



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



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	94.296	94.259	94.259	4.75	94.296	94.259	94.259	5.125	97.257	97.263	97.273
4.875	94.980	94.948	94.948	4.875	94.980	94.948	94.948	5.25	97.967	97.980	97.995
5	95.996	95.958	96.027	5	95.996	95.958	96.027	5.375	98.504	98.509	98.539
5.125	96.480	96.442	96.511	5.125	96.480	96.442	96.511	5.5	99.015	99.017	99.052
5.25	97.283	97.243	97.235	5.25	97.045	97.055	97.094	5.625	99.471	99.462	99.497
5.375	97.918	97.878	97.871	5.375	97.590	97.595	97.643	5.75	99.624	99.597	99.598
5.5	98.656	98.616	98.608	5.5	98.156	98.147	98.199	5.875	100.112	100.083	100.089
5.625	99.098	99.059	99.051	5.625	98.733	98.735	98.789	6	100.572	100.535	100.556
5.75	99.237	99.188	99.172	5.75	98.962	98.932	98.959	6.125	101.022	100.984	101.005
5.875	99.797	99.748	99.732	5.875	99.486	99.453	99.487	6.25	100.820	100.754	100.736
6	100.378	100.329	100.313	6	99.985	99.953	99.988	6.375	101.247	101.181	101.163
6.125	100.785	100.736	100.720	6.125	100.510	100.481	100.474	6.5	101.642	101.594	101.566
6.25	100.591	100.542	100.526	6.25	100.356	100.357	100.360	6.625	102.062	102.013	101.986
6.375	101.079	101.030	101.015	6.375	100.850	100.862	100.870	6.75	101.874	101.788	101.763
6.5	101.544	101.495	101.479	6.5	101.302	101.277	101.291	6.875	102.291	102.204	102.180
6.625	101.909	101.860	101.844	6.625	101.781	101.732	101.705	7	102.663	102.576	102.551
6.75	101.811	101.734	101.695	6.75	101.623	101.562	101.553	7.125	102.964	102.876	102.852
6.875	102.188	102.111	102.072	6.875	102.051	102.077	102.065	7.25	102.981	102.876	102.843
7	102.611	102.533	102.494	7	102.403	102.392	102.386	7.375	103.399	103.293	103.260
7.125	102.911	102.834	102.794	7.125	102.793	102.724	102.689	7.5	103.748	103.641	103.608
7.25	102.751	102.794	102.771	7.25	102.714	102.794	102.771	7.625	103.987	103.879	103.846
7.375	103.088	103.124	103.097	7.375	103.087	103.124	103.097	7.75	103.582	103.582	103.518
7.5	103.540	103.432	103.400	7.5	103.540	103.432	103.400	7.875	104.070	104.070	104.000
7.625	103.748	103.646	103.607	7.625	103.748	103.639	103.607	8	104.205	104.205	104.130
7.75	103.583	103.583	103.518	7.75	103.583	103.583	103.518				
7.875	103.803	103.803	103.734	7.875	103.803	103.803	103.734				
8	104.102	104.102	104.027	8	104.102	104.102	104.027				
8.125	104.290	104.290	104.210	8.125	104.290	104.290	104.210				
8.25	92.531	92.525	92.424								

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	97.856	97.826	97.826	4.625	98.082	98.052	98.052	5	96.025	95.987	96.056
4.75	98.339	98.312	98.347	4.75	98.230	98.280	98.293	5.125	96.522	96.484	96.553
4.875	98.647	98.608	98.642	4.875	98.697	98.661	98.661	5.25	96.935	96.752	96.612
5	99.005	98.982	99.025	5	98.905	98.954	98.968	5.375	97.552	97.364	97.218
5.125	99.433	99.226	99.224	5.125	99.241	99.034	99.033	5.5	98.274	98.079	97.928
5.25	99.870	99.663	99.661	5.25	99.582	99.374	99.374	5.625	98.702	98.503	98.348
5.375	99.994	99.867	99.857	5.375	99.896	99.691	99.691	5.75	99.023	98.883	98.783
5.5	100.302	100.163	100.153	5.5	100.200	99.991	99.992	5.875	99.578	99.434	99.331
5.625	100.378	100.398	100.384	5.625	100.199	100.220	100.206	6	100.132	99.983	99.874
5.75	100.801	100.822	100.808	5.75	100.536	100.557	100.543	6.125	100.543	100.390	100.278
5.875	100.918	100.927	100.934	5.875	100.840	100.860	100.846	6.25	100.394	100.409	100.412
6	101.344	101.364	101.351	6	101.130	101.150	101.136	6.375	100.818	100.830	100.838
6.125	101.144	101.158	101.130	6.125	100.958	100.958	100.958	6.5	101.182	101.191	101.205
6.25	101.515	101.529	101.501	6.25	101.259	101.273	101.245	6.625	101.486	101.488	101.515
6.375	101.738	101.745	101.721	6.375	101.553	101.567	101.539	6.75	101.394	101.446	101.437
6.5	101.944	101.935	101.927	6.5	101.854	101.868	101.841	6.875	101.797	101.851	101.839
6.625	102.074	102.191	102.149	6.625	101.998	102.041	101.999	7	102.073	102.123	102.119
6.75	102.354	102.471	102.429	6.75	102.242	102.359	102.317	7.125	102.292	102.334	102.345
6.875	102.581	102.619	102.577	6.875	102.539	102.656	102.615	7.25	101.944	101.894	101.838
7	102.613	102.730	102.697	7	102.817	102.934	102.893	7.375	102.268	102.218	102.162
7.125	102.084	102.022	101.990	7.125	101.868	101.806	101.774	7.5	102.563	102.513	102.457
7.25	102.559	102.497	102.465	7.25	102.247	102.185	102.153	7.625	102.172	102.109	102.093
7.375	103.016	102.955	102.922	7.375	102.612	102.550	102.518	7.75	101.682	101.635	101.616
								7.875	102.138	102.091	102.072

