.250	101.706	101.669	101.632	7.250	101.416	101.357	101.327	5.875	98.976	98.924	98.862	
7.375	102.174	102.115	102.085	7.375	101.924	101.865	101.835	6.000	99.294	99.226	99.219	

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	95.182	94.982	94.973									
4.875	95.521	95.321	95.313									
5.000	96.164	96.098	96.090									
5.125	96.604	96.538	96.530									
5.250	96.932	96.867	96.859									
5.375	97.253	97.189	97.181									
5.500	97.427	97.405	97.373									
5.625	97.772	97.731	97.700									
5.750	98.118	98.048	98.041									
5.875	98.445	98.376	98.369									
6.000	98.820	98.754	98.676									

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	97.202	97.194	97.186	5.750	97.175	97.159	97.143	4.250				
5.875	97.756	97.749	97.740	5.875	97.769	97.753	97.737	4.375				
6.000	98.315	98.308	98.300	6.000	98.317	98.301	98.285	4.500				
6.125	98.788	98.780	98.772	6.125	98.761	98.724	98.686	4.625				
6.250	99.151	99.136	99.121	6.250	98.895	98.878	98.863	4.750	95.578	95.367	95.360	
6.375	99.586	99.572	99.556	6.375	99.434	99.417	99.403	4.875	95.983	95.774	95.765	
6.500	100.089	100.074	100.058	6.500	99.863	99.847	99.583	5.000	96.649	96.531	96.500	
6.625	100.504	100.489	100.473	6.625	99.965	99.950	99.936	5.125	96.857	96.781	96.773	
6.750	100.559	100.537	100.514	6.750	99.738	99.687	99.635	5.250	97.340	97.317	97.286	
6.875	101.072	101.050	101.028	6.875	100.099	100.062	100.039	5.375	97.688	97.648	97.616	
7.000	101.421	101.399	101.377	7.000	100.436	100.400	100.378	5.500	98.091	98.068	98.037	
7.125	101.761	101.739	101.716	7.125	100.731	100.696	100.674	5.625	98.388	98.365	98.334	
7.250	101.706	101.669	101.632	7.250	100.782	100.725	100.694	5.750	98.650	98.598	98.535	
7.375	102.114	102.078	102.040	7.375	101.152	101.101	101.048	5.875	98.976	98.924	98.862	
7.500	102.385	102.348	102.311	7.500	101.475	101.424	101.371	6.000	99.294	99.226	99.219	

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	95.182	94.982	94.973									
4.875	95.521	95.321	95.313									
5.000	96.164	96.098	96.090									
5.125	96.604	96.538	96.530									
5.250	96.932	96.867	96.859									
5.375	97.253	97.189	97.181									
5.500	97.427	97.405	97.373									
5.625	97.772	97.731	97.700									
5.750	98.118	98.048	98.041									

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



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

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	95.851	95.880	95.884	2.625				2.625				
5.750	96.625	96.637	96.633	2.750				2.750				
5.875	97.214	97.232	97.225	2.875				2.875				
6.000	97.787	97.809	97.798	3.000				3.000				
6.125	98.268	98.290	98.280	3.125				3.125				
6.250	98.592	98.614	98.595	3.250				3.250				
6.375	99.132	99.159	99.136	3.375				3.375				
6.500	99.615	99.647	99.621	3.500				3.500				
6.625	100.064	100.095	100.069	3.625				3.625				
6.750	100.087	100.102	100.068	3.750				3.750				
6.875	100.540	100.561	100.523	3.875				3.875				
7.000	100.946	100.971	100.930	4.000				4.000				
