



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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

Mortgagee 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	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

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



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.75	95.393	95.393	95.337	4.75	95.393	95.393	95.337	5.125	98.071	98.025	98.009
4.875	96.017	96.017	95.966	4.875	96.017	96.017	95.966	5.25	98.603	98.557	98.541
5	96.708	96.662	96.646	5	96.708	96.662	96.646	5.375	99.251	99.232	99.207
5.125	97.256	97.210	97.207	5.125	97.256	97.210	97.207	5.5	99.958	100.048	99.993
5.25	98.324	98.274	98.274	5.25	97.766	97.766	97.715	5.625	100.409	100.494	100.439
5.375	98.962	98.912	98.912	5.375	98.581	98.562	98.537	5.75	100.962	100.946	100.932
5.5	99.699	99.649	99.649	5.5	99.226	99.258	99.224	5.875	101.426	101.410	101.396
5.625	100.138	100.088	100.088	5.625	99.721	99.701	99.681	6	101.878	101.862	101.848
5.75	100.170	100.120	100.120	5.75	99.977	100.018	99.980	6.125	102.103	102.129	102.069
5.875	100.726	100.676	100.676	5.875	100.493	100.534	100.495	6.25	101.828	101.818	101.761
6	101.308	101.258	101.258	6	100.950	100.980	100.939	6.375	102.231	102.218	102.156
6.125	101.688	101.638	101.638	6.125	101.391	101.409	101.369	6.5	102.565	102.552	102.490
6.25	101.350	101.300	101.300	6.25	101.215	101.237	101.176	6.625	102.873	102.860	102.796
6.375	101.820	101.770	101.770	6.375	101.687	101.705	101.643	6.75	102.516	102.490	102.483
6.5	102.257	102.207	102.207	6.5	102.069	102.072	102.010	6.875	102.859	102.833	102.826
6.625	102.618	102.568	102.568	6.625	102.408	102.402	102.340	7	103.168	103.141	103.134
6.75	102.248	102.189	102.182	6.75	102.177	102.179	102.144	7.125	103.457	103.428	103.421
6.875	102.607	102.549	102.540	6.875	102.546	102.549	102.514	7.25	103.376	103.331	103.326
7	103.023	102.963	102.956	7	102.828	102.824	102.786	7.375	103.689	103.642	103.637
7.125	103.330	103.270	103.263	7.125	103.105	103.092	103.053	7.5	104.023	103.976	103.971
7.25	103.084	103.030	103.004	7.25	103.046	103.030	103.004	7.625	104.323	104.274	104.269
7.375	103.433	103.354	103.333	7.375	103.339	103.314	103.289	7.75	103.551	103.513	103.571
7.5	103.785	103.706	103.685	7.5	103.680	103.633	103.628	7.875	103.753	103.711	103.781
7.625	104.114	104.035	104.014	7.625	103.921	103.873	103.868	8	104.175	104.127	104.081
7.75	103.756	103.716	103.773	7.75	103.756	103.716	103.773				
7.875	103.946	103.911	103.982	7.875	103.946	103.911	103.982				
8	104.121	104.074	104.046	8	104.121	104.074	104.046				
8.125	104.342	104.296	104.267	8.125	104.342	104.296	104.267				
8.25	103.704	103.658	103.592	8.25	103.704	103.658	103.592				

Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	98.541	98.541	98.467	4.625	98.924	98.924	98.851	5	94.434	94.434	94.388
4.75	99.018	99.037	99.063	4.75	99.204	99.204	99.121	5.125	95.064	95.018	95.002
4.875	99.430	99.424	99.450	4.875	99.431	99.431	99.353	5.25	97.131	97.131	97.080
5	99.776	99.752	99.780	5	99.530	99.483	99.468	5.375	97.920	97.920	97.875
5.125	99.863	99.825	99.835	5.125	100.202	100.202	100.136	5.5	98.763	98.714	98.636
5.25	100.294	100.256	100.266	5.25	100.074	100.054	100.046	5.625	99.273	99.225	99.146
5.375	100.636	100.591	100.603	5.375	100.342	100.321	100.310	5.75	99.843	99.831	99.820
5.5	100.941	100.886	100.899	5.5	100.661	100.638	100.626	5.875	100.282	100.270	100.259
5.625	100.730	100.680	100.680	5.625	100.640	100.640	100.620	6	100.665	100.653	100.642
5.75	101.100	101.068	101.063	5.75	100.897	100.877	100.854	6.125	100.962	100.953	100.937
5.875	101.358	101.315	101.310	5.875	101.146	101.123	101.096	6.25	101.245	101.267	101.207
6	101.584	101.576	101.568	6	101.474	101.448	101.421	6.375	101.625	101.643	101.581
6.125	101.474	101.467	101.410	6.125	101.322	101.322	101.288	6.5	102.001	101.961	101.899
6.25	101.814	101.807	101.748	6.25	101.448	101.514	101.475	6.625	102.377	102.227	102.166
6.375	102.135	102.128	102.069	6.375	101.667	101.732	101.690	6.75	102.082	102.084	102.049
6.5	102.342	102.335	102.275	6.5	101.965	102.032	101.990	6.875	102.419	102.407	102.374
6.625	102.092	102.066	102.034	6.625	101.884	101.879	101.833	7	102.753	102.729	102.675
6.75	102.387	102.359	102.329	6.75	102.085	102.080	102.026	7.125	103.095	102.925	102.832
6.875	102.696	102.668	102.638	6.875	102.276	102.273	102.216	7.25	102.947	102.931	102.906
7	102.742	102.695	102.670	7	102.549	102.546	102.489	7.375	103.201	103.180	103.153
7.125	102.318	102.255	102.205	7.125	102.142	102.079	102.028	7.5	103.443	103.416	103.388
7.25	102.764	102.700	102.650	7.25	102.517	102.453	102.403	7.625	103.554	103.489	103.461
7.375	103.201	103.137	103.087	7.375	102.885	102.822	102.772	7.75	102.690	102.605	102.662
								7.875	102.899	102.820	102.891