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	96.553	96.506	96.490	5.25	97.774	97.713	97.653
5.375	97.198	97.152	97.135	5.375	98.125	98.064	98.004
5.5	97.877	97.830	97.814	5.5	98.234	98.173	98.113
5.625	98.255	98.208	98.192	5.625	97.983	97.937	97.921
5.75	98.581	98.533	98.533	5.75	98.590	98.536	98.516
5.875	99.033	98.986	98.970	5.875	98.860	98.814	98.798
6	99.621	99.575	99.558	6	99.056	99.010	98.994
6.125	99.933	99.898	99.898	6.125	98.975	98.921	98.901

6.25	100.414	100.400	100.398	6.25	99.378	99.324	99.304
6.375	100.901	100.892	100.885	6.375	99.520	99.511	99.503
6.5	101.272	101.267	101.255	6.5	99.667	99.612	99.592
6.625	101.504	101.504	101.486	6.625	99.844	99.789	99.769
6.75	101.146	101.146	101.124	6.75	100.274	100.124	100.025
6.875	101.551	101.551	101.523	6.875	100.643	100.636	100.629
7	101.848	101.848	101.815	7	100.594	100.444	100.344
7.125	102.016	102.016	101.978	7.125	99.905	99.798	99.669

Conventional Fixed 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

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

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

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	97.831	97.830	97.827	5	97.667	97.665	97.663	5	94.348	94.285	94.223
5.125	98.130	98.125	98.119	5.125	98.041	98.035	98.029	5.125	95.003	94.940	94.877
5.25	98.404	98.394	98.385	5.25	98.382	98.373	98.363	5.25	95.480	95.417	95.354
5.375	98.644	98.630	98.617	5.375	98.683	98.669	98.656	5.375	96.134	96.071	96.009
5.5	98.862	98.845	98.828	5.5	98.867	98.850	98.834	5.5	96.601	96.538	96.475
5.625	99.054	99.033	99.013	5.625	98.904	98.883	98.863	5.625	97.064	97.001	96.938
5.75	99.235	99.210	99.187	5.75	98.990	98.965	98.942	5.75	97.523	97.460	97.397
5.875	99.397	99.368	99.341	5.875	99.153	99.124	99.098	5.875	97.793	97.730	97.667
6	99.485	99.453	99.422	6	99.322	99.289	99.259	6	98.244	98.181	98.118
6.125	99.490	99.454	99.420	6.125	99.494	99.457	99.424	6.125	98.503	98.440	98.377
6.25	99.530	99.490	99.453	6.25	99.668	99.628	99.591	6.25	98.945	98.882	98.819
6.375	99.658	99.595	99.532	6.375	99.843	99.800	99.759	6.375	99.012	98.949	98.886
6.5	99.841	99.778	99.715	6.5	99.997	99.950	99.906	6.5	99.274	99.211	99.149
6.625	100.032	99.969	99.906	6.625	100.123	100.071	100.024	6.625	98.613	98.550	98.487
6.75	100.111	100.048	99.985	6.75	100.196	100.140	100.089	6.75	99.073	99.010	98.948
6.875	100.164	100.101	100.038	6.875	100.202	100.142	100.088	6.875	99.351	99.288	99.226
7	100.224	100.161	100.098	7	100.381	100.318	100.260	7	99.817	99.754	99.692
7.125	100.288	100.225	100.162	7.125	100.810	100.743	100.681	7.125	99.905	99.842	99.779

  

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	98.036	98.034	98.032	5	97.867	97.865	97.862	5	94.565	94.502	94.439
5.125	98.335	98.329	98.323	5.125	98.240	98.234	98.228	5.125	95.219	95.156	95.093
5.25	98.608	98.599	98.589	5.25	98.580	98.571	98.561	5.25	95.696	95.633	95.570
5.375	98.848	98.835	98.822	5.375	98.879	98.866	98.853	5.375	96.351	96.288	96.225
5.5	99.067	99.050	99.034	5.5	99.064	99.047	99.030	5.5	96.818	96.755	96.692
5.625	99.260	99.240	99.220	5.625	99.100	99.079	99.059	5.625	97.280	97.217	97.154
5.75	99.443	99.419	99.395	5.75	99.187	99.162	99.139	5.75	97.740	97.677	97.614
5.875	99.607	99.579	99.552	5.875	99.351	99.323	99.296	5.875	98.010	97.947	97.884
6	99.698	99.665	99.635	6	99.521	99.489	99.459	6	98.460	98.397	98.334
6.125	99.705	99.669	99.635	6.125	99.695	99.659	99.625	6.125	98.720	98.657	98.594
6.25	99.747	99.707	99.669	6.25	99.871	99.831	99.793	6.25	99.161	99.098	99.035
6.375	99.874	99.811	99.748	6.375	100.048	100.004	99.963	6.375	99.229	99.166	99.103
6.5	100.058	99.995	99.932	6.5	100.203	100.155	100.111	6.5	99.491	99.428	99.365
6.625	100.248	100.185	100.122	6.625	100.330	100.279	100.231	6.625	98.829	98.766	98.703
6.75	100.327	100.264	100.201	6.75	100.405	100.349	100.298	6.75	99.290	99.227	99.164
6.875	100.381	100.318	100.255	6.875	100.413	100.353	100.299	6.875	99.568	99.505	99.442
7	100.441	100.378	100.315	7	100.594	100.532	100.474	7	100.034	99.971	99.908
7.125	100.504	100.441	100.378	7.125	101.025	100.958	100.897	7.125	100.121	100.058	99.995