7.125	101.349	101.374	101.333	4.125				4.125				
7.250	101.325	101.334	101.285	4.250				4.250				
7.375	101.659	101.673	101.620									

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:
7:59:18 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	95.375	95.369	95.407	5.000				5.000	95.375	95.369	95.407	
5.125	96.187	96.181	96.219	5.125				5.125	96.187	96.181	96.219	
5.250	97.528	97.453	97.303	5.250	97.528	97.453	97.303	5.250	97.528	97.453	97.303	
5.375	97.981	97.906	98.006	5.375	97.981	97.906	98.006	5.375	97.981	97.906	98.006	
5.500	98.456	98.393	98.378	5.500	98.456	98.393	98.378	5.500	98.456	98.393	98.378	
5.625	99.056	98.987	98.972	5.625	99.056	98.987	98.972	5.625	99.056	98.987	98.972	
5.750	99.948	99.758	99.567	5.750	99.948	99.758	99.567	5.750	99.948	99.758	99.567	
5.875	100.414	100.224	100.033	5.875	100.414	100.224	100.033	5.875	100.414	100.224	100.033	
6.000	100.856	100.666	100.475	6.000	100.856	100.666	100.475	6.000	100.856	100.666	100.475	
6.125	101.428	101.237	101.047	6.125	101.428	101.237	101.047	6.125	101.428	101.237	101.047	
6.250	101.789	101.598	101.408	6.250	101.789	101.598	101.408	6.250	101.789	101.598	101.408	
6.375	101.248	101.182	101.116	6.375	101.248	101.182	101.116	6.375	101.248	101.182	101.116	
6.500	101.785	101.720	101.654	6.500	101.785	101.720	101.654	6.500	101.785	101.720	101.654	
6.625	102.102	102.036	101.970	6.625	102.102	102.036	101.970	6.625	102.102	102.036	101.970	
6.750	102.488	102.388	102.372	6.750	102.488	102.388	102.372	6.750	102.488	102.388	102.372	
6.875	102.034	101.968	101.902	6.875	102.034	101.968	101.902	6.875	102.034	101.968	101.902	
7.000	102.447	102.381	102.315	7.000	102.447	102.381	102.315	7.000	102.447	102.381	102.315	
7.125	102.834	102.768	102.702	7.125	102.834	102.768	102.702	7.125	102.834	102.768	102.702	
7.250	103.179	103.062	102.945	7.250	103.179	103.062	102.945	7.250	103.179	103.062	102.945	
7.375	102.664	102.547	102.430	7.375	102.664	102.547	102.430	7.375	102.664	102.547	102.430	
7.500	103.048	102.931	102.814	7.500	103.048	102.931	102.814	7.500	103.048	102.931	102.814	
7.625	103.304	103.186	103.069	7.625	103.304	103.186	103.069	7.625	103.304	103.186	103.069	
7.750	102.259	102.184	102.034	7.750	102.259	102.184	102.034	7.750	102.259	102.184	102.034	
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	94.511	94.455	94.492	
2.875				2.875				5.125	95.063	95.006	95.044	
3.000				3.000				5.250	96.163	96.118	96.103	
3.125				3.125				5.375	96.878	96.835	96.855	
3.250				3.250				5.500	97.721	97.678	97.697	
3.375				3.375				5.625	98.302	98.280	98.258	
3.500	90.516	90.548	90.638	3.500	90.516	90.548	90.638	5.750	98.878	98.938	98.747	
3.625	91.081	91.113	91.202	3.625	91.081	91.113	91.202	5.875	99.574	99.634	99.443	
3.750	92.247	92.298	92.369	3.750	92.247	92.298	92.369	6.000	100.126	99.936	99.886	
3.875	92.811	92.862	92.933	3.875	92.811	92.862	92.933	6.125	100.608	100.443	100.444	
4.000	93.373	93.424	93.496	4.000	93.373	93.424	93.496	6.250	100.289	100.214	100.719	
