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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	0.03% per day

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

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

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

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



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

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

Effective Time:
10:37:24 AM

Conventional Fixed												
Rate	Conventional 30 Yr Fixed			Rate	Conventional 25 Yr Fixed			Rate	Conventional 20 Yr Fixed			
	15 Day	30 Day	45 Day		15 Day	30 Day	45 Day		15 Day	30 Day	45 Day	
5.000				5.000				5.000	89.611	89.498	89.498	
5.125				5.125				5.125	90.619	90.512	90.512	
5.250	91.114	91.012	91.012	5.250	91.114	91.012	91.012	5.250	91.450	91.348	91.348	
5.375	91.749	91.652	91.652	5.375	91.749	91.652	91.652	5.375	92.119	92.022	92.022	
5.500	92.345	92.253	92.253	5.500	92.345	92.253	92.253	5.500	92.754	92.649	92.649	
5.625	92.980	92.846	92.846	5.625	92.980	92.846	92.846	5.625	93.412	93.278	93.278	
5.750	93.748	93.620	93.620	5.750	93.748	93.620	93.620	5.750	94.389	94.261	94.261	
5.875	94.349	94.226	94.226	5.875	94.349	94.226	94.226	5.875	94.989	94.867	94.867	
6.000	94.941	94.823	94.823	6.000	94.941	94.823	94.823	6.000	96.282	96.214	96.175	
6.125	95.466	95.414	95.414	6.125	95.466	95.414	95.414	6.125	96.851	96.814	96.806	
6.250	96.735	96.610	96.596	6.250	96.735	96.610	96.596	6.250	97.480	97.444	97.436	
6.375	97.235	97.125	97.117	6.375	97.235	97.125	97.117	6.375	98.322	98.285	98.277	
6.500	97.735	97.629	97.621	6.500	97.735	97.629	97.621	6.500	98.830	98.794	98.786	
6.625	98.235	98.110	98.034	6.625	98.235	98.110	98.034	6.625	99.284	99.223	99.192	
6.750	98.860	98.773	98.742	6.750	98.860	98.773	98.742	6.750	99.838	99.777	99.746	
6.875	99.407	99.346	99.314	6.875	99.407	99.346	99.314	6.875	100.356	100.295	100.264	
7.000	99.922	99.861	99.830	7.000	99.922	99.861	99.830	7.000	100.787	100.726	100.695	
7.125	100.209	100.148	100.117	7.125	100.209	100.148	100.117	7.125	101.100	101.039	101.008	
7.250	100.610	100.485	100.427	7.250	100.610	100.485	100.427	7.250	100.790	100.880	100.810	
7.375	101.026	100.965	100.934	7.375	101.026	100.965	100.934	7.375	101.119	101.204	101.130	
7.500	101.492	101.431	101.399	7.500	101.492	101.431	101.399	7.500	101.500	101.583	101.507	
7.625	101.753	101.718	101.690	7.625	101.753	101.718	101.690	7.625	101.860	101.942	101.866	
7.750	101.748	101.664	101.594	7.750	101.748	101.664	101.594	7.750	101.822	101.730	101.667	
7.875	102.224	102.132	102.069	7.875	102.224	102.132	102.069	7.875	102.269	102.177	102.114	
8.000	102.667	102.575	102.513	8.000	102.667	102.575	102.513	8.000	102.230	102.150	102.064	

Conventional Fixed												
Rate	Conventional 15 Yr Fixed			Rate	Conventional 10 Yr Fixed			Rate	Conventional 5 Yr Fixed			
	15 Day	30 Day	45 Day		15 Day	30 Day	45 Day		15 Day	30 Day	45 Day	
4.625				4.625								
4.750				4.750								
4.875				4.875								
5.000	95.526	95.446	95.451	5.000	95.513	95.539	95.540					
5.125	95.627	95.690	95.687	5.125	95.930	95.742	95.739					
5.250	96.206	96.100	96.100	5.250	96.267	96.325	96.318					
5.375	96.508	96.420	96.411	5.375	96.629	96.727	96.716					
5.500	96.620	96.674	96.665	5.500	96.864	96.957	96.943					
5.625	97.399	97.355	97.337	5.625	97.537	97.626	97.608					
5.750	97.912	97.854	97.818	5.750	97.912	97.929	97.907					
5.875	98.393	98.335	98.299	5.875	98.393	98.335	98.299					
6.000	98.719	98.661	98.625	6.000	98.719	98.688	98.659					
6.125	98.893	98.849	98.815	6.125	99.035	99.098	99.054					
6.250	99.378	99.302	99.246	6.250	99.378	99.359	99.322					
6.375	99.816	99.740	99.683	6.375	99.816	99.740	99.683					
6.500	100.097	100.021	99.964	6.500	100.097	100.050	100.010					
6.625	100.310	100.208	100.123	6.625	100.310	100.239	100.190					
6.750	100.775	100.674	100.588	6.750	100.775	100.674	100.588					
6.875	100.943	101.092	101.007	6.875	101.193	101.092	101.007					
7.000	101.449	101.348	101.263	7.000	101.449	101.348	101.263					

