



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>

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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

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

6.25	101.367	101.367	101.321	6.25	100.204	100.160	100.144
6.375	101.835	101.835	101.794	6.375	100.646	100.602	100.586
6.5	102.178	102.178	102.141	6.5	100.786	100.742	100.726
6.625	102.386	102.386	102.354	6.625	100.551	100.486	100.469
6.75	102.318	102.314	102.115	6.75	100.944	100.792	100.676
6.875	102.700	102.691	102.496	6.875	101.117	101.072	101.067
7	102.967	102.952	102.761	7	101.266	101.113	100.997
7.125	103.265	103.245	103.059	7.125	92.369	92.276	92.173

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

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	98.511	98.548	98.489	5	98.388	98.425	98.366	5	95.443	95.380	95.317
5.125	98.774	98.808	98.745	5.125	98.736	98.770	98.707	5.125	96.113	96.050	95.987
5.25	99.029	99.059	98.992	5.25	99.048	99.078	99.012	5.25	96.600	96.537	96.474
5.375	99.279	99.305	99.235	5.375	99.319	99.345	99.275	5.375	97.275	97.212	97.150
5.5	99.505	99.527	99.453	5.5	99.538	99.561	99.486	5.5	97.766	97.703	97.640
5.625	99.695	99.713	99.635	5.625	99.687	99.705	99.627	5.625	98.229	98.166	98.103
5.75	99.945	99.960	99.878	5.75	99.875	99.890	99.808	5.75	98.690	98.627	98.565
5.875	100.268	100.279	100.193	5.875	100.124	100.135	100.049	5.875	98.961	98.898	98.835
6	100.464	100.471	100.382	6	100.348	100.355	100.266	6	99.422	99.359	99.296
6.125	100.518	100.521	100.428	6.125	100.536	100.540	100.446	6.125	99.694	99.631	99.569
6.25	100.596	100.596	100.499	6.25	100.706	100.706	100.609	6.25	100.162	100.099	100.036
6.375	100.679	100.675	100.574	6.375	100.849	100.845	100.744	6.375	100.242	100.179	100.117
6.5	100.720	100.712	100.607	6.5	100.993	100.985	100.880	6.5	100.515	100.452	100.390
6.625	100.926	100.863	100.800	6.625	101.139	101.127	101.018	6.625	99.829	99.766	99.703
6.75	101.004	100.941	100.878	6.75	101.248	101.232	101.119	6.75	100.294	100.231	100.168
6.875	101.065	101.002	100.939	6.875	101.308	101.288	101.172	6.875	100.569	100.506	100.444
7	101.128	101.065	101.002	7	101.566	101.552	101.419	7	101.039	100.976	100.913
7.125	101.249	101.222	101.098	7.125	102.032	102.006	101.880	7.125	101.121	101.058	100.996
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	98.712	98.750	98.691	5	98.582	98.620	98.561	5	95.511	95.448	95.385
5.125	98.975	99.009	98.946	5.125	98.930	98.964	98.901	5.125	96.181	96.118	96.055
5.25	99.230	99.261	99.194	5.25	99.241	99.271	99.204	5.25	96.668	96.605	96.542
5.375	99.481	99.507	99.437	5.375	99.511	99.537	99.467	5.375	97.343	97.280	97.217
5.5	99.707	99.730	99.656	5.5	99.730	99.752	99.678	5.5	97.834	97.771	97.708
5.625	99.898	99.917	99.839	5.625	99.878	99.896	99.818	5.625	98.297	98.234	98.171
5.75	100.150	100.165	100.083	5.75	100.067	100.082	100.000	5.75	98.759	98.696	98.633
5.875	100.474	100.485	100.400	5.875	100.317	100.328	100.242	5.875	99.029	98.966	98.903
6	100.673	100.680	100.590	6	100.542	100.550	100.460	6	99.490	99.427	99.364
6.125	100.729	100.732	100.639	6.125	100.733	100.736	100.643	6.125	99.763	99.700	99.637
6.25	100.810	100.809	100.712	6.25	100.906	100.905	100.808	6.25	100.230	100.167	100.104
6.375	100.895	100.891	100.790	6.375	101.051	101.047	100.946	6.375	100.310	100.247	100.184
6.5	100.938	100.930	100.825	6.5	101.198	101.190	101.085	6.5	100.583	100.520	100.457
6.625	100.994	100.980	100.872	6.625	101.346	101.335	101.226	6.625	99.897	99.834	99.771
6.75	101.072	101.015	100.946	6.75	101.458	101.442	101.330	6.75	100.362	100.299	100.236
6.875	101.133	101.070	101.007	6.875	101.521	101.501	101.385	6.875	100.638	100.575	100.512
7	101.196	101.133	101.070	7	101.783	101.768	101.635	7	101.107	101.044	100.981
7.125	101.475	101.448	101.324	7.125	102.250	102.225	102.098	7.125	101.189	101.126	101.063