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	97.068	97.068	97.017	5.25	98.393	98.346	98.331
5.375	97.775	97.775	97.729	5.375	98.866	98.819	98.804
5.5	98.763	98.714	98.636	5.5	99.156	99.109	99.093
5.625	99.273	99.225	99.146	5.625	98.753	98.706	98.691
5.75	99.583	99.583	99.537	5.75	99.223	99.176	99.161
5.875	100.110	100.110	100.070	5.875	99.678	99.632	99.616
6	100.553	100.553	100.518	6	99.919	99.872	99.857
6.125	100.932	100.932	100.902	6.125	99.152	99.082	99.068

6.25	101.215	101.215	101.149	6.25	99.559	99.512	99.497
6.375	101.661	101.661	101.601	6.375	100.004	99.957	99.942
6.5	102.052	102.052	101.997	6.5	100.198	100.151	100.136
6.625	102.306	102.306	102.256	6.625	99.805	99.735	99.721
6.75	102.118	102.118	102.052	6.75	100.448	100.238	100.122
6.875	102.500	102.498	102.437	6.875	100.612	100.447	100.415
7	102.809	102.802	102.746	7	100.768	100.557	100.441

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de:	0
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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	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2-4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2-4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
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	0	-0.125	-0.125	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5
2-4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

YOUR BFF IN WHOLESALE

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	98.123	98.185	98.097	5	97.877	97.938	97.851	5	95.582	95.519	95.457
5.125	98.420	98.477	98.385	5.125	98.244	98.301	98.210	5.125	96.243	96.180	96.117
5.25	98.710	98.762	98.667	5.25	98.587	98.639	98.544	5.25	96.723	96.660	96.597
5.375	98.991	99.039	98.940	5.375	98.899	98.947	98.848	5.375	97.389	97.326	97.264
5.5	99.253	99.297	99.194	5.5	99.238	99.282	99.179	5.5	97.872	97.809	97.746
5.625	99.490	99.529	99.422	5.625	99.617	99.656	99.549	5.625	98.356	98.293	98.230
5.75	99.753	99.787	99.676	5.75	99.913	99.948	99.837	5.75	98.841	98.778	98.715
5.875	100.035	100.065	99.950	5.875	100.100	100.131	100.016	5.875	99.126	99.063	99.000
6	100.300	100.326	100.208	6	100.290	100.315	100.197	6	99.582	99.519	99.456
6.125	100.566	100.588	100.465	6.125	100.487	100.508	100.386	6.125	99.847	99.784	99.722
6.25	100.820	100.837	100.711	6.25	100.647	100.663	100.537	6.25	100.303	100.240	100.177
6.375	101.017	101.029	100.899	6.375	100.756	100.768	100.638	6.375	100.377	100.314	100.251
6.5	101.148	101.155	101.022	6.5	100.847	100.855	100.721	6.5	100.644	100.581	100.519
6.625	101.273	101.276	101.139	6.625	100.920	100.923	100.785	6.625	100.721	100.658	100.596
6.75	101.384	101.383	101.242	6.75	100.985	100.984	100.843	6.75	100.798	100.735	100.673
6.875	101.454	101.448	101.303	6.875	101.043	101.037	100.892	6.875	100.875	100.812	100.749
7	101.804	101.803	101.663	7	101.239	101.228	101.085	7	100.953	100.890	100.827
7.125	102.428	102.422	102.277	7.125	101.636	101.630	101.485	7.125	101.032	100.969	100.907
Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	98.327	98.389	98.301	5	98.074	98.135	98.048	5	95.650	95.587	95.524
5.125	98.623	98.681	98.589	5.125	98.440	98.497	98.406	5.125	96.311	96.248	96.185
5.25	98.913	98.966	98.871	5.25	98.782	98.834	98.739	5.25	96.791	96.728	96.665
5.375	99.195	99.243	99.144	5.375	99.093	99.141	99.042	5.375	97.457	97.394	97.331
5.5	99.458	99.502	99.399	5.5	99.432	99.476	99.372	5.5	97.940	97.877	97.814
5.625	99.696	99.735	99.628	5.625	99.810	99.849	99.742	5.625	98.424	98.361	98.298
5.75	99.959	99.994	99.883	5.75	100.106	100.141	100.030	5.75	98.909	98.846	98.783
5.875	100.242	100.272	100.158	5.875	100.294	100.324	100.209	5.875	99.194	99.131	99.068
6	100.509	100.535	100.417	6	100.484	100.509	100.391	6	99.650	99.587	99.524
6.125	100.777	100.798	100.676	6.125	100.682	100.704	100.581	6.125	99.916	99.853	99.790
6.25	101.033	101.049	100.923	6.25	100.844	100.860	100.734	6.25	100.371	100.308	100.245
6.375	101.232	101.244	101.114	6.375	100.955	100.967	100.837	6.375	100.445	100.382	100.319
6.5	101.365	101.373	101.239	6.5	101.050	101.057	100.924	6.5	100.712	100.649	100.586
6.625	101.493	101.496	101.359	6.625	101.126	101.129	100.991	6.625	100.789	100.726	100.663
6.75	101.607	101.605	101.464	6.75	101.195	101.194	101.052	6.75	100.866	100.803	100.740
6.875	101.679	101.673	101.528	6.875	101.256	101.250	101.105	6.875	100.943	100.880	100.817
7	102.030	102.029	101.888	7	101.455	101.445	101.301	7	101.021	100.958	100.895
7.125	102.656	102.649	102.505	7.125	101.855	101.849	101.704	7.125	101.100	101.037	100.974