Conventional Fixed High Balance												
Rate	Conventional 30 Yr Fixed High Balance			Rate	Conventional 20 Yr Fixed High Balance			Rate	Conventional 15 Yr Fixed High Balance			
	15 Day	30 Day	45 Day		15 Day	30 Day	45 Day		15 Day	30 Day	45 Day	
6.125	95.870	95.810	95.787	6.125	96.377	96.316	96.293	5.125	95.038	95.005	94.998	
6.250	96.582	96.512	96.489	6.250	96.881	96.822	96.799	5.250	95.547	95.514	95.507	
6.375	97.085	97.050	97.042	6.375	97.552	97.496	97.473	5.375	96.030	95.997	95.990	
6.500	97.653	97.616	97.608	6.500	98.101	98.028	98.015	5.500	96.402	96.369	96.362	
6.625	97.964	98.014	97.985	6.625	98.408	98.347	98.322	5.625	96.543	96.484	96.449	
6.750	98.634	98.691	98.656	6.750	98.636	98.575	98.543	5.750	97.051	96.993	96.957	
6.875	99.184	99.130	99.092	6.875	99.155	99.094	99.063	5.875	97.524	97.466	97.430	
7.000	99.688	99.627	99.596	7.000	99.604	99.543	99.512	6.000	97.830	97.772	97.736	
7.125	99.940	99.947	99.905	7.125	99.892	99.831	99.800	6.125	96.234	96.127	96.111	
7.250	100.349	100.419	100.369	7.250	100.170	100.098	100.072	6.250	96.703	96.598	96.582	
7.375	100.683	100.748	100.695	7.375	100.445	100.384	100.353	6.375	97.011	96.908	96.892	
7.500	101.016	101.077	101.020	7.500	100.859	100.798	100.767	6.500	97.139	97.038	97.022	
7.625	101.362	101.423	101.367	7.625	101.121	101.060	101.028	6.625	97.643	97.569	97.555	
7.750	101.386	101.246	101.210	7.750	100.126	100.034	99.972	6.750	97.926	97.854	97.840	
7.875	101.678	101.539	101.503	7.875	100.574	100.482	100.420	6.875	98.551	98.480	98.465	
8.000	101.916	101.779	101.742	8.000	97.356	97.392	97.066	7.000	97.424	97.463	97.256	

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000
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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	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.500	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

Additional Purchase LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.1						

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125	95.603	95.540	95.477	5.125				5.125				
5.250	95.825	95.762	95.699	5.250				5.250				
5.375	96.185	96.122	96.059	5.375	94.664	94.564	94.470	5.375				
5.500	96.795	96.482	96.419	5.500	95.705	95.642	95.579	5.500				
5.625	97.156	96.843	96.780	5.625	96.375	96.312	95.999	5.625	94.816	94.715	94.622	
5.750	97.267	97.204	97.141	5.750	96.795	96.732	96.669	5.750	95.932	95.869	95.806	
5.875	97.629	97.566	97.503	5.875	97.217	97.154	97.091	5.875	96.402	96.339	96.277	
6.000	98.101	98.038	97.975	6.000	97.639	97.576	97.513	6.000	96.944	96.881	96.818	
6.125	98.463	98.400	98.337	6.125	98.062	97.999	97.936	6.125	97.415	97.352	97.289	
6.250	98.665	98.602	98.539	6.250	98.485	98.422	98.359	6.250	97.707	97.644	97.581	
6.375	99.004	98.941	98.878	6.375	98.909	98.846	98.783	6.375	97.929	97.866	97.804	
6.500	99.201	99.138	99.075	6.500	99.170	99.107	98.974	6.500	98.402	98.339	98.277	
6.625	99.538	99.475	99.412	6.625	99.324	99.261	99.198	6.625	98.877	98.814	98.751	
6.750	99.510	99.447	99.384	6.750	99.560	99.497	99.434	6.750	99.168	99.105	99.042	
6.875	99.848	99.785	99.722	6.875	99.961	99.898	99.835	6.875	99.622	99.559	99.497	
7.000	100.047	99.984	99.921	7.000	100.195	100.132	100.069	7.000	99.890	99.827	99.764	
7.125	100.388	100.325	100.262	7.125	100.595	100.532	100.469	7.125	100.341	100.278	100.215	