4.125	93.934	93.985	94.057	4.125	93.934	93.985	94.057	6.375	100.479	100.258	100.348	
4.250	94.495	94.546	94.618	4.250	94.495	94.546	94.618	6.500	101.017	100.632	100.885	
4.375	95.522	95.546	95.600	4.375	95.522	95.546	95.600	6.625	101.489	101.122	101.356	
4.500	96.078	96.102	96.155	4.500	96.078	96.102	96.155	6.750	101.301	100.890	101.169	
4.625	96.879	96.902	96.706	4.625	96.879	96.902	96.706	6.875	101.173	100.831	101.047	
4.750	97.033	96.982	97.017	4.750	97.033	96.982	97.017	7.000	101.457	101.365	101.331	
4.875	97.330	97.279	97.314	4.875	97.330	97.279	97.314	7.125	101.863	101.771	101.737	
5.000	97.867	97.816	97.852	5.000	97.867	97.816	97.852	7.250	101.335	100.340	101.101	
5.125	98.392	98.341	98.376	5.125	98.392	98.341	98.376	7.375	101.452	101.326	101.273	
5.250	98.528	98.482	98.467	5.250	98.528	98.482	98.467	7.500	101.923	101.547	101.495	
5.375	98.714	98.636	98.653	5.375	98.714	98.636	98.653	7.625	101.933	101.807	101.754	
5.500	99.210	99.132	99.149	5.500	99.210	99.132	99.149	7.750				
5.625	99.679	99.601	99.618	5.625	99.679	99.601	99.618	7.875				
5.750	99.782	99.706	99.659	5.750	99.782	99.706	99.659	8.000				
5.875	99.813	99.520	99.520	5.875	99.813	99.520	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	95.163	96.118	96.103	5.000	94.511	94.455	94.492	4.500	93.590	93.489	93.542	
5.375	96.878	96.835	96.855	5.125	95.063	95.006	95.044	4.625	94.129	94.028	94.081	
5.500	97.721	97.678	97.697	5.250	96.163	96.118	96.103	4.750	92.970	92.720	92.755	
5.625	98.302	98.280	98.258	5.375	96.878	96.835	96.855	4.875	93.251	93.000	93.036	
5.750	98.878	98.938	98.747	5.500	97.721	97.678	97.697	5.000	93.761	93.511	93.546	
5.875	99.574	99.634	99.443	5.625	98.302	98.280	98.258	5.125	94.244	93.993	94.029	
6.000	100.126	99.936	99.886	5.750	98.878	98.938	98.747	5.250	94.353	94.207	94.192	
6.125	100.608	100.443	100.444	5.875	99.574	99.634	99.443	5.375	94.570	94.292	94.309	
6.250	100.289	100.214	100.719	6.000	100.126	99.936	99.886	5.500	94.994	94.966	94.733	
6.375	100.479	100.258	100.348	6.125	100.608	100.443	100.444	5.625	95.367	95.339	95.357	
6.500	101.017	100.632	100.885	6.250	100.289	100.214	100.719	5.750	95.257	95.181	95.134	
6.625	101.489	101.122	101.356	6.375	100.479	100.258	100.348	5.875	94.789	94.728	94.697	
6.750	101.301	100.890	101.169	6.500	101.017	100.632	100.885	6.000	95.267	95.206	95.175	
6.875	101.173	100.831	101.047	6.625	101.489	101.122	101.356	6.125	95.734	95.674	95.642	
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	97.528	97.453	97.303	5.250	97.528	97.453	97.303	5.250	97.528	97.453	97.303	
5.375	97.981	97.906	98.006	5.375	97.981	97.906	98.006	5.375	97.981	97.906	98.006	
5.500	98.456	98.393	98.378	5.500	98.456	98.393	98.378	5.500	98.456	98.393	98.378	
5.625	99.056	98.987	98.972	5.625	99.056	98.987	98.972	5.625	99.056	98.987	98.972	
5.750	99.948	99.758	99.567	5.750	99.948	99.758	99.567	5.750	99.948	99.758	99.567	
5.875	100.414	100.224	100.033	5.875	100.414	100.224	100.033	5.875	100.414	100.224	100.033	