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
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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	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875

DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

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	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

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	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
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	0	-0.125	-0.125	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.868	96.822	96.818	5.75	100.552	100.506	100.490	5	98.924	98.904	98.884
5.125	97.486	97.440	97.437	5.875	101.082	101.036	101.020	5.125	99.098	99.078	99.058
5.25	97.862	97.816	97.800	6	101.556	101.510	101.495	5.25	99.593	99.573	99.553
5.375	98.581	98.562	98.537	6.125	101.915	101.869	101.853	5.375	99.841	99.821	99.801
5.5	99.842	99.822	99.802	6.25	101.558	101.512	101.496	5.5	100.177	100.157	100.137
5.625	100.420	100.400	100.380	6.375	102.044	101.997	101.982	5.625	100.314	100.294	100.274
5.75	100.810	100.790	100.770	6.5	102.476	102.430	102.414	5.75	100.367	100.347	100.327
5.875	101.368	101.348	101.328	6.625	102.788	102.741	102.726	5.875	100.632	100.612	100.592
6	101.874	101.854	101.834	6.75	102.333	102.287	102.259	6	100.710	100.690	100.670
6.125	102.341	102.321	102.301	6.875	102.784	102.738	102.710				
6.25	102.064	102.044	102.024	7	103.188	103.142	103.114				
6.375	102.531	102.511	102.491	7.125	103.471	103.425	103.397				
6.5	102.957	102.937	102.917	7.25	102.966	102.920	102.891				
6.625	103.370	103.350	103.330	7.375	103.377	103.331	103.303				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.440	97.423	97.403
5.125	97.759	97.742	97.722
5.25	98.054	98.037	98.017
5.375	98.332	98.315	98.295
5.5	98.598	98.581	98.561
5.625	98.816	98.799	98.779
5.75	98.838	98.821	98.786
5.875	99.054	99.037	99.002
6	99.471	99.454	99.419

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
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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	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125

640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	98.581	98.562	98.537	5.75	100.962	100.946	100.932	5	98.924	98.904	98.884
5.5	99.095	99.076	99.051	5.875	101.426	101.410	101.396	5.125	99.098	99.078	99.058
5.625	99.574	99.555	99.530	6	101.878	101.862	101.848	5.25	99.593	99.573	99.553
5.75	100.412	100.401	100.388	6.125	102.094	102.078	102.064	5.375	99.841	99.821	99.801
5.875	100.995	100.978	100.970	6.25	101.828	101.815	101.754	5.5	100.177	100.157	100.137
6	101.532	101.514	101.505	6.375	102.231	102.218	102.156	5.625	100.314	100.294	100.274
6.125	102.024	102.005	101.996	6.5	102.565	102.552	102.490	5.75	100.367	100.347	100.327
6.25	101.771	101.755	101.741	6.625	102.873	102.860	102.796	5.875	100.632	100.612	100.592
6.375	102.281	102.262	102.252	6.75	102.516	102.490	102.483	6	100.710	100.690	100.670
6.5	102.716	102.696	102.685	6.875	102.859	102.833	102.826				
6.625	103.120	103.100	103.088	7	103.168	103.141	103.134				
6.75	102.801	102.784	102.751	7.125	103.457	103.428	103.421				
6.875	103.268	103.251	103.223	7.25	103.376	103.331	103.326				
7	103.646	103.629	103.601	7.375	103.689	103.642	103.637				
7.125	104.004	103.988	103.959	7.5	104.023	103.976	103.971				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.462	98.453	98.444
4.875	98.782	98.773	98.764
5	98.975	99.114	99.105
5.125	99.440	99.432	99.423
5.25	99.755	99.747	99.737
5.375	100.062	100.054	100.044
5.5	100.200	100.192	100.180
5.625	100.127	100.119	100.111
5.75	100.432	100.424	100.416
5.875	100.729	100.721	100.713
6	100.995	100.987	100.979

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
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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	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625