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125	95.580	95.517	95.454	5.125				5.125				
5.250	95.803	95.740	95.677	5.250				5.250				
5.375	96.162	96.099	96.036	5.375	90.369	90.269	90.175	5.375				
5.500	96.522	96.459	96.396	5.500	95.682	95.619	95.556	5.500				
5.625	96.883	96.820	96.757	5.625	96.102	96.039	95.976	5.625	90.521	90.420	90.327	
5.750	97.244	97.181	97.118	5.750	96.523	96.460	96.397	5.750	95.909	95.846	95.783	
5.875	97.606	97.543	97.480	5.875	96.944	96.881	96.818	5.875	96.379	96.316	96.253	
6.000	97.828	97.765	97.702	6.000	97.366	97.303	97.240	6.000	96.671	96.608	96.545	
6.125	98.190	98.127	98.064	6.125	97.789	97.726	97.663	6.125	97.142	97.079	97.016	
6.250	98.392	98.329	98.266	6.250	98.212	98.149	98.086	6.250	97.434	97.371	97.308	
6.375	98.731	98.668	98.605	6.375	98.636	98.573	98.510	6.375	97.906	97.843	97.780	
6.500	98.928	98.865	98.802	6.500	98.897	98.834	98.771	6.500	98.380	98.317	98.254	
6.625	99.266	99.203	99.140	6.625	99.301	99.238	99.175	6.625	98.854	98.791	98.728	
6.750	99.487	99.424	99.361	6.750	99.537	99.474	99.411	6.750	99.145	99.082	99.019	
6.875	99.825	99.762	99.699	6.875	99.938	99.875	99.812	6.875	99.599	99.536	99.473	
7.000	100.024	99.961	99.898	7.000	100.172	100.109	100.046	7.000	99.867	99.804	99.741	
7.125	100.365	100.302	100.239	7.125	100.572	100.509	100.446	7.125	100.318	100.255	100.192	

Conventional ARM Adjustments

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters

	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	93.709	93.639	93.604	6.000	94.537	94.458	94.426	4.375				
6.125	94.292	94.212	94.180	6.125	95.255	95.177	95.145	4.500				
6.250	96.735	96.610	96.596	6.250	96.361	96.354	96.346	4.625				
6.375	97.235	97.125	97.117	6.375	96.881	96.875	96.867	4.750				
6.500	97.735	97.629	97.621	6.500	97.385	97.379	97.371	4.875				
6.625	98.235	98.110	98.030	6.625	97.825	97.803	97.780	5.000	95.365	95.105	95.091	
6.750	99.007	98.946	98.915	6.750	99.007	98.946	98.915	5.125	95.251	95.240	95.226	
6.875	99.581	99.520	99.489	6.875	99.581	99.520	99.489	5.250	95.646	95.633	95.619	
7.000	100.115	100.054	100.023	7.000	100.115	100.054	100.023	5.375	96.080	96.068	96.053	
7.125	100.479	100.418	100.387	7.125	100.479	100.418	100.387	5.500	96.224	96.199	96.171	
7.250	100.696	100.635	100.604	7.250	100.696	100.635	100.604	5.625	96.575	96.550	96.522	
7.375	101.204	101.143	101.112	7.375	101.204	101.143	101.112	5.750	96.914	96.849	96.831	
7.500	101.692	101.631	101.599	7.500	101.692	101.631	101.599	5.875	97.285	97.222	97.204	
7.625	102.022	101.961	101.929	7.625	102.022	101.961	101.929	6.000	97.364	97.344	97.326	

Home Ready 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.375												
4.500												
4.625												
4.750	93.798	93.773	93.745									
4.875	93.916	93.890	93.862									
5.000	94.487	94.462	94.433									
5.125	94.819	94.793	94.765									
5.250	95.132	95.104	95.076									
5.375	95.473	95.437	95.400									
5.500	95.963	95.923	95.880									
5.625	96.391	96.351	96.308									
5.750	96.703	96.663	96.621									
5.875	97.002	96.962	96.920									
6.000	97.531	97.490	97.448									