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	98.161	98.141	98.121	5.75	100.825	100.779	100.762	5	99.470	99.470	99.457
5.125	98.810	98.790	98.770	5.875	101.349	101.303	101.286	5.125	99.580	99.580	99.574
5.25	99.113	99.112	99.095	6	101.803	101.758	101.741	5.25	100.076	100.076	100.063
5.375	99.760	99.759	99.742	6.125	102.131	102.086	102.069	5.375	100.293	100.293	100.280
5.5	100.372	100.371	100.354	6.25	101.738	101.692	101.676	5.5	100.605	100.605	100.592
5.625	100.938	100.937	100.920	6.375	102.220	102.174	102.157	5.625	100.745	100.745	100.732
5.75	101.119	101.118	101.102	6.5	102.638	102.593	102.576	5.75	100.969	100.969	100.956
5.875	101.658	101.657	101.640	6.625	102.901	102.856	102.839	5.875	101.226	101.226	101.213
6	102.155	102.154	102.137	6.75	102.390	102.343	102.310	6	101.322	101.322	101.309
6.125	102.627	102.626	102.609	6.875	102.839	102.792	102.758				
6.25	102.249	102.248	102.231	7	103.233	103.186	103.153				
6.375	102.723	102.722	102.705	7.125	103.468	103.421	103.388				
6.5	103.170	103.169	103.152	7.25	102.989	102.943	102.909				
6.625	103.582	103.581	103.564	7.375	103.395	103.348	103.315				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.981	97.967	97.938
5.125	98.224	98.209	98.180
5.25	98.407	98.392	98.370
5.375	98.655	98.640	98.611
5.5	98.896	98.882	98.853
5.625	99.117	99.102	99.073
5.75	99.311	99.296	99.267
5.875	99.488	99.473	99.445
6	99.880	99.865	99.836

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



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	99.281	99.262	99.244	5.75	100.948	100.934	100.922	5	99.470	99.470	99.457
5.5	99.859	99.838	99.821	5.875	101.407	101.393	101.381	5.125	99.580	99.580	99.574
5.625	100.402	100.379	100.363	6	101.793	101.779	101.767	5.25	100.076	100.076	100.063
5.75	100.714	100.706	100.685	6.125	102.068	102.054	102.042	5.375	100.293	100.293	100.280
5.875	101.282	101.269	101.252	6.25	101.853	101.843	101.833	5.5	100.605	100.605	100.592
6	101.782	101.765	101.750	6.375	102.245	102.235	102.225	5.625	100.745	100.745	100.732
6.125	102.281	102.262	102.248	6.5	102.562	102.552	102.542	5.75	100.969	100.969	100.956
6.25	101.980	101.969	101.960	6.625	102.840	102.830	102.820	5.875	101.226	101.226	101.213
6.375	102.494	102.479	102.469	6.75	102.504	102.498	102.492	6	101.322	101.322	101.309
6.5	102.960	102.943	102.933	6.875	102.850	102.844	102.838				
6.625	103.359	103.344	103.334	7	103.162	103.156	103.150				
6.75	103.014	102.992	102.982	7.125	103.431	103.425	103.419				
6.875	102.481	102.475	102.469	7.25	103.396	103.391	103.368				
7	102.814	102.808	102.802	7.375	103.722	103.717	103.693				
7.125	103.066	103.060	103.054	7.5	104.072	104.067	104.043				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	99.292	99.285	99.277
4.875	99.608	99.601	99.593
5	99.916	99.909	99.901
5.125	100.036	100.029	100.022
5.25	100.347	100.340	100.333
5.375	100.649	100.642	100.635
5.5	100.874	100.867	100.860
5.625	100.895	100.888	100.846
5.75	101.197	101.190	101.148
5.875	101.489	101.482	101.440
6	101.739	101.732	101.690