6.000	100.856	100.666	100.475	6.000	100.856	100.666	100.475	6.000	100.856	100.666	100.475	
6.125	101.428	101.237	101.047	6.125	101.428	101.237	101.047	6.125	101.428	101.237	101.047	
6.250	101.789	101.598	101.408	6.250	101.789	101.598	101.408	6.250	101.789	101.598	101.408	
6.375	101.248	101.182	101.116	6.375	101.248	101.182	101.116	6.375	101.248	101.182	101.116	
6.500	101.785	101.720	101.654	6.500	101.785	101.720	101.654	6.500	101.785	101.720	101.654	
6.625	102.102	102.036	101.970	6.625	102.102	102.036	101.970	6.625	102.102	102.036	101.970	
6.750	102.488	102.388	102.372	6.750	102.488	102.388	102.372	6.750	102.488	102.388	102.372	
6.875	102.034	101.968	101.902	6.875	102.034	101.968	101.902	6.875	102.034	101.968	101.902	
7.000	102.447	102.381	102.315	7.000	102.447	102.381	102.315	7.000	102.447	102.381	102.315	
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	96.078	96.102	96.155	4.250	94.963	94.987	95.040	5.250	96.163	96.118	96.103	
4.625	96.879	96.902	96.706	4.375	95.522	95.546	95.600	5.375	96.878	96.835	96.855	
4.750	97.033	96.982	97.017	4.500	96.078	96.102	96.155	5.500	97.721	97.678	97.697	
4.875	97.330	97.279	97.314	4.625	96.879	96.902	96.706	5.625	98.302	98.280	98.258	
5.000	97.867	97.816	97.852	4.750	97.033	96.982	9					

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	97.481	97.406	97.256	5.375	97.481	97.406	97.256	5.000				
5.500	97.956	97.893	97.878	5.500	97.956	97.893	97.878	5.125				
5.625	98.556	98.487	98.472	5.625	98.556	98.487	98.472	5.250	96.778	96.703	96.803	
5.750	99.448	99.258	99.067	5.750	99.448	99.258	99.067	5.375	97.481	97.406	97.256	
5.875	99.914	99.724	99.533	5.875	99.914	99.724	99.533	5.500	97.956	97.893	97.878	
6.000	100.356	100.166	99.975	6.000	100.356	100.166	99.975	5.625	98.556	98.487	98.472	
6.125	100.928	100.737	100.547	6.125	100.928	100.737	100.547	5.750	99.448	99.258	99.067	
6.250	101.289	101.098	100.908	6.250	101.289	101.098	100.908	5.875	99.914	99.724	99.533	
6.375	100.748	100.682	100.616	6.375	100.748	100.682	100.616	6.000	100.356	100.166	99.975	
6.500	101.285	101.220	101.154	6.500	101.285	101.220	101.154	6.125	100.928	100.737	100.547	
6.625	101.602	101.536	101.470	6.625	101.602	101.536	101.470	6.250	101.289	101.098	100.908	
6.750	101.801	101.735	101.669	6.750	101.801	101.735	101.669	6.375	100.748	100.682	100.616	
6.875	101.534	101.468	101.402	6.875	101.534	101.468	101.402	6.500	101.285	101.220	101.154	
7.000	101.947	101.881	101.815	7.000	101.947	101.881	101.815	6.625	101.602	101.536	101.470	
7.125	102.334	102.268	102.202	7.125	102.334	102.268	102.202	6.750	101.801	101.735	101.669	
7.250	102.679	102.562	102.445	7.250	102.679	102.562	102.445	6.875	101.534	101.468	101.402	
7.375	101.914	101.797	101.930	7.375	101.914	101.797	101.930	7.000	101.947	101.881	101.815	
7.500	102.298	102.181	102.064	7.500	102.298	102.181	102.064	7.125	102.334	102.268	102.202	
7.625	102.554	102.436	102.319	7.625	102.554	102.436	102.319	7.250	102.679	102.562	102.445	
7.750	101.759	101.684	101.534	7.750	101.759	101.684	101.534	7.375	101.914	101.797	101.930	