Home Ready Adjustments

Cumulative LLPA Caps	
Home Ready	0.000

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875				5.875				4.250				
6.000	93.709	93.639	93.604	6.000	94.537	94.458	94.426	4.375				
6.125	94.292	94.212	94.180	6.125	95.255	95.177	95.145	4.500				
6.250	96.735	96.610	96.596	6.250	96.361	96.354	96.346	4.625				
6.375	97.235	97.125	97.117	6.375	96.881	96.875	96.867	4.750				
6.500	97.735	97.629	97.621	6.500	97.385	97.379	97.371	4.875				
6.625	98.235	98.110	98.030	6.625	97.825	97.803	97.780	5.000	95.365	95.105	95.091	
6.750	98.860	98.735	98.683	6.750	98.479	98.456	98.433	5.125	95.251	95.240	95.226	
6.875	99.360	99.235	99.156	6.875	98.952	98.929	98.906	5.250	95.646	95.633	95.619	
7.000	99.735	99.635	99.612	7.000	99.408	99.385	99.362	5.375	96.080	96.068	96.053	
7.125	100.110	99.985	99.948	7.125	99.743	99.721	99.698	5.500	96.224	96.199	96.171	
7.250	100.610	100.485	100.360	7.250	100.176	100.138	100.099	5.625	96.575	96.550	96.522	
7.375	100.985	100.860	100.773	7.375	100.600	100.562	100.523	5.750	96.914	96.849	96.831	
7.500	101.360	101.235	101.182	7.500	101.009	100.971	100.932	5.875	97.285	97.222	97.204	
7.625	101.610	101.519	101.480	7.625	101.307	101.269	101.230	6.000	97.364	97.344	97.326	

Home Possible 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125												
4.250												
4.375												
4.500												
4.625												
4.750	93.798	93.773	93.745									
4.875	93.916	93.890	93.862									
5.000	94.487	94.462	94.433									
5.125	94.819	94.793	94.765									
5.250	95.132	95.104	95.076									
5.375	95.473	95.437	95.400									
5.500	95.963	95.923	95.880									
5.625	96.391	96.351	96.308									
5.750	96.703	96.663	96.621									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

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

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030



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

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

Effective Time:
 10:37:24 AM

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	91.907	91.922	91.924	2.625				2.625				
5.750	92.646	92.661	92.663	2.750				2.750				
5.875	93.194	93.208	93.210	2.875				2.875				
6.000	93.721	93.736	93.738	3.000				3.000				
6.125	94.390	94.390	94.384	3.125				3.125				
6.250	95.075	95.075	95.068	3.250				3.250				
6.375	96.725	96.792	96.759	3.375				3.375				
6.500	97.237	97.301	97.265	3.500				3.500				
6.625	97.757	97.820	97.784	3.625				3.625				
6.750	98.370	98.449	98.405	3.750				3.750				
6.875	98.817	98.890	98.842	3.875				3.875				
7.000	99.253	99.323	99.271	4.000				4.000				
7.125	99.658	99.728	99.677	4.125				4.125				
7.250	100.154	100.224	100.164	4.250				4.250				
7.375	100.515	100.580	100.517									

RefiNow 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
1.750				1.750								
1.875				1.875								
2.000				2.000								
2.125				2.125								
2.250				2.250								
2.375				2.375								
2.500				2.500								
2.625				2.625								
2.750				2.750								
2.875				2.875								
3.000				3.000								
3.125				3.125								
3.250				3.250								
3.375				3.375								
3.500				3.500								
3.625				3.625								
3.750				3.750								
3.875				3.875								
4.000				4.000								

RefiNow Adjustments

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

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

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

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

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters					
	≤30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030