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

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

5.5	101.354	101.307	101.260	5.5	101.354	101.307	101.260	5.5	101.354	101.307	101.260
5.625	101.832	101.882	101.758	5.625	101.832	101.882	101.758	5.625	101.832	101.882	101.758
5.75	102.248	102.244	102.120	5.75	102.248	102.244	102.120	5.75	102.248	102.244	102.120
5.875	101.684	101.481	101.278	5.875	101.684	101.481	101.278	5.875	101.684	101.481	101.278
6	102.110	101.907	101.765	6	102.110	101.907	101.765	6	102.110	101.907	101.765
6.125	102.622	102.419	102.360	6.125	102.622	102.419	102.360	6.125	102.622	102.419	102.360
6.25	102.896	102.693	102.621	6.25	102.896	102.693	102.621	6.25	102.896	102.693	102.621
6.375	102.375	102.344	102.313	6.375	102.375	102.344	102.313	6.375	102.375	102.344	102.313
6.5	102.707	102.676	102.644	6.5	102.707	102.676	102.644	6.5	102.707	102.676	102.644
6.625	103.093	103.062	103.031	6.625	103.093	103.062	103.031	6.625	103.093	103.062	103.031
6.75	103.155	103.108	103.061	6.75	103.155	103.108	103.061	6.75	103.155	103.108	103.061
6.875	102.274	102.202	102.196	6.875	102.274	102.202	102.196	6.875	102.251	102.180	102.174
7	102.726	102.654	102.648	7	102.726	102.654	102.648	7	102.752	102.681	102.675
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	99.867	100.029	100.009	4.25	98.750	98.912	98.892	5.25	100.287	100.240	100.193
4.625	100.406	100.567	100.547	4.375	99.314	99.476	99.455	5.375	100.108	100.088	100.014
4.75	99.930	99.886	99.870	4.5	99.867	100.029	100.009	5.5	100.747	100.867	100.743
4.875	100.259	100.398	100.309	4.625	100.406	100.567	100.547	5.625	101.360	101.480	101.356
5	100.762	100.901	100.813	4.75	99.930	99.886	99.870	5.75	101.491	101.338	101.295
5.125	101.234	101.373	101.285	4.875	100.259	100.398	100.309	5.875	101.107	100.904	100.700
5.25	100.900	100.855	100.839	5	100.762	100.901	100.813	6	101.452	101.356	101.303
5.375	101.160	101.277	101.197	5.125	101.234	101.373	101.285	6.125	101.854	101.950	101.898
5.5	101.608	101.725	101.646	5.25	100.900	100.855	100.839	6.25	101.971	101.768	101.565
5.625	102.037	102.154	102.075	5.375	101.160	101.277	101.197	6.375	101.402	101.353	101.350
5.75	101.747	101.702	101.686	5.5	101.608	101.725	101.646	6.5	101.799	101.750	101.747
5.875	101.689	101.784	101.932	5.625	102.037	102.154	102.075	6.625	102.170	102.121	102.118
6	102.100	102.194	102.343	5.75	101.747	101.702	101.686	6.75	101.799	101.738	101.706
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	100.287	100.240	100.193	5.25	99.348	99.302	99.286	4.5	97.178	97.339	97.319
5.375	100.108	100.088	100.014	5.375	99.968	100.088	99.964	4.625	97.670	97.831	97.811
5.5	100.747	100.867	100.743	5.5	100.747	100.867	100.743	4.75	95.549	95.613	95.628
5.625	101.360	101.480	101.356	5.625	101.360	101.480	101.356	4.875	95.945	96.084	95.995
5.75	101.491	101.338	101.295	5.75	101.449	101.388	101.345	5	96.364	96.503	96.414
5.875	101.107	100.904	100.700	5.875	100.619	100.716	100.664	5.125	96.723	96.862	96.773
6	101.452	101.356	101.303	6	101.258	101.356	101.303	5.25	97.543	97.575	97.606
6.125	101.854	101.950	101.898	6.125	101.853	101.950	101.898	5.375	97.597	97.628	97.659
6.25	101.971	101.768	101.565	6.25	101.661	101.616	101.589	5.5	97.959	97.990	98.022
6.375	101.402	101.353	101.350	6.375	100.963	101.038	100.948	5.625	98.332	98.364	98.395
6.5	101.799	101.750	101.747	6.5	101.535	101.611	101.521	5.75	98.988	99.027	99.066
6.625	102.170	102.121	102.118	6.625	102.034	102.109	102.019	5.875	99.200	99.239	99.278
6.75	101.799	101.738	101.706	6.75	101.849	101.788	101.756	6	99.493	99.532	99.571
6.875	101.648	101.576	101.570	6.875	100.776	100.783	100.734	6.125	99.752	99.791	99.830