7.875	101.899	101.824	101.674	7.875	101.899	101.824	101.674	7.500	102.298	102.181	102.064	
8.000	102.039	101.964	101.814	8.000	102.039	101.964	101.814	7.625	102.554	102.436	102.319	
8.125	102.179	102.104	101.954	8.125	102.179	102.104	101.954	7.750	101.759	101.684	101.534	
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	95.663	95.618	95.603	
3.250				3.250				5.375	96.257	96.233	96.253	
3.375				3.375				5.500	96.982	96.959	96.979	
3.500	90.028	90.059	90.149	3.500	90.028	90.059	90.149	5.625	97.802	97.780	97.758	
3.625	90.556	90.587	90.677	3.625	90.556	90.587	90.677	5.750	98.378	98.438	98.247	
3.750	91.819	91.870	91.941	3.750	91.819	91.870	91.941	5.875	99.074	99.134	98.943	
3.875	92.344	92.395	92.467	3.875	92.344	92.395	92.467	6.000	99.626	99.436	99.245	
4.000	92.864	92.915	92.987	4.000	92.864	92.915	92.987	6.125	100.108	99.724	99.727	
4.125	93.377	93.427	93.499	4.125	93.377	93.427	93.499	6.250	99.789	99.714	100.219	
4.250	94.519	94.543	94.596	4.250	94.519	94.543	94.596	6.375	99.979	99.631	99.848	
4.375	95.027	95.050	95.104	4.375	95.027	95.050	95.104	6.500	100.517	100.157	100.385	
4.500	95.521	95.544	95.598	4.500	95.521	95.544	95.598	6.625	100.833	100.501	100.701	
4.625	96.250	96.273	96.327	4.625	96.250	96.273	96.327	6.750	100.801	100.390	100.669	
4.750	96.557	96.506	96.542	4.750	96.557	96.506	96.542	6.875	100.484	100.413	100.378	
4.875	97.028	96.978	96.763	4.875	97.028	96.978	96.763	7.000	100.861	100.790	100.756	
5.000	97.477	97.426	97.462	5.000	97.477	97.426	97.462	7.125	101.098	101.026	100.992	
5.125	97.900	97.849	97.885	5.125	97.900	97.849	97.885	7.250	100.835	99.649	100.601	
5.250	98.028	97.982	97.967	5.250	98.028	97.982	97.967	7.375	100.688	100.582	100.530	
5.375	98.091	98.013	98.030	5.375	98.091	98.013	98.030	7.500	101.047	100.691	100.888	
5.500	98.726	98.648	98.665	5.500	98.726	98.648	98.665	7.625	101.004	100.898	101.096	
5.625	99.078	99.000	99.018	5.625	99.078	99.000	99.018	7.750				
5.750	99.282	99.206	99.159	5.750	99.282	99.206	99.159	7.875				
5.875	99.140	99.096	99.096	5.875	99.140	99.096	99.096	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	100.517	100.157	100.385	6.125	100.108	99.724	99.727	4.500	92.955	92.853	92.907	
6.625	100.833	100.501	100.701	6.250	99.789	99.714	100.219	4.625	93.389	93.288	93.342	
6.750	100.801	100.390	100.669	6.375	99.979	99.631	99.848	4.750	92.442	92.191	92.227	
6.875	100.484	100.413	100.378	6.500	100.517	100.157	100.385	4.875	92.615	92.614	92.650	
7.000	100.861	100.790	100.756	6.625	100.833	100.501	100.701	5.000	93.253	93.002	93.038	
7.125	101.098	101.026	100.992	6.750	100.801	100.390	100.669	5.125	93.602	93.351	93.387	
7.250	100.835	99.649	100.601	6.875	100.484	100.413	100.378	5.250	93.767	93.707	93.692	
7.375	100.688	100.582	100.530	7.000	100.861	100.790	100.756	5.375	93.860	93.832	93.849	
7.500	101.047	100.691	100.888	7.125	101.098	101.026	100.992	5.500	94.412	94.134	94.152	
7.625	101.004	100.898	101.096	7.250	100.835	99.649	100.601	5.625	94.674	94.451	94.414	