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

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

Effective Time:
10:37:24 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				4.500				
5.125				5.125				4.625				
5.250	93.618	93.702	93.650	5.250	93.618	93.702	93.650	4.750				
5.375	94.291	94.374	94.323	5.375	94.291	94.374	94.323	4.875				
5.500	95.098	95.181	95.130	5.500	95.098	95.181	95.130	5.000	92.287	92.391	92.329	
5.625	95.579	95.662	95.611	5.625	95.579	95.662	95.611	5.125	93.070	93.174	93.113	
5.750	96.096	96.159	96.103	5.750	96.096	96.159	96.103	5.250	93.618	93.702	93.650	
5.875	96.946	97.009	96.953	5.875	96.946	97.009	96.953	5.375	94.291	94.374	94.323	
6.000	97.509	97.571	97.515	6.000	97.509	97.571	97.515	5.500	95.098	95.181	95.130	
6.125	98.293	98.105	98.049	6.125	98.293	98.105	98.049	5.625	95.579	95.662	95.611	
6.250	98.766	98.829	98.773	6.250	98.766	98.829	98.773	5.750	96.096	96.159	96.103	
6.375	99.256	99.298	99.221	6.375	99.256	99.298	99.221	5.875	96.946	97.009	96.953	
6.500	99.793	99.835	99.759	6.500	99.793	99.835	99.759	6.000	97.509	97.571	97.515	
6.625	100.243	100.284	100.208	6.625	100.243	100.284	100.208	6.125	98.293	98.105	98.049	
6.750	100.660	100.702	100.625	6.750	100.660	100.702	100.625	6.250	98.766	98.829	98.773	
6.875	100.775	100.795	100.677	6.875	100.775	100.795	100.677	6.375	99.256	99.298	99.221	
7.000	101.332	101.353	101.234	7.000	101.332	101.353	101.234	6.500	99.793	99.835	99.759	
7.125	101.776	101.797	101.678	7.125	101.776	101.797	101.678	6.625	100.243	100.284	100.208	
7.250	102.150	101.920	101.802	7.250	102.150	101.920	101.802	6.750	100.660	100.702	100.625	
7.375	101.768	101.748	101.534	7.375	101.768	101.748	101.534	6.875	100.775	100.795	100.677	
7.500	102.169	102.169	101.955	7.500	102.169	102.169	101.955	7.000	101.332	101.353	101.234	
7.625	102.517	102.411	102.261	7.625	102.517	102.411	102.261	7.125	101.776	101.797	101.678	
7.750	102.634	102.504	102.379	7.750	102.634	102.504	102.379	7.250	102.150	101.920	101.802	
7.875	102.128	101.934	101.800	7.875	102.128	101.934	101.800	7.375	101.768	101.748	101.534	
8.000	102.549	102.338	102.213	8.000	102.549	102.338	102.213	7.500				
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				4.625				
2.875				2.875				4.750				
3.000				3.000				4.875				
3.125				3.125				5.000	90.843	90.947	90.830	
3.250				3.250				5.125	91.617	91.721	91.603	
3.375				3.375				5.250	92.339	92.422	92.323	
3.500	88.498	88.541	88.591	3.500	88.498	88.541	88.591	5.375	93.261	93.344	93.246	
3.625	89.042	89.086	89.135	3.625	89.042	89.086	89.135	5.500	93.818	93.902	93.803	
3.750	90.101	90.154	90.189	3.750	90.101	90.154	90.189	5.625	94.299	94.383	94.284	
3.875	90.925	90.967	91.009	3.875	90.925	90.967	91.009	5.750	95.577	95.640	95.572	
4.000	91.439	91.492	91.526	4.000	91.439	91.492	91.526	5.875	96.427	96.489	96.422	
4.125	91.982	92.035	92.069	4.125	91.982	92.035	92.069	6.000	96.989	97.052	96.984	
4.250	93.058	93.074	93.091	4.250	93.058	93.074	93.091	6.125	93.523	93.586	93.518	
4.375	93.020	93.051	93.070	4.375	93.020	93.051	93.070	6.250	98.106	97.888	97.670	
4.500	93.811	93.842	93.861	4.500	93.811	93.842	93.861	6.375	98.698	98.740	98.650	
4.625	94.350	94.381	94.400	4.625	94.350	94.381	94.400	6.500	99.235	99.277	99.187	
4.750	94.695	94.661	94.647	4.750	94.695	94.661	94.647	6.625	99.685	99.726	99.637	
4.875	95.044	95.100	95.104	4.875	95.044	95.100	95.104	6.750	99.827	99.760	99.693	
5.000	95.577	95.633	95.636	5.000	95.577	95.633	95.636	6.875	100.249	100.269	100.151	
5.125	96.103	95.909	95.913	5.125	96.103	95.909	95.913	7.000	100.806	100.827	100.708	