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

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

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	96.220	96.211	96.203	5.75	99.445	99.398	99.382	4.375	96.546	96.533	96.509
5.125	96.883	96.875	96.867	5.875	100.022	99.975	99.959	4.5	96.871	96.857	96.833
5.25	97.317	97.308	97.299	6	100.506	100.459	100.443	4.625	97.159	97.145	97.121
5.375	97.983	97.975	97.965	6.125	100.812	100.766	100.749	4.75	97.930	97.923	97.907
5.5	98.619	98.611	98.602	6.25	100.649	100.602	100.586	4.875	98.216	98.209	98.192
5.625	99.216	99.207	99.198	6.375	101.138	101.091	101.075	5	98.435	98.427	98.411
5.75	99.789	99.772	99.755	6.5	101.553	101.506	101.490	5.125	98.572	98.565	98.549
5.875	100.373	100.356	100.339	6.625	101.807	101.761	101.744	5.25	99.030	99.023	99.007
6	100.907	100.890	100.873	6.75	101.610	101.563	101.547	5.375	99.241	99.233	99.217
6.125	101.423	101.406	101.388	6.875	102.084	102.037	102.021	5.5	99.563	99.555	99.539
6.25	101.344	101.327	101.308	7	102.495	102.449	102.433	5.625	99.722	99.713	99.697
6.375	101.860	101.843	101.824	7.125	102.727	102.680	102.664	5.75	100.067	100.059	100.043
6.5	102.349	102.332	102.313	7.25	102.445	102.398	102.382	5.875	100.360	100.352	100.336
6.625	102.795	102.778	102.759	7.375	102.851	102.804	102.788	6	100.473	100.464	100.448

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	96.144	96.117	96.077
4.75	96.533	96.513	96.480
4.875	96.618	96.598	96.566
5	96.877	96.857	96.825
5.125	97.160	97.140	97.108
5.25	97.417	97.397	97.365
5.375	97.658	97.638	97.605
5.5	97.884	97.864	97.831
5.625	98.087	98.065	98.033
5.75	98.309	98.287	98.255
5.875	98.552	98.530	98.498
6	99.004	98.983	98.950

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	97.709	97.704	97.513	5.75	99.495	99.449	99.431	4.25	96.195	96.181	96.157
5.5	98.295	98.290	98.097	5.875	99.992	99.946	99.928	4.375	96.546	96.533	96.509
5.625	98.858	98.854	98.783	6	100.419	100.372	100.354	4.5	96.871	96.857	96.833
5.75	99.548	99.546	99.526	6.125	100.817	100.768	100.750	4.625	97.159	97.145	97.121
5.875	100.081	100.080	100.049	6.25	100.820	100.754	100.736	4.75	97.930	97.923	97.907
6	100.639	100.638	100.607	6.375	101.247	101.181	101.163	4.875	98.216	98.209	98.192
6.125	101.185	101.185	101.148	6.5	101.631	101.563	101.546	5	98.435	98.427	98.411
6.25	101.131	101.121	101.095	6.625	101.986	101.918	101.900	5.125	98.572	98.565	98.549
6.375	101.716	101.705	101.672	6.75	101.874	101.788	101.763	5.25	99.030	99.023	99.007
6.5	102.224	102.212	102.177	6.875	102.291	102.204	102.180	5.375	99.241	99.233	99.217
6.625	102.652	102.640	102.606	7	102.663	102.576	102.551	5.5	99.563	99.555	99.539
6.75	102.534	102.509	102.478	7.125	102.964	102.876	102.852	5.625	99.722	99.713	99.697
6.875	103.033	103.008	102.976	7.25	102.981	102.876	102.843	5.75	100.067	100.059	100.043
7	103.432	103.407	103.373	7.375	103.399	103.293	103.260	5.875	100.360	100.352	100.336
7.125	103.772	103.746	103.715	7.5	103.748	103.641	103.608	6	100.473	100.464	100.448

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	96.144	96.117	96.077
4.75	97.893	97.836	97.825
4.875	98.214	98.156	98.145
5	98.533	98.474	98.463
5.125	98.878	98.856	98.846
5.25	99.193	99.170	99.160
5.375	99.500	99.476	99.466
5.5	99.733	99.708	99.698
5.625	99.796	99.787	99.777
5.75	100.101	100.092	100.082
5.875	100.398	100.389	100.379
6	100.661	100.652	100.642