680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.5	99.200	99.247	99.191
5.625	99.638	99.679	99.624
5.75	99.965	99.991	99.939
5.875	100.480	100.500	100.443
6	100.927	100.938	100.878
6.125	101.388	101.397	101.336
6.25	101.209	101.217	101.144
6.375	101.645	101.641	101.564
6.5	102.019	101.996	101.915
6.625	102.420	102.403	102.322
6.75	102.173	102.164	102.117
6.875	102.510	102.492	102.442
7	102.821	102.803	102.749
7.125	103.135	103.120	103.065
7.25	103.046	103.018	102.982
7.375	103.336	103.307	103.267

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
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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	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875

DTI > 40%	0	0	0	0	0	0	0	0	0
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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	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
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	0	-0.125	-0.125	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.340	97.294	97.277	4.5	97.340	97.294	97.277	5	99.480	99.434	99.417
4.625	97.966	97.919	97.903	4.625	97.966	97.919	97.903	5.125	100.060	100.014	99.997
4.75	98.575	98.528	98.512	4.75	98.575	98.528	98.512	5.25	100.618	100.571	100.555
4.875	98.874	98.827	98.811	4.875	98.874	98.827	98.811	5.375	100.652	100.636	100.620
5	99.480	99.434	99.417	5	99.480	99.434	99.417	5.5	101.108	101.092	101.076
5.125	100.060	100.014	99.997	5.125	100.060	100.014	99.997	5.625	101.666	101.648	101.634
5.25	100.618	100.571	100.555	5.25	100.618	100.571	100.555	5.75	102.129	102.100	102.085
5.375	100.652	100.636	100.620	5.375	100.652	100.636	100.620	5.875	101.716	101.499	101.281
5.5	101.108	101.092	101.076	5.5	101.108	101.092	101.076	6	102.135	101.917	101.845
5.625	101.666	101.648	101.634	5.625	101.666	101.648	101.634	6.125	102.573	102.462	102.433
5.75	102.129	102.100	102.085	5.75	102.129	102.100	102.085	6.25	102.783	102.712	102.683
5.875	101.716	101.499	101.281	5.875	101.716	101.499	101.281	6.375	102.216	102.200	102.184
6	102.135	101.917	101.845	6	102.135	101.917	101.845	6.5	102.560	102.544	102.528
6.125	102.573	102.462	102.433	6.125	102.573	102.462	102.433	6.625	102.951	102.935	102.919
6.25	102.783	102.712	102.683	6.25	102.783	102.712	102.683	6.75	103.169	103.152	103.136
6.375	102.216	102.200	102.184	6.375	102.216	102.200	102.184	6.875	102.712	102.696	102.680
6.5	102.560	102.544	102.528	6.5	102.560	102.544	102.528	7	103.013	102.997	102.981
6.625	102.951	102.935	102.919	6.625	102.951	102.935	102.919	7.125	103.244	103.228	103.212
6.75	103.169	103.152	103.136	6.75	103.169	103.152	103.136	7.25	103.389	103.308	103.228
6.875	102.712	102.696	102.680	6.875	102.712	102.696	102.680	7.375	102.415	102.400	102.405
7	103.013	102.997	102.981	7	103.013	102.997	102.981	7.5	102.831	102.896	102.820
7.125	103.244	103.228	103.212	7.125	103.244	103.228	103.212	7.625	103.184	103.137	103.102
7.25	103.389	103.308	103.228	7.25	103.389	103.308	103.228	7.75	103.454	103.408	103.373
7.375	102.415	102.480	102.405	7.375	102.415	102.480	102.405	7.875	102.669	102.572	102.488
7.5	102.831	102.896	102.820	7.5	102.831	102.896	102.820	8	103.044	102.947	102.864
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	97.364	97.317	97.302	4.25	97.364	97.317	97.302	4.5	92.665	92.619	92.602
4.375	97.858	97.812	97.796	4.375	97.858	97.812	97.796	4.625	93.291	93.244	93.228
4.5	98.349	98.302	98.287	4.5	98.349	98.302	98.287	4.75	96.793	96.772	96.773
4.625	98.836	98.789	98.774	4.625	98.836	98.789	98.774	4.875	97.389	97.368	97.369
4.75	99.319	99.302	99.257	4.75	99.319	99.302	99.257	5	97.817	97.797	97.798
4.875	99.713	99.834	99.759	4.875	99.713	99.834	99.759	5.125	98.627	98.607	98.608
5	100.223	100.343	100.268	5	100.223	100.343	100.268	5.25	99.521	99.505	99.489
5.125	100.705	100.825	100.751	5.125	100.705	100.825	100.751	5.375	99.823	99.817	99.665
5.25	100.485	100.438	100.423	5.25	100.485	100.438	100.423	5.5	100.334	100.328	100.201
5.375	100.518	100.618	100.511	5.375	100.518	100.618	100.511	5.625	100.837	100.814	100.778
5.5	100.971	101.072	100.964	5.5	100.971	101.072	100.964	5.75	101.341	101.123	100.905
5.625	101.404	101.505	101.397	5.625	101.404	101.505	101.397	5.875	100.858	100.714	100.684
5.75	101.276	101.229	101.214	5.75	101.276	101.229	101.214	6	101.366	101.369	101.340
5.875	101.232	101.313	101.234	5.875	101.232	101.313	101.234	6.125	101.951	101.958	101.928
6	101.644	101.726	101.647	6	101.644	101.726	101.647	6.25	101.920	101.703	101.551
								6.375	101.359	101.326	101.318
								6.5	101.785	101.763	101.720
								6.625	102.296	102.274	102.229
								6.75	102.151	102.135	102.119
								6.875	101.724	101.669	101.667
								7	102.089	102.038	102.031
								7.125	102.484	102.467	102.407
								7.25	102.120	102.056	102.017
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	99.521	99.505	99.489	5	97.817	97.797	97.798	4.5	93.924	93.877	93.862
5.375	99.823	99.817	99.665	5.125	98.627	98.607	98.608	4.625	94.411	94.364	94.349
5.5	100.334	100.328	100.201	5.25	99.338	99.332	99.181	4.75	95.057	95.041	95.025
5.625	100.837	100.814	100.778	5.375	99.841	99.835	99.684	4.875	95.407	95.327	95.287
5.75	101.341	101.123	100.905	5.5	100.328	100.322	100.201	5	95.837	95.757	95.682
5.875	100.858	100.714	100.684	5.625	100.837	100.793	100.778	5.125	96.211	96.131	96.056
6	101.366	101.369	101.340	5.75	100.872	100.825	100.809	5.25	96.981	96.965	96.949
6.125	101.951	101.958	101.928	5.875	100.707	100.714	100.684	5.375	97.012	96.996	96.980
6.25	101.920	101.703	101.551	6	101.363	101.369	101.340	5.5	97.364	97.348	97.332
6.375	101.359	101.326	101.318	6.125	101.951	101.958	101.928	5.625	97.720	97.704	97.688
6.5	101.785	101.763	101.720	6.25	101.670	101.623	101.601	5.75	98.337	98.321	98.305
6.625	102.296	102.274	102.229	6.375	101.436	101.403	101.395	5.875	98.525	98.509	98.493
6.75	102.151	102.135	102.119	6.5	101.849	101.816	101.808	6	98.810	98.794	98.778
6.875	101.724	101.669	101.667	6.625	102.296	102.274	102.229	6.125	99.044	99.028	99.011
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	100.618	100.571	100.555	5.25	100.618	100.571	100.555	5.25	100.618	100.571	100.555
5.375	100.652	100.636	100.620	5.375	100.652	100.636	100.620	5.375	100.652	100.636	100.620