5.250	96.141	96.204	96.192	5.250	96.141	96.204	96.192	7.125	101.250	101.271	101.152	
5.375	96.646	96.477	96.465	5.375	96.646	96.477	96.465	7.250	100.844	100.742	100.664	
5.500	97.158	96.989	96.978	5.500	97.158	96.989	96.978	7.375	100.993	100.993	100.769	
5.625	97.656	97.487	97.476	5.625	97.656	97.487	97.476	7.500	101.413	101.413	101.189	
5.750	97.707	97.751	97.724	5.750	97.707	97.751	97.724	7.625	101.655	101.655	101.431	
5.875	98.198	97.991	97.965	5.875	98.198	97.991	97.965	7.750	100.922	100.792	100.667	
6.000				6.000				7.875	99.412	99.278	99.144	
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.250	98.106	97.888	97.670	6.250	98.106	97.888	97.670	4.500	90.979	91.010	90.904	
6.375	98.698	98.740	98.650	6.375	98.698	98.740	98.650	4.625	91.514	91.545	91.439	
6.500	99.235	99.277	99.187	6.500	99.235	99.277	99.187	4.750	90.866	90.891	90.916	
6.625	99.685	99.726	99.637	6.625	99.685	99.726	99.637	4.875	91.226	91.251	91.026	
6.750	99.827	99.760	99.693	6.750	99.827	99.760	99.693	5.000	91.405	91.461	91.356	
6.875	100.249	100.269	100.151	6.875	100.249	100.269	100.151	5.125	91.667	91.723	91.776	
7.000	100.806	100.827	100.708	7.000	100.806	100.827	100.708	5.250	93.203	93.195	93.186	
7.125	101.250	101.271	101.152	7.125	101.250	101.271	101.152	5.375	93.123	93.115	93.107	
7.250	100.844	100.742	100.664	7.250	100.844	100.742	100.664	5.500	93.261	93.303	93.244	
7.375	100.993	100.993	100.769	7.375	100.993	100.993	100.769	5.625	93.574	93.565	93.557	
7.500	101.413	101.413	101.189	7.500	101.413	101.413	101.189	5.750	94.491	94.449	94.407	
7.625	101.655	101.655	101.431	7.625	101.655	101.655	101.431	5.875	94.835	94.793	94.751	
7.750	100.922	100.792	100.667	7.750	100.922	100.792	100.667	6.000	95.186	95.144	95.102	
7.875	99.412	99.278	99.144	7.875	99.412	99.278	99.144	6.125	95.533	95.491	95.449	
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.250	98.766	98.829	98.773	6.250	98.766	98.829	98.773	5.875	96.946	97.009	96.953	
6.375	99.256	99.298	99.221	6.375	99.256	99.298	99.221	6.000	97.509	97.571	97.515	
6.500	99.793	99.835	99.759	6.500	99.793	99.835	99.759	6.125	98.293	98.105	98.049	
6.625	100.243	100.284	100.208	6.625	100.243	100.284	100.208	6.250	98.766	98.829	98.773	
6.750	100.660	100.702	100.625	6.750	100.660	100.702	100.625	6.375	99.256	99.298	99.221	
6.875	100.775	100.795	100.677	6.875	100.775	100.795	100.677	6.500	99.793	99.835	99.759	
7.000	101.332	101.353	101.234	7.000	101.332	101.353	101.234	6.625	100.243	100.284	100.208	
7.125	101.776	101.797	101.678	7.125	101.776	101.797	101.678	6.750	100.660	100.702	100.625	
7.250	102.150	101.920	101.802	7.250	102.150	101.920	101.802	6.875	100.775	100.795	100.677	
7.375	101.768	101.748	101.534	7.375	101.768	101.748	101.534	7.000	101.332	101.353	101.234	
7.500	102.169	102.169	101.955	7.500	102.169	102.169	101.955	7.125	101.776	101.797	101.678	
7.625	102.517	102.411	102.261	7.625	102.517	102.411	102.261	7.250	102.150	101.920	101.802	
7.750	102.634	102.504	102.379	7.750	102.634	102.504	102.379	7.375	101.768	101.748	101.534	
7.875	102.128	101.934	101.800	7.875	102.128	101.934	101.800	7.500	102.169	102.169	101.955	
8.000	102.549	102.338	102.213	8.000	102.549	102.338	102.213	7.625	102.517	102.411	102.261	
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	93.811	93.842	93.861	4.500	93.811	93.842	93.861	6.250	98.106	97.888	97.670	
4.625	94.350	94.381	94.400	4.625	94.350	94.381	94.400	6.375	98.698	98.740	98.650	
4.750	94.695	94.661	94.647	4.750	94.695	94.661	94.647	6.500	99.235	99.277	99.187	
4.875	95.044	95.100	95.104	4.875	95.044	95.100	95.104	6.625	99.685	99.726	99.637	
5.000	95.577	95.633	95.636	5.000	95.577	95.633	95.636	6.750	99.827	99.760	99.693	