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



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	96.134	96.157	96.165	4.5	95.945	96.011	96.054	5	98.129	98.105	98.133
4.625	96.551	96.542	96.584	4.625	96.551	96.542	96.584	5.125	98.785	98.788	98.816
4.75	97.381	97.378	97.370	4.75	97.207	97.161	97.199	5.25	99.595	99.572	99.548
4.875	97.809	97.807	97.799	4.875	97.474	97.459	97.481	5.375	99.561	99.538	99.514
5	98.265	98.262	98.254	5	98.129	98.105	98.133	5.5	100.108	100.086	100.098
5.125	98.785	98.788	98.816	5.125	98.785	98.788	98.816	5.625	100.764	100.742	100.754
5.25	99.595	99.572	99.548	5.25	99.595	99.572	99.548	5.75	101.312	101.248	101.260
5.375	99.823	99.791	99.759	5.375	99.561	99.538	99.514	5.875	100.881	100.678	100.624
5.5	100.386	100.346	100.307	5.5	100.108	100.086	100.098	6	101.328	101.281	101.277
5.625	100.927	100.887	100.848	5.625	100.764	100.742	100.754	6.125	101.959	101.932	101.929
5.75	101.312	101.248	101.260	5.75	101.312	101.248	101.260	6.25	102.440	102.443	102.440
5.875	101.157	101.122	101.082	5.875	100.881	100.678	100.624	6.375	101.815	101.768	101.721
6	101.465	101.431	101.390	6	101.328	101.281	101.277	6.5	102.211	102.164	102.117
6.125	101.959	101.932	101.929	6.125	101.959	101.932	101.929	6.625	102.620	102.574	102.545
6.25	102.440	102.443	102.440	6.25	102.440	102.443	102.440	6.75	102.899	102.854	102.836
6.375	101.898	101.834	101.761	6.375	101.815	101.768	101.721	6.875	102.594	102.587	102.579
6.5	102.211	102.164	102.117	6.5	102.211	102.164	102.117	7	102.915	102.907	102.899
6.625	102.620	102.574	102.545	6.625	102.620	102.574	102.545	7.125	103.155	103.147	103.139
6.75	102.899	102.854	102.836	6.75	102.899	102.854	102.836	7.25	103.317	103.228	103.164
6.875	102.594	102.587	102.579	6.875	102.594	102.587	102.579	7.375	102.584	102.509	102.434
7	102.915	102.907	102.899	7	102.915	102.907	102.899	7.5	102.886	102.811	102.736
7.125	103.155	103.147	103.139	7.125	103.155	103.147	103.139	7.625	103.158	103.083	103.008
7.25	103.317	103.228	103.164	7.25	103.317	103.228	103.164	7.75	103.458	103.374	103.310
7.375	102.751	102.781	102.797	7.375	102.584	102.509	102.434				
7.5	103.085	103.117	103.134	7.5	102.886	102.811	102.736				
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
3.75	95.052	95.035	95.019	4.25	97.419	97.494	97.543	4.5	93.559	93.582	93.590
3.875	95.513	95.497	95.481	4.375	97.986	98.062	98.110	4.625	93.887	93.911	93.919
4	95.976	95.960	95.944	4.5	98.546	98.621	98.670	4.75	95.858	95.871	95.884
4.125	96.440	96.424	96.408	4.625	99.094	99.170	99.218	4.875	96.549	96.510	96.537
4.25	97.419	97.494	97.543	4.75	98.951	98.906	98.889	5	97.251	97.212	97.239
4.375	97.986	98.062	98.110	4.875	99.332	99.131	99.165	5.125	97.924	97.885	97.913
4.5	98.546	98.621	98.670	5	99.856	99.655	99.689	5.25	98.665	98.639	98.606
4.625	99.094	99.170	99.218	5.125	100.360	100.159	100.192	5.375	99.118	99.091	99.059
4.75	98.951	98.906	98.889	5.25	100.216	100.170	100.154	5.5	99.547	99.478	99.490
4.875	99.332	99.254	99.254	5.375	100.149	100.172	100.190	5.625	100.203	100.134	100.146
5	99.856	99.745	99.745	5.5	100.616	100.639	100.658	5.75	100.554	100.387	100.322
5.125	100.360	100.233	100.233	5.625	101.056	101.079	101.098	5.875	100.395	100.360	100.319
5.25	100.216	100.170	100.154	5.75	101.180	101.134	101.118	6	100.703	100.668	100.638
5.375	100.299	100.316	100.323	5.875	100.895	100.908	100.911	6.125	101.369	101.322	101.319
5.5	100.744	100.760	100.768	6	101.326	101.338	101.341	6.25	101.320	101.236	101.171
5.625	101.167	101.183	101.191					6.375	101.123	101.069	101.015
5.75	101.180	101.134	101.118					6.5	101.502	101.443	101.384
5.875	101.245	101.261	101.268					6.625	101.741	101.682	101.625
6	101.664	101.681	101.688					6.75	101.724	101.641	101.576
								6.875	101.526	101.370	101.331
								7	101.943	101.786	101.747
								7.125	101.910	101.840	101.773
								7.25	101.851	101.831	101.791
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	98.513	98.489	98.466	5	97.251	97.212	97.239	4.5	97.513	97.537	97.562
5.375	98.818	98.795	98.772	5.125	97.924	97.885	97.913	4.625	97.980	98.005	98.029
5.5	99.547	99.478	99.490	5.25	97.975	97.891	97.886	4.75	98.655	98.655	98.655
5.625	100.203	100.134	100.146	5.375	98.782	98.713	98.725	4.875	99.122	99.122	99.122
5.75	100.554	100.387	100.322	5.5	99.547	99.478	99.490	5	99.591	99.591	99.591
5.875	100.304	100.101	99.984	5.625	100.203	100.134	100.146	5.125	100.061	100.061	100.061
6	100.688	100.641	100.638	5.75	100.520	100.437	100.372	5.25	99.658	99.666	99.674
6.125	101.369	101.322	101.319	5.875	100.059	99.991	99.984	5.375	100.128	100.136	100.144
6.25	101.320	101.236	101.171	6	100.688	100.641	100.638	5.5	100.591	100.599	100.607
6.375	100.889	100.763	100.716	6.125	101.369	101.322	101.319	5.625	101.044	101.053	101.061
6.5	101.315	101.199	101.152	6.25	101.370	101.286	101.221	5.75	100.554	100.570	100.587
6.625	101.734	101.636	101.618	6.375	100.943	100.785	100.757	5.875	101.004	101.020	101.036
6.75	101.724	101.641	101.576	6.5	101.373	101.214	101.185	6	101.441	101.458	101.474
6.875	101.526	101.370	101.331	6.625	101.788	101.636	101.618	6.125	101.852	101.868	101.884
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	99.595	99.572	99.548	5.25	99.595	99.572	99.548	5.25	99.595	99.572	99.548
5.375	99.561	99.538	99.514	5.375	99.561	99.538	99.514	5.375	99.561	99.538	99.514