5.5	101.108	101.092	101.076	5.5	101.108	101.092	101.076	5.5	101.108	101.092	101.076
5.625	101.666	101.648	101.634	5.625	101.666	101.648	101.634	5.625	101.666	101.648	101.634
5.75	102.129	102.100	102.085	5.75	102.129	102.100	102.085	5.75	102.129	102.100	102.085
5.875	101.716	101.499	101.281	5.875	101.716	101.499	101.281	5.875	101.716	101.499	101.281
6	102.135	101.917	101.845	6	102.135	101.917	101.845	6	102.135	101.917	101.845
6.125	102.573	102.462	102.433	6.125	102.573	102.462	102.433	6.125	102.573	102.462	102.433
6.25	102.783	102.712	102.683	6.25	102.783	102.712	102.683	6.25	102.783	102.712	102.683
6.375	102.216	102.200	102.184	6.375	102.216	102.200	102.184	6.375	102.216	102.200	102.184
6.5	102.560	102.544	102.528	6.5	102.560	102.544	102.528	6.5	102.560	102.544	102.528
6.625	102.951	102.935	102.919	6.625	102.951	102.935	102.919	6.625	102.951	102.935	102.919
6.75	103.169	103.152	103.136	6.75	103.169	103.152	103.136	6.75	103.169	103.152	103.136
6.875	102.712	102.696	102.680	6.875	102.712	102.696	102.680	6.875	102.712	102.696	102.680
7	103.013	102.997	102.981	7	103.013	102.997	102.981	7	103.013	102.997	102.981
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	98.349	98.302	98.287	4.25	97.364	97.317	97.302	5.25	99.521	99.505	99.489
4.625	98.836	98.789	98.774	4.375	97.858	97.812	97.796	5.375	99.823	99.817	99.665
4.75	99.319	99.302	99.257	4.5	98.349	98.302	98.287	5.5	100.334	100.328	100.201
4.875	99.713	99.834	99.759	4.625	98.836	98.789	98.774	5.625	100.837	100.814	100.778
5	100.223	100.343	100.268	4.75	99.319	99.302	99.257	5.75	101.341	101.123	100.905
5.125	100.705	100.825	100.751	4.875	99.713	99.834	99.759	5.875	100.858	100.714	100.684
5.25	100.485	100.438	100.423	5	100.223	100.343	100.268	6	101.366	101.369	101.340
5.375	100.518	100.618	100.511	5.125	100.705	100.825	100.751	6.125	101.951	101.958	101.928
5.5	100.971	101.072	100.964	5.25	100.485	100.438	100.423	6.25	101.920	101.703	101.551
5.625	101.404	101.505	101.397	5.375	100.518	100.618	100.511	6.375	101.359	101.326	101.318
5.75	101.276	101.229	101.214	5.5	100.971	101.072	100.964	6.5	101.785	101.763	101.720
5.875	101.232	101.313	101.234	5.625	101.404	101.505	101.397	6.625	102.296	102.274	102.229
6	101.644	101.726	101.647	5.75	101.276	101.229	101.214	6.75	102.151	102.135	102.119
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	99.521	99.505	99.489	5.25	98.684	98.637	98.621	4.5	93.924	93.877	93.862
5.375	99.823	99.817	99.665	5.375	99.401	99.357	99.343	4.625	94.411	94.364	94.349
5.5	100.334	100.328	100.201	5.5	100.260	100.215	100.201	4.75	95.057	95.041	95.025
5.625	100.837	100.814	100.778	5.625	100.837	100.792	100.778	4.875	95.407	95.327	95.287
5.75	101.341	101.123	100.905	5.75	100.872	100.825	100.809	5	95.837	95.757	95.682
5.875	100.858	100.714	100.684	5.875	100.707	100.714	100.684	5.125	96.211	96.131	96.056
6	101.366	101.369	101.340	6	101.363	101.369	101.340	5.25	96.981	96.965	96.949
6.125	101.951	101.958	101.928	6.125	101.951	101.958	101.928	5.375	97.012	96.996	96.980
6.25	101.920	101.703	101.551	6.25	101.670	101.623	101.601	5.5	97.364	97.348	97.332
6.375	101.359	101.326	101.318	6.375	101.232	101.209	101.164	5.625	97.720	97.704	97.688
6.5	101.785	101.763	101.720	6.5	101.785	101.763	101.718	5.75	98.337	98.321	98.305
6.625	102.296	102.274	102.229	6.625	102.296	102.274	102.229	5.875	98.525	98.509	98.493
6.75	102.151	102.135	102.119	6.75	102.045	101.981	101.948	6	98.810	98.794	98.778
6.875	101.724	101.669	101.667	6.875	101.590	101.573	101.513	6.125	99.044	99.028	99.011