YOUR BFF IN WHOLESALE
 Thursday, October 12, 2023

Effective Time:
 10:37:24 AM

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

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

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500				4.500				4.500				
4.625				4.625				4.625				
4.750				4.750				4.750				
4.875				4.875				4.875				
5.000	92.221	92.345	92.283	5.000	92.221	92.345	92.283	5.000	92.221	92.345	92.283	
5.125	92.883	93.007	92.945	5.125	92.883	93.007	92.945	5.125	92.883	93.007	92.945	
5.250	93.656	93.759	93.708	5.250	93.656	93.759	93.708	5.250	93.656	93.759	93.708	
5.375	94.276	94.380	94.328	5.375	94.276	94.380	94.328	5.375	94.276	94.380	94.328	
5.500	94.972	95.075	95.024	5.500	94.972	95.075	95.024	5.500	94.972	95.075	95.024	
5.625	95.342	95.445	95.394	5.625	95.342	95.445	95.394	5.625	95.342	95.445	95.394	
5.750	96.081	96.163	96.107	5.750	96.081	96.163	96.107	5.750	96.081	96.163	96.107	
5.875	96.909	96.992	96.936	5.875	96.909	96.992	96.936	5.875	96.909	96.992	96.936	
6.000	97.470	97.553	97.497	6.000	97.470	97.553	97.497	6.000	97.470	97.553	97.497	
6.125	98.221	98.303	97.998	6.125	98.221	98.303	97.998	6.125	98.221	98.303	97.998	
6.250	98.598	98.680	98.624	6.250	98.598	98.680	98.624	6.250	98.598	98.680	98.624	
6.375	99.199	99.206	99.130	6.375	99.199	99.206	99.130	6.375	99.199	99.206	99.130	
6.500	99.723	99.756	99.680	6.500	99.723	99.756	99.680	6.500	99.723	99.756	99.680	
6.625	100.192	100.254	100.177	6.625	100.192	100.254	100.177	6.625	100.192	100.254	100.177	
6.750	100.609	100.542	100.475	6.750	100.609	100.542	100.475	6.750	100.609	100.542	100.475	
6.875	100.687	100.710	100.592	6.875	100.687	100.710	100.592	6.875	100.687	100.710	100.592	
7.000	101.185	101.152	101.051	7.000	101.185	101.152	101.051	7.000	101.185	101.152	101.051	
7.125	101.527	101.460	101.375	7.125	101.527	101.460	101.375	7.125	101.527	101.460	101.375	
7.250	101.695	101.580	101.502	7.250	101.695	101.580	101.502	7.250	101.695	101.580	101.502	
7.375	101.768	101.634	101.500	7.375	101.768	101.634	101.500	7.375	101.768	101.634	101.500	
7.500	102.083	101.953	101.828	7.500	102.083	101.953	101.828	7.500	102.083	101.953	101.828	
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				4.500				
2.875				2.875				4.625				
3.000				3.000				4.750				
3.125				3.125				4.875				
3.250				3.250				5.000				
3.375				3.375				5.125				
3.500	88.517	88.561	88.610	3.500	88.517	88.561	88.610	5.250	92.344	92.448	92.349	
3.625	89.031	89.075	89.124	3.625	89.031	89.075	89.124	5.375	93.215	93.318	93.219	
3.750	90.176	90.229	90.263	3.750	90.176	90.229	90.263	5.500	93.910	93.763	93.665	
3.875	90.938	90.991	91.025	3.875	90.938	90.991	91.025	5.625	94.280	94.133	94.285	
4.000	91.449	91.502	91.536	4.000	91.449	91.502	91.536	5.750	95.529	95.612	95.544	
4.125	91.956	92.009	92.043	4.125	91.956	92.009	92.043	5.875	96.608	96.440	96.373	
4.250	93.058	93.074	93.091	4.250	93.058	93.074	93.091	6.000	97.169	97.001	96.934	
4.375	93.049	93.080	93.099	4.375	93.049	93.080	93.099	6.125	97.670	97.502	97.425	
4.500	93.797	93.828	93.847	4.500	93.797	93.828	93.847	6.250	98.106	97.888	97.670	
4.625	94.287	94.318	94.337	4.625	94.287	94.318	94.337	6.375	98.555	98.616	98.527	
4.750	94.695	94.661	94.647	4.750	94.695	94.661	94.647	6.500	99.105	99.166	99.076	
4.875	95.041	95.097	95.101	4.875	95.041	95.097	95.101	6.625	99.602	99.664	99.574	
5.000	95.512	95.568	95.572	5.000	95.512	95.568	95.572	6.750	99.827	99.760	99.693	