5.5	100.108	100.086	100.098	5.5	100.108	100.086	100.098	5.5	100.108	100.086	100.098
5.625	100.764	100.742	100.754	5.625	100.764	100.742	100.754	5.625	100.764	100.742	100.754
5.75	101.312	101.248	101.260	5.75	101.312	101.248	101.260	5.75	101.312	101.248	101.260
5.875	100.881	100.678	100.624	5.875	100.881	100.678	100.624	5.875	100.881	100.678	100.624
6	101.328	101.281	101.277	6	101.328	101.281	101.277	6	101.328	101.281	101.277
6.125	101.959	101.932	101.929	6.125	101.959	101.932	101.929	6.125	101.959	101.932	101.929
6.25	102.440	102.443	102.440	6.25	102.440	102.443	102.440	6.25	102.440	102.443	102.440
6.375	101.815	101.768	101.721	6.375	101.815	101.768	101.721	6.375	101.815	101.768	101.721
6.5	102.211	102.164	102.117	6.5	102.211	102.164	102.117	6.5	102.211	102.164	102.117
6.625	102.620	102.574	102.545	6.625	102.620	102.574	102.545	6.625	102.620	102.574	102.545
6.75	102.899	102.854	102.836	6.75	102.899	102.854	102.836	6.75	102.899	102.854	102.836
6.875	102.594	102.587	102.579	6.875	102.594	102.587	102.579	6.875	102.594	102.587	102.579
7	102.915	102.907	102.899	7	102.915	102.907	102.899	7	102.915	102.907	102.899
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	98.546	98.621	98.670	4.25	97.419	97.494	97.543	5.25	98.513	98.489	98.466
4.625	99.094	99.170	99.218	4.375	97.986	98.062	98.110	5.375	98.832	98.795	98.775
4.75	98.951	98.906	98.889	4.5	98.546	98.621	98.670	5.5	99.597	99.528	99.540
4.875	99.332	99.131	99.165	4.625	99.094	99.170	99.218	5.625	100.253	100.184	100.196
5	99.856	99.655	99.689	4.75	98.951	98.906	98.889	5.75	100.554	100.387	100.322
5.125	100.360	100.159	100.192	4.875	99.332	99.131	99.165	5.875	100.304	100.101	100.034
5.25	100.216	100.170	100.154	5	99.856	99.655	99.689	6	100.738	100.691	100.688
5.375	100.149	100.172	100.190	5.125	100.360	100.159	100.192	6.125	101.419	101.372	101.369
5.5	100.616	100.639	100.658	5.25	100.216	100.170	100.154	6.25	101.320	101.236	101.171
5.625	101.056	101.079	101.098	5.375	100.149	100.172	100.190	6.375	100.889	100.763	100.716
5.75	101.180	101.134	101.118	5.5	100.616	100.639	100.658	6.5	101.315	101.199	101.152
5.875	100.895	100.908	100.911	5.625	101.056	101.079	101.098	6.625	101.734	101.686	101.668
6	101.326	101.338	101.341	5.75	101.180	101.134	101.118	6.75	101.724	101.641	101.576
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	98.513	98.489	98.466	5.25	97.993	97.924	97.936	4.5	95.900	95.850	95.899
5.375	98.832	98.795	98.775	5.375	98.832	98.763	98.775	4.625	96.428	96.378	96.427
5.5	99.597	99.528	99.540	5.5	99.597	99.528	99.540	4.75	94.570	94.481	94.464
5.625	100.253	100.184	100.196	5.625	100.253	100.184	100.196	4.875	95.083	94.682	94.716
5.75	100.554	100.387	100.322	5.75	100.520	100.437	100.372	5	95.562	95.162	95.195
5.875	100.304	100.101	100.034	5.875	100.084	100.037	100.034	5.125	95.999	95.599	95.632
6	100.738	100.691	100.688	6	100.738	100.691	100.688	5.25	96.328	96.313	96.298
6.125	101.419	101.372	101.369	6.125	101.419	101.372	101.369	5.375	96.422	96.407	96.392
6.25	101.320	101.236	101.171	6.25	101.370	101.286	101.221	5.5	96.822	96.807	96.792
6.375	100.889	100.763	100.716	6.375	100.590	100.551	100.532	5.625	97.225	97.210	97.195
6.5	101.315	101.199	101.152	6.5	101.196	101.157	101.138	5.75	97.904	97.889	97.874
6.625	101.734	101.686	101.668	6.625	101.726	101.686	101.668	5.875	98.169	98.154	98.139
6.75	101.724	101.641	101.576	6.75	101.774	101.691	101.626	6	98.509	98.494	98.479
6.875	101.526	101.370	101.331	6.875	100.634	100.601	100.567	6.125	98.813	98.798	98.783