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

6.5	102.507	102.476	102.455	6.5	102.507	102.476	102.455	6.125	102.422	102.219	102.016
6.625	102.893	102.862	102.831	6.625	102.893	102.862	102.831	6.25	102.696	102.493	102.295
6.75	102.955	102.908	102.861	6.75	102.955	102.908	102.861	6.375	102.175	102.144	102.113
6.875	102.475	102.403	102.397	6.875	102.475	102.403	102.397	6.5	102.507	102.476	102.444
7	102.811	102.739	102.733	7	102.811	102.739	102.733	6.625	102.893	102.862	102.831
7.125	102.810	102.733	102.685	7.125	102.810	102.733	102.685	6.75	102.955	102.908	102.861
7.25	103.104	103.027	102.979	7.25	103.104	103.027	102.979	6.875	101.951	101.875	101.827
7.375	102.149	102.088	102.035	7.375	102.149	102.088	102.035	7	102.389	102.313	102.265
7.5	102.546	102.485	102.432	7.5	102.546	102.485	102.432	7.125	102.810	102.733	102.685
7.625	102.928	102.867	102.813	7.625	102.928	102.867	102.813	7.25	103.104	103.027	102.979
7.75	103.196	103.135	103.081	7.75	103.196	103.135	103.081	7.375	102.149	102.088	102.035
								7.5	102.546	102.485	102.432
								7.625	102.928	102.867	102.813
								7.75	103.196	103.135	103.081

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	99.302	99.463	99.443	4.5	99.302	99.463	99.443	6.625	101.818	101.787	101.756
4.625	99.726	99.888	99.868	4.625	99.726	99.888	99.868	6.75	101.599	101.538	101.506
4.75	99.730	99.686	99.670	4.75	99.730	99.686	99.670	6.875	100.526	100.450	100.402
4.875	99.708	99.847	99.758	4.875	99.708	99.847	99.758	7	100.964	100.888	100.840
5	100.089	100.228	100.139	5	100.089	100.228	100.139	7.125	101.385	101.308	101.260
5.125	100.434	100.573	100.484	5.125	100.434	100.573	100.484	7.25	101.629	101.552	101.504
5.25	100.700	100.655	100.639	5.25	100.700	100.655	100.639	7.375	100.756	100.694	100.641
5.375	100.557	100.674	100.594	5.375	100.557	100.674	100.594	7.5	101.153	101.091	101.038
5.5	100.895	101.012	100.933	5.5	100.895	101.012	100.933	7.625	101.534	101.473	101.419
5.625	101.221	101.338	101.259	5.625	101.221	101.338	101.259	7.75	101.752	101.691	101.637
5.75	101.547	101.502	101.486	5.75	101.547	101.502	101.486				
5.875	101.407	101.383	101.390	5.875	101.312	101.351	101.390				
6	101.801	101.777	101.745	6	101.623	101.644	101.683				
6.125	102.181	102.157	102.128	6.125	101.956	101.934	101.963				