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	99.885	99.876	99.797	5.125	99.885	99.876	99.797	4.75	98.375	98.328	98.312
5.25	100.418	100.371	100.355	5.25	100.418	100.371	100.355	4.875	98.674	98.627	98.611
5.375	100.500	100.492	100.420	5.375	100.500	100.492	100.420	5	99.280	99.234	99.217
5.5	100.963	100.955	100.876	5.5	100.963	100.955	100.876	5.125	99.860	99.814	99.797
5.625	101.436	101.420	101.404	5.625	101.436	101.420	101.404	5.25	100.418	100.371	100.355
5.75	101.929	101.733	101.717	5.75	101.929	101.733	101.717	5.375	100.452	100.436	100.420
5.875	101.516	101.370	101.352	5.875	101.516	101.370	101.352	5.5	100.908	100.892	100.876
6	101.935	101.786	101.768	6	101.935	101.786	101.768	5.625	101.436	101.420	101.404
6.125	102.373	102.183	102.164	6.125	102.373	102.183	102.164	5.75	101.929	101.733	101.717
6.25	102.583	102.365	102.276	6.25	102.583	102.365	102.276	5.875	101.516	101.299	101.081
6.375	102.016	102.000	101.984	6.375	102.016	102.000	101.984	6	101.935	101.717	101.500
6.5	102.360	102.344	102.328	6.5	102.360	102.344	102.328	6.125	102.373	102.155	101.956
6.625	102.751	102.735	102.719	6.625	102.751	102.735	102.719	6.25	102.583	102.365	102.276
6.75	102.969	102.952	102.936	6.75	102.969	102.952	102.936	6.375	102.016	102.000	101.984
6.875	102.512	102.496	102.480	6.875	102.512	102.496	102.480	6.5	102.360	102.344	102.328
7	102.813	102.797	102.781	7	102.813	102.797	102.781	6.625	102.751	102.735	102.719
7.125	103.044	103.028	103.012	7.125	103.044	103.028	103.012	6.75	102.969	102.952	102.936
7.25	103.189	103.108	103.028	7.25	103.189	103.108	103.028	6.875	102.512	102.496	102.480
7.375	102.198	102.152	102.116	7.375	102.198	102.152	102.116	7	102.813	102.797	102.781
7.5	102.599	102.553	102.517	7.5	102.599	102.553	102.517	7.125	103.044	103.028	103.012
7.625	102.984	102.937	102.902	7.625	102.984	102.937	102.902	7.25	103.189	103.108	103.028
7.75	103.254	103.208	103.173	7.75	103.254	103.208	103.173	7.375	102.198	102.152	102.116
7.875	102.469	102.372	102.288	7.875	102.469	102.372	102.288	7.5	102.599	102.553	102.517
8	102.844	102.747	102.664	8	102.844	102.747	102.664	7.625	102.984	102.937	102.902
8.125	103.209	103.112	103.028	8.125	103.209	103.112	103.028	7.75	103.254	103.208	103.173

VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	97.164	97.117	97.102	4.25	97.164	97.117	97.102	4.875	96.979	96.978	97.079
4.375	97.658	97.612	97.596	4.375	97.658	97.612	97.596	5	97.507	97.507	97.608
4.5	98.149	98.102	98.087	4.5	98.149	98.102	98.087	5.125	98.106	98.106	98.207
4.625	98.636	98.589	98.574	4.625	98.636	98.589	98.574	5.25	99.605	99.599	99.448
4.75	99.119	99.073	99.057	4.75	99.119	99.073	99.057	5.375	100.034	100.028	99.876
4.875	99.172	99.292	99.217	4.875	99.172	99.292	99.217	5.5	100.449	100.443	100.290
5	99.561	99.681	99.607	5	99.561	99.681	99.607	5.625	100.823	100.817	100.663
5.125	99.917	100.037	99.963	5.125	99.917	100.037	99.963	5.75	101.141	100.923	100.705
5.25	100.285	100.238	100.223	5.25	100.285	100.238	100.223	5.875	100.956	100.946	100.929
5.375	99.920	100.021	99.913	5.375	99.920	100.021	99.913	6	101.297	101.285	101.268
5.5	100.261	100.362	100.254	5.5	100.261	100.362	100.254	6.125	101.605	101.592	101.576
5.625	100.628	100.688	100.580	5.625	100.628	100.688	100.580	6.25	101.720	101.503	101.351
5.75	101.076	101.029	101.014	5.75	101.076	101.029	101.014	6.375	101.624	101.591	101.583
5.875	100.713	100.717	100.639	5.875	100.638	100.717	100.639	6.5	101.882	101.849	101.840
6	101.098	101.087	101.022	6	100.952	101.033	100.955	6.625	102.154	102.119	102.111
								6.75	101.951	101.935	101.919
								6.875	102.096	102.040	102.038
								7	102.338	102.281	102.279
								7.125	101.856	101.840	101.824
								7.25	101.920	101.856	101.817
								7.375	100.961	100.938	100.962
								7.5	101.362	101.315	101.281
								7.625	101.747	101.700	101.665
								7.75	102.017	101.970	101.935

VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	101.882	101.849	101.840	6.125	101.671	101.658	101.642	4.5	93.724	93.677	93.662
6.625	102.154	102.119	102.111	6.25	101.470	101.423	101.401	4.625	94.211	94.164	94.149
6.75	101.951	101.935	101.919	6.375	101.690	101.658	101.650	4.75	94.857	94.841	94.825
6.875	102.096	102.040	102.038	6.5	101.977	101.943	101.935	4.875	95.119	95.103	95.087
7	102.338	102.281	102.279	6.625	102.284	102.249	102.241	5	95.508	95.492	95.476
7.125	101.856	101.840	101.824	6.75	101.918	101.864	101.862	5.125	95.749	95.733	95.717
7.25	101.920	101.856	101.817	6.875	102.187	102.131	102.129	5.25	96.781	96.765	96.749
7.375	100.961	100.938	100.962	7	102.459	102.402	102.400	5.375	96.812	96.796	96.780
7.5	101.362	101.315	101.281	7.125	101.718	101.654	101.615	5.5	97.164	97.148	97.132
7.625	101.747	101.700	101.665	7.25	101.970	101.906	101.867	5.625	97.520	97.504	97.488
7.75	102.017	101.970	101.935	7.375	101.011	100.964	100.962	5.75	98.137	98.121	98.105
				7.5	101.412	101.365	101.330	5.875	98.325	98.309	98.293
				7.625	101.797	101.750	101.715	6	98.610	98.594	98.578
								6.125	98.844	98.828	98.811

VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.375	102.016	102.000	101.984	6.375	102.016	102.000	101.984	6	101.935	101.717	101.500