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	98.742	98.699	98.688	5.125	98.742	98.699	98.688	4.75	97.107	97.061	97.045
5.25	99.495	99.472	99.448	5.25	99.495	99.472	99.448	4.875	97.500	97.459	97.448
5.375	99.670	99.583	99.573	5.375	99.670	99.583	99.573	5	98.029	97.979	97.968
5.5	100.146	100.059	100.049	5.5	100.146	100.059	100.049	5.125	98.685	98.628	98.596
5.625	100.620	100.532	100.522	5.625	100.620	100.532	100.522	5.25	99.495	99.472	99.448
5.75	101.212	101.009	100.941	5.75	101.212	101.009	100.941	5.375	99.520	99.438	99.423
5.875	100.969	100.902	100.882	5.875	100.969	100.902	100.882	5.5	99.995	99.959	99.935
6	101.406	101.339	101.318	6	101.406	101.339	101.318	5.625	100.562	100.479	100.414
6.125	101.828	101.760	101.739	6.125	101.828	101.760	101.739	5.75	101.212	101.009	100.941
6.25	102.176	102.092	102.028	6.25	102.176	102.092	102.028	5.875	100.857	100.791	100.770
6.375	101.732	101.668	101.621	6.375	101.732	101.668	101.621	6	101.313	101.246	101.225
6.5	102.114	102.064	102.017	6.5	102.114	102.064	102.017	6.125	101.787	101.697	101.676
6.625	102.520	102.474	102.427	6.625	102.520	102.474	102.427	6.25	102.176	102.092	102.028
6.75	102.799	102.716	102.700	6.75	102.799	102.716	102.700	6.375	101.715	101.668	101.621
6.875	102.494	102.487	102.479	6.875	102.494	102.487	102.479	6.5	102.111	102.064	102.017
7	102.815	102.807	102.799	7	102.815	102.807	102.799	6.625	102.520	102.474	102.427
7.125	103.055	103.047	103.039	7.125	103.055	103.047	103.039	6.75	102.799	102.716	102.700
7.25	103.217	103.128	103.064	7.25	103.217	103.128	103.064	6.875	102.494	102.487	102.479
7.375	102.484	102.499	102.499	7.375	102.484	102.409	102.334	7	102.815	102.807	102.799
7.5	102.786	102.711	102.636	7.5	102.786	102.711	102.636	7.125	103.055	103.047	103.039
7.625	103.058	102.983	102.908	7.625	103.058	102.983	102.908	7.25	103.217	103.128	103.064
7.75	103.358	103.274	103.210	7.75	103.358	103.274	103.210	7.375	102.484	102.409	102.334
7.875	102.715	102.750	102.774					7.5	102.786	102.711	102.636
								7.625	103.058	102.983	102.908
								7.75	103.358	103.274	103.210