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	101.542	101.511	101.479	6.125	101.098	101.113	101.161	4.5	96.524	96.686	96.666
6.625	101.818	101.787	101.756	6.25	101.461	101.416	101.389	4.625	96.863	97.025	97.005
6.75	101.599	101.538	101.506	6.375	100.403	100.407	100.417	4.75	95.349	95.389	95.428
6.875	100.526	100.450	100.402	6.5	100.869	100.816	100.826	4.875	95.627	95.666	95.705
7	100.964	100.888	100.840	6.625	101.317	101.256	101.224	5	96.039	96.078	96.117
7.125	101.385	101.308	101.260	6.75	101.649	101.588	101.556	5.125	96.289	96.328	96.367
7.25	101.629	101.552	101.504	6.875	100.576	100.500	100.452	5.25	97.343	97.375	97.406
7.375	100.756	100.694	100.641	7	101.014	100.938	100.890	5.375	97.397	97.428	97.459
7.5	101.153	101.091	101.038	7.125	101.435	101.358	101.310	5.5	97.759	97.790	97.822
7.625	101.534	101.473	101.419	7.25	101.679	101.602	101.554	5.625	98.132	98.164	98.195
7.75	101.752	101.691	101.637	7.375	100.806	100.744	100.691	5.75	98.788	98.827	98.866
				7.5	101.203	101.141	101.088	5.875	99.000	99.039	99.078
				7.625	101.584	101.523	101.469	6	99.293	99.332	99.371
								6.125	99.552	99.591	99.630

Government Adjustments

FICO	Adjustment
> 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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

BFF 3.5% DPA Repayable1				BFF 3.5% DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	100.219	100.034	99.734	6.75	98.719	98.534	98.234
6.875	100.708	100.523	100.223	6.875	99.208	99.023	98.723
7	101.186	101.001	100.701	7	99.686	99.501	99.201
7.125	101.605	101.420	101.120	7.125	100.105	99.920	99.620
7.25	102.005	101.820	101.520	7.25	100.505	100.320	100.020
7.375	101.715	101.467	101.167	7.375	100.215	99.967	99.667
7.5	102.143	101.895	101.595	7.5	100.643	100.395	100.095
7.625	102.532	102.284	101.984	7.625	101.032	100.784	100.484
7.75	102.902	102.654	102.354	7.75	101.402	101.154	100.854
7.875	102.254	101.942	101.642	7.875	100.754	100.442	100.142
8	102.632	102.320	102.020	8	101.132	100.820	100.520
8.125	102.981	102.669	102.369	8.125	101.481	101.169	100.869
8.25	103.321	103.009	102.709	8.25	101.821	101.509	101.209
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.219	98.034	97.734	6.75	96.719	96.534	96.234
6.875	98.708	98.523	98.223	6.875	97.208	97.023	96.723
7	99.186	99.001	98.701	7	97.686	97.501	97.201
7.125	99.605	99.420	99.120	7.125	98.105	97.920	97.620
7.25	100.005	99.820	99.520	7.25	98.505	98.320	98.020
7.375	99.715	99.467	99.167	7.375	98.215	97.967	97.667
7.5	100.143	99.895	99.595	7.5	98.643	98.395	98.095
7.625	100.532	100.284	99.984	7.625	99.032	98.784	98.484
7.75	100.902	100.654	100.354	7.75	99.402	99.154	98.854
7.875	100.254	99.942	99.642	7.875	98.754	98.442	98.142
8	100.632	100.320	100.020	8	99.132	98.820	98.520
8.125	100.981	100.669	100.369	8.125	99.481	99.169	98.869
8.25	101.321	101.009	100.709	8.25	99.821	99.509	99.209
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.469	99.284	98.984	6.75	97.469	97.284	96.984
6.875	99.958	99.773	99.473	6.875	97.958	97.773	97.473
7	100.436	100.251	99.951	7	98.436	98.251	97.951
7.125	100.855	100.670	100.370	7.125	98.855	98.670	98.370
7.25	101.255	101.070	100.770	7.25	99.255	99.070	98.770
7.375	100.965	100.717	100.417	7.375	98.965	98.717	98.417
7.5	101.393	101.145	100.845	7.5	99.393	99.145	98.845
7.625	101.782	101.534	101.234	7.625	99.782	99.534	99.234
7.75	102.152	101.904	101.604	7.75	100.152	99.904	99.604
7.875	101.504	101.192	100.892	7.875	99.504	99.192	98.892
8	101.882	101.570	101.270	8	99.882	99.570	99.270
8.125	102.231	101.919	101.619	8.125	100.231	99.919	99.619
8.25	102.571	102.259	101.959	8.25	100.571	100.259	99.959

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.