6.5	102.360	102.344	102.328	6.5	102.360	102.344	102.328	6.125	102.373	102.155	101.956
6.625	102.751	102.735	102.719	6.625	102.751	102.735	102.719	6.25	102.583	102.365	102.276
6.75	102.969	102.952	102.936	6.75	102.969	102.952	102.936	6.375	102.016	102.000	101.984
6.875	102.512	102.496	102.480	6.875	102.512	102.496	102.480	6.5	102.360	102.344	102.328
7	102.813	102.797	102.781	7	102.813	102.797	102.781	6.625	102.751	102.735	102.719
7.125	103.044	103.028	103.012	7.125	103.044	103.028	103.012	6.75	102.969	102.952	102.936
7.25	103.189	103.108	103.028	7.25	103.189	103.108	103.028	6.875	102.512	102.496	102.480
7.375	102.198	102.152	102.116	7.375	102.198	102.152	102.116	7	102.813	102.797	102.781
7.5	102.599	102.553	102.517	7.5	102.599	102.553	102.517	7.125	103.044	103.028	103.012
7.625	102.984	102.937	102.902	7.625	102.984	102.937	102.902	7.25	103.189	103.108	103.028
7.75	103.254	103.208	103.173	7.75	103.254	103.208	103.173	7.375	102.198	102.152	102.116
7.875	102.469	102.372	102.288	7.875	102.469	102.372	102.288	7.5	102.599	102.553	102.517
8	102.844	102.747	102.664	8	102.844	102.747	102.664	7.625	102.984	102.937	102.902
8.125	103.209	103.112	103.028	8.125	103.209	103.112	103.028	7.75	103.254	103.208	103.173
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	98.149	98.102	98.087	4.5	98.149	98.102	98.087	6.625	101.888	101.872	101.856
4.625	98.636	98.589	98.574	4.625	98.636	98.589	98.574	6.75	101.951	101.935	101.919
4.75	99.119	99.073	99.057	4.75	99.119	99.073	99.057	6.875	101.324	101.308	101.292
4.875	99.172	99.292	99.217	4.875	99.172	99.292	99.217	7	101.625	101.609	101.593
5	99.561	99.681	99.607	5	99.561	99.681	99.607	7.125	101.856	101.840	101.824
5.125	99.917	100.037	99.963	5.125	99.917	100.037	99.963	7.25	101.920	101.856	101.817
5.25	100.285	100.238	100.223	5.25	100.285	100.238	100.223	7.375	100.961	100.938	100.962
5.375	99.920	100.021	99.913	5.375	99.920	100.021	99.913	7.5	101.362	101.315	101.281
5.5	100.261	100.362	100.254	5.5	100.261	100.362	100.254	7.625	101.747	101.700	101.665
5.625	100.628	100.688	100.580	5.625	100.628	100.688	100.580	7.75	102.017	101.970	101.935
5.75	101.076	101.029	101.014	5.75	101.076	101.029	101.014				
5.875	100.713	100.717	100.639	5.875	100.638	100.717	100.639				
6	101.098	101.087	101.022	6	100.952	101.033	100.955				
6.125	101.469	101.458	101.393	6.125	101.278	101.334	101.256				
VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	101.498	101.482	101.466	6.125	101.150	101.107	101.178	4.5	93.724	93.677	93.662
6.625	101.888	101.872	101.856	6.25	101.470	101.423	101.401	4.625	94.211	94.164	94.149
6.75	101.951	101.935	101.919	6.375	100.636	100.573	100.580	4.75	94.857	94.841	94.825
6.875	101.324	101.308	101.292	6.5	101.107	101.043	101.013	4.875	95.119	95.103	95.087
7	101.625	101.609	101.593	6.625	101.559	101.496	101.463	5	95.508	95.492	95.476
7.125	101.856	101.840	101.824	6.75	101.845	101.781	101.748	5.125	95.749	95.733	95.717
7.25	101.920	101.856	101.817	6.875	100.965	100.968	101.008	5.25	96.781	96.765	96.749
7.375	100.961	100.938	100.962	7	101.300	101.303	101.343	5.375	96.812	96.796	96.780
7.5	101.362	101.315	101.281	7.125	101.718	101.654	101.615	5.5	97.164	97.148	97.132
7.625	101.747	101.700	101.665	7.25	101.970	101.906	101.867	5.625	97.520	97.504	97.488
7.75	102.017	101.970	101.935	7.375	101.011	100.964	100.962	5.75	98.137	98.121	98.105
				7.5	101.412	101.365	101.330	5.875	98.325	98.309	98.293
				7.625	101.797	101.750	101.715	6	98.610	98.594	98.578
								6.125	98.844	98.828	98.811

Government Adjustments

FICO

> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
FICO < 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (> 110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

BFF DPA Repayable1				BFF DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.509	99.354	99.054	6.75	96.909	96.754	96.454
6.875	99.998	99.843	99.543	6.875	97.398	97.243	96.943
7	100.476	100.321	100.021	7	97.876	97.721	97.421
7.125	100.895	100.740	100.440	7.125	98.295	98.140	97.840
7.25	101.295	101.140	100.840	7.25	98.695	98.540	98.240
7.375	101.400	101.172	100.872	7.375	98.800	98.572	98.272
7.5	101.828	101.600	101.300	7.5	99.228	99.000	98.700
7.625	102.217	101.989	101.689	7.625	99.617	99.389	99.089
7.75	102.587	102.359	102.059	7.75	99.987	99.759	99.459
7.875	102.178	101.875	101.575	7.875	99.578	99.275	98.975
8	102.556	102.253	101.953	8	99.956	99.653	99.353
8.125	102.905	102.602	102.302	8.125	100.305	100.002	99.702
8.25	103.245	102.942	102.642	8.25	100.645	100.342	100.042

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.509	97.354	97.054	6.75	94.909	94.754	94.454
6.875	97.998	97.843	97.543	6.875	95.398	95.243	94.943
7	98.476	98.321	98.021	7	95.876	95.721	95.421
7.125	98.895	98.740	98.440	7.125	96.295	96.140	95.840
7.25	99.295	99.140	98.840	7.25	96.695	96.540	96.240
7.375	99.400	99.172	98.872	7.375	96.800	96.572	96.272
7.5	99.828	99.600	99.300	7.5	97.228	97.000	96.700
7.625	100.217	99.989	99.689	7.625	97.617	97.389	97.089
7.75	100.587	100.359	100.059	7.75	97.987	97.759	97.459
7.875	100.178	99.875	99.575	7.875	97.578	97.275	96.975
8	100.556	100.253	99.953	8	97.956	97.653	97.353
8.125	100.905	100.602	100.302	8.125	98.305	98.002	97.702
8.25	101.245	100.942	100.642	8.25	98.645	98.342	98.042

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

⁽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.