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
3.75	94.952	94.935	94.919	4.25	97.210	97.285	97.334	4.875	96.182	96.113	96.241
3.875	95.413	95.397	95.381	4.375	97.714	97.789	97.838	5	96.764	96.695	96.823
4	95.876	95.860	95.844	4.5	98.196	98.272	98.320	5.125	97.447	97.379	97.506
4.125	96.340	96.324	96.308	4.625	98.653	98.728	98.777	5.25	98.671	98.585	98.575
4.25	97.210	97.285	97.334	4.75	98.851	98.806	98.789	5.375	99.115	99.028	99.018
4.375	97.714	97.789	97.838	4.875	98.984	98.783	98.817	5.5	99.546	99.459	99.449
4.5	98.196	98.272	98.320	5	99.401	99.201	99.234	5.625	99.940	99.852	99.842
4.625	98.653	98.728	98.777	5.125	99.787	99.586	99.620	5.75	100.454	100.287	100.222
4.75	98.851	98.806	98.789	5.25	100.116	100.070	100.054	5.875	100.312	100.245	100.225
4.875	99.097	99.097	99.097	5.375	99.728	99.751	99.769	6	100.677	100.610	100.589
5	99.566	99.566	99.566	5.5	100.078	100.101	100.119	6.125	101.019	100.945	100.925
5.125	100.036	100.036	100.036	5.625	100.546	100.500	100.484	6.25	101.220	101.136	101.071
5.25	100.116	100.070	100.054	5.75	101.080	101.034	101.018	6.375	100.945	100.787	100.759
5.375	100.103	100.111	100.119	5.875	100.451	100.464	100.467	6.5	101.231	101.099	101.052
5.5	100.566	100.574	100.582	6	100.925	100.879	100.863	6.625	101.550	101.399	101.361
5.625	101.019	101.028	101.036					6.75	101.700	101.544	101.505
5.75	101.080	101.034	101.018					6.875	101.984	101.828	101.789
5.875	100.979	100.995	101.011					7	102.279	102.122	102.083
6	101.416	101.433	101.449					7.125	101.448	101.422	101.414
								7.25	101.742	101.653	101.589
								7.375	100.746	100.662	100.598
								7.5	101.197	101.114	101.049
								7.625	101.635	101.552	101.487
								7.75	101.914	101.831	101.766

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	101.231	101.099	101.052	6.125	100.843	100.760	100.697	4.5	97.413	97.437	97.462
6.625	101.550	101.399	101.361	6.25	101.270	101.186	101.121	4.625	97.880	97.905	97.929
6.75	101.700	101.544	101.505	6.375	100.253	100.169	100.105	4.75	98.555	98.555	98.555
6.875	101.984	101.828	101.789	6.5	100.806	100.722	100.658	4.875	99.022	99.022	99.022
7	102.279	102.122	102.083	6.625	101.290	101.206	101.142	5	99.491	99.491	99.491
7.125	101.448	101.422	101.414	6.75	101.674	101.591	101.526	5.125	99.961	99.961	99.961
7.25	101.742	101.653	101.589	6.875	100.534	100.445	100.380	5.25	99.558	99.566	99.574
7.375	100.746	100.662	100.598	7	101.029	100.940	100.875	5.375	100.028	100.036	100.044
7.5	101.197	101.114	101.049	7.125	101.498	101.409	101.344	5.5	100.491	100.499	100.507
7.625	101.635	101.552	101.487	7.25	101.792	101.703	101.639	5.625	100.944	100.953	100.961
7.75	101.914	101.831	101.766	7.375	100.796	100.712	100.648	5.75	100.454	100.470	100.487
				7.5	101.247	101.164	101.099	5.875	100.904	100.920	100.936
				7.625	101.685	101.602	101.537	6	101.341	101.358	101.374
								6.125	101.752	101.768	101.784

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	101.732	101.668	101.621	6.375	101.732	101.668	101.621	6	101.313	101.246	101.225

6.5	102.114	102.064	102.017	6.5	102.114	102.064	102.017	6.125	101.787	101.697	101.676
6.625	102.520	102.474	102.427	6.625	102.520	102.474	102.427	6.25	102.176	102.092	102.028
6.75	102.799	102.716	102.700	6.75	102.799	102.716	102.700	6.375	101.715	101.668	101.621
6.875	102.494	102.487	102.479	6.875	102.494	102.487	102.479	6.5	102.111	102.064	102.017
7	102.815	102.807	102.799	7	102.815	102.807	102.799	6.625	102.520	102.474	102.427
7.125	103.055	103.047	103.039	7.125	103.055	103.047	103.039	6.75	102.799	102.716	102.700
7.25	103.217	103.128	103.064	7.25	103.217	103.128	103.064	6.875	102.494	102.487	102.479
7.375	102.484	102.499	102.499	7.375	102.484	102.409	102.334	7	102.815	102.807	102.799
7.5	102.786	102.711	102.636	7.5	102.786	102.711	102.636	7.125	103.055	103.047	103.039
7.625	103.058	102.983	102.908	7.625	103.058	102.983	102.908	7.25	103.217	103.128	103.064
7.75	103.358	103.274	103.210	7.75	103.358	103.274	103.210	7.375	102.484	102.409	102.334
7.875	102.715	102.750	102.774					7.5	102.786	102.711	102.636
								7.625	103.058	102.983	102.908
								7.75	103.358	103.274	103.210

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	98.196	98.272	98.320	4.5	98.196	98.272	98.320	6.625	101.445	101.399	101.352
4.625	98.653	98.728	98.777	4.625	98.653	98.728	98.777	6.75	101.624	101.541	101.476
4.75	98.851	98.806	98.789	4.75	98.851	98.806	98.789	6.875	100.869	100.862	100.854
4.875	99.097	99.097	99.097	4.875	98.984	98.783	98.817	7	101.190	101.182	101.174
5	99.566	99.566	99.566	5	99.401	99.201	99.234	7.125	101.448	101.422	101.414
5.125	100.036	100.036	100.036	5.125	99.787	99.586	99.620	7.25	101.742	101.653	101.589
5.25	100.116	100.070	100.054	5.25	100.116	100.070	100.054	7.375	101.218	101.236	101.236
5.375	100.103	100.111	100.119	5.375	99.728	99.751	99.769	7.5	101.258	101.276	101.276
5.5	100.566	100.574	100.582	5.5	100.078	100.101	100.119	7.625	101.635	101.552	101.487
5.625	101.019	101.028	101.036	5.625	100.546	100.500	100.484	7.75	101.914	101.831	101.766
5.75	101.080	101.034	101.018	5.75	101.080	101.034	101.018	7.875	100.140	100.175	100.199
5.875	100.979	100.995	101.011	5.875	100.451	100.464	100.467				
6	101.416	101.433	101.449	6	100.925	100.879	100.863				
6.125	101.827	101.843	101.859	6.125	101.426	101.380	101.364				