7.750				7.375	100.688	100.582	100.530	5.750	94.757	94.681	94.634	
7.875				7.500	101.047	100.691	100.888	5.875	94.289	94.228	94.197	
8.000				7.625	101.004	100.898	101.096	6.000	94.767	94.706	94.675	
8.125				7.750				6.125	95.234	95.174	95.142	
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	100.748	100.682	100.616	6.375	100.748	100.682	100.616	6.000	100.356	100.166	99.975	
6.500	101.285	101.220	101.154	6.500	101.285	101.220	101.154	6.125	100.928	100.737	100.547	
6.625	101.602	101.536	101.470	6.625	101.602	101.536	101.470	6.250	101.289	101.098	100.908	
6.750	101.801	101.735	101.669	6.750	101.801	101.735	101.669	6.375	100.748	100.682	100.616	
6.875	101.534	101.468	101.402	6.875	101.534	101.468	101.402	6.500	101.285	101.220	101.154	
7.000	101.947	101.881	101.815	7.000	101.947	101.881	101.815	6.625	101.602	101.536	101.470	
7.125	102.334	102.268	102.202	7.125	102.334	102.268	102.202	6.750	101.801	101.735	101.669	
7.250	102.679	102.562	102.445	7.250	102.679	102.562	102.445	6.875	101.534	101.468	101.402	
7.375	101.914	101.797	101.930	7.375	101.914	101.797	101.930	7.000	101.947	101.881	101.815	
7.500	102.298	102.181	102.064	7.500	102.298	102.181	102.064	7.125	102.334	102.268	102.202	
7.625	102.554	102.436	102.319	7.625	102.554	102.436	102.319	7.250	102.679	102.562	102.445	
7.750	101.759	101.684	101.534	7.750	101.759	101.684	101.534	7.375	101.914	101.797	101.930	
7.875	101.899	101.824	101.674	7.875	101.899	101.824	101.674	7.500	102.298	102.181	102.064	
8.000	102.039	101.964	101.814	8.000	102.039	101.964	101.814	7.625	102.554	102.436	102.319	
8.125	102.179	102.104	101.954	8.125	102.179	102.104	101.954	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	95.521	95.544	95.598	4.500	95.521	95.544	95.598	6.625	100.833	100.501	100.701	
4.625	96.250	96.273	96.327	4.625	96.250	96.273	96.327	6.750	100.801	100.390	100.669	
4.750	96.557	96.506	96.542	4.750	96.557	96.506	96.542	6.875	100.484	100.413	100.378	
4.875	97.028	96.978	96.763	4.875	97.028	96.978	96.763	7.000	100.861	100.790	100.756	
5.000	97.477	97.426	97.462	5.000	97.477	97.426	97.462	7.125	101.098	101.026	100.992	
5.125	97.900	97.849	97.885	5								

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				6.750				6.750			
6.875				6.875				6.875			
7.000				7.000				7.000			
7.125				7.125				7.125			
7.250				7.250				7.250			
7.375				7.375				7.375			
7.500				7.500				7.500			
7.625				7.625				7.625			
7.750				7.750				7.750			
7.875				7.875				7.875			
8.000				8.000				8.000			
8.125				8.125				8.125			
8.250				8.250				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				6.750				6.750			
6.875				6.875				6.875			
7.000				7.000				7.000			
7.125				7.125				7.125			
7.250				7.250				7.250			
7.375				7.375				7.375			
7.500				7.500				7.500			
7.625				7.625				7.625			
7.750				7.750				7.750			
7.875				7.875				7.875			
8.000				8.000				8.000			
8.125				8.125				8.125			
8.250				8.250				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.