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	101.146	101.099	101.052	6.125	100.843	100.760	100.697	4.5	97.413	97.437	97.462
6.625	101.445	101.399	101.352	6.25	101.270	101.186	101.121	4.625	97.880	97.905	97.929
6.75	101.624	101.541	101.476	6.375	100.253	100.169	100.105	4.75	98.555	98.555	98.555
6.875	100.869	100.862	100.854	6.5	100.806	100.722	100.658	4.875	99.022	99.022	99.022
7	101.190	101.182	101.174	6.625	101.290	101.206	101.142	5	99.491	99.491	99.491
7.125	101.448	101.422	101.414	6.75	101.674	101.591	101.526	5.125	99.961	99.961	99.961
7.25	101.742	101.653	101.589	6.875	100.534	100.445	100.380	5.25	99.558	99.566	99.574
7.375	100.746	100.662	100.598	7	101.029	100.940	100.875	5.375	100.028	100.036	100.044
7.5	101.197	101.114	101.049	7.125	101.498	101.409	101.344	5.5	100.491	100.499	100.507
7.625	101.635	101.552	101.487	7.25	101.792	101.703	101.639	5.625	100.944	100.953	100.961
7.75	101.914	101.831	101.766	7.375	100.796	100.712	100.648	5.75	100.454	100.470	100.487
				7.5	101.247	101.164	101.099	5.875	100.904	100.920	100.936
				7.625	101.685	101.602	101.537	6	101.341	101.358	101.374
								6.125	101.752	101.768	101.784

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	100.121	99.871	99.571	6.75	98.621	98.371	98.071
6.875	100.629	100.379	100.079	6.875	99.129	98.879	98.579
7	101.116	100.866	100.566	7	99.616	99.366	99.066
7.125	101.555	101.305	101.005	7.125	100.055	99.805	99.505
7.25	101.974	101.724	101.424	7.25	100.474	100.224	99.924
7.375	101.104	100.781	100.481	7.375	99.604	99.281	98.981
7.5	101.551	101.228	100.928	7.5	100.051	99.728	99.428
7.625	101.950	101.627	101.327	7.625	100.450	100.127	99.827
7.75	102.339	102.016	101.716	7.75	100.839	100.516	100.216
7.875	102.204	101.808	101.508	7.875	100.704	100.308	100.008
8	102.621	102.225	101.925	8	101.121	100.725	100.425
8.125	102.990	102.594	102.294	8.125	101.490	101.094	100.794
8.25	103.339	102.943	102.643	8.25	101.839	101.443	101.143
BFF 3.5% DPA HB Repayable1				BFF 3.5% DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.121	97.871	97.571	6.75	96.621	96.371	96.071
6.875	98.629	98.379	98.079	6.875	97.129	96.879	96.579
7	99.116	98.866	98.566	7	97.616	97.366	97.066
7.125	99.555	99.305	99.005	7.125	98.055	97.805	97.505
7.25	99.974	99.724	99.424	7.25	98.474	98.224	97.924
7.375	99.104	98.781	98.481	7.375	97.604	97.281	96.981
7.5	99.551	99.228	98.928	7.5	98.051	97.728	97.428
7.625	99.950	99.627	99.327	7.625	98.450	98.127	97.827
7.75	100.339	100.016	99.716	7.75	98.839	98.516	98.216
7.875	100.204	99.808	99.508	7.875	98.704	98.308	98.008
8	100.621	100.225	99.925	8	99.121	98.725	98.425
8.125	100.990	100.594	100.294	8.125	99.490	99.094	98.794
8.25	101.339	100.943	100.643	8.25	99.839	99.443	99.143
BFF 5% DPA Repayable1				BFF 5% DPA HB Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.371	99.121	98.821	6.75	97.371	97.121	96.821
6.875	99.879	99.629	99.329	6.875	97.879	97.629	97.329
7	100.366	100.116	99.816	7	98.366	98.116	97.816
7.125	100.805	100.555	100.255	7.125	98.805	98.555	98.255
7.25	101.224	100.974	100.674	7.25	99.224	98.974	98.674
7.375	100.354	100.031	99.731	7.375	98.354	98.031	97.731
7.5	100.801	100.478	100.178	7.5	98.801	98.478	98.178
7.625	101.200	100.877	100.577	7.625	99.200	98.877	98.577
7.75	101.589	101.266	100.966	7.75	99.589	99.266	98.966
7.875	101.454	101.058	100.758	7.875	99.454	99.058	98.758
8	101.871	101.475	101.175	8	99.871	99.475	99.175
8.125	102.240	101.844	101.544	8.125	100.240	99.844	99.544
8.25	102.589	102.193	101.893	8.25	100.589	100.193	99.893

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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.