5.125	95.967	96.023	96.027	5.125	95.967	96.023	96.027	6.875	100.112	100.152	100.034	
5.250	96.141	96.221	96.209	5.250	96.141	96.221	96.209	7.000	100.554	100.594	100.476	
5.375	96.588	96.669	96.658	5.375	96.588	96.669	96.658	7.125	101.111	100.902	100.783	
5.500	97.015	97.096	97.085	5.500	97.015	97.096	97.085	7.250	100.594	100.742	100.414	
5.625	97.417	97.498	97.486	5.625	97.417	97.498	97.486	7.375	95.186	95.144	95.102	
5.750	97.681	97.725	97.698	5.750	97.681	97.725	97.698	7.500	95.533	95.491	95.449	
5.875	98.077	98.121	98.094	5.875	98.077	98.121	98.094	7.625				
6.000				6.000				7.750				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875	96.608	96.440	96.373	5.875	96.608	96.440	96.373	4.500	90.922	90.953	90.867	
6.000	97.169	97.001	96.934	6.000	97.169	97.001	96.934	4.625	91.389	91.420	91.334	
6.125	97.670	97.502	97.435	6.125	97.670	97.502	97.435	4.750	90.866	90.891	90.916	
6.250	98.106	97.888	97.670	6.250	98.106	97.888	97.670	4.875	91.226	91.251	91.026	
6.375	98.555	98.616	98.527	6.375	98.555	98.616	98.527	5.000	91.306	91.331	91.356	
6.500	99.105	99.166	99.076	6.500	99.105	99.166	99.076	5.125	91.669	91.725	91.549	
6.625	99.602	99.664	99.574	6.625	99.602	99.664	99.574	5.250	93.203	93.195	93.186	
6.750	99.827	99.760	99.693	6.750	99.827	99.760	99.693	5.375	93.123	93.115	93.107	
6.875	100.112	100.152	100.034	6.875	100.112	100.152	100.034	5.500	93.261	93.253	93.244	
7.000	100.554	100.594	100.476	7.000	100.554	100.594	100.476	5.625	93.324	93.565	93.307	
7.125	101.111	100.902	100.783	7.125	101.111	100.902	100.783	5.750	94.491	94.449	94.407	
7.250	100.594	100.742	100.414	7.250	100.594	100.742	100.414	5.875	94.835	94.793	94.751	
7.375	100.748	100.768	100.544	7.375	100.748	100.768	100.544	6.000	95.186	95.144	95.102	
7.500	101.054	101.074	100.850	7.500	101.054	101.074	100.850	6.125	95.533	95.491	95.449	
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875	96.909	96.992	96.936	5.875	96.909	96.992	96.936	5.875	96.909	96.992	96.936	
6.000	97.470	97.553	97.497	6.000	97.470	97.553	97.497	6.000	97.470	97.553	97.497	
6.125	98.221	98.303	97.998	6.125	98.221	98.303	97.998	6.125	98.221	98.303	97.998	
6.250	98.598	98.680	98.624	6.250	98.598	98.680	98.624	6.250	98.598	98.680	98.624	
6.375	99.199	99.206	99.130	6.375	99.199	99.206	99.130	6.375	99.199	99.206	99.130	
6.500	99.723	99.756	99.680	6.500	99.723	99.756	99.680	6.500	99.723	99.756	99.680	
6.625	100.192	100.254	100.177	6.625	100.192	100.254	100.177	6.625	100.192	100.254	100.177	
6.750	100.609	100.542	100.475	6.750	100.609	100.542	100.475	6.750	100.609	100.542	100.475	
6.875	100.687	100.710	100.592	6.875	100.687	100.710	100.592	6.875	100.687	100.710	100.592	
7.000	101.185	101.152	101.051	7.000	101.185	101.152	101.051	7.000	101.185	101.152	101.051	
7.125	101.527	101.460	101.375	7.125	101.527	101.460	101.375	7.125	101.527	101.460	101.375	
7.250	101.695	101.580	101.502	7.250	101.695	101.580	101.502	7.250	101.695	101.580	101.502	
7.375	101.768	101.634	101.500	7.375	101.768	101.634	101.500	7.375	101.768	101.634	101.500	
7.500	102.083	101.953	101.828	7.500	102.083	101.953	101.828	7.500	102.083	101.953	101.828	
7.625	102.517	102.386	102.261	7.625	102.517	102.386	102.261	7.625	102.517	102.386	102.261	
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	93.797	93.828	93.847	4.500	93.797	93.828	93.847	5.875	96.608	96.440	96.373	
4.625	94.287	94.318	94.337	4.625	94.287	94.318	94.337	6.000	97.169	97.001	96.934	
4.750	94.695	94.661	94.647	4.750	94.695	94.661	94.647	6.125	97.670	97.502	97.435	
4.875	95.041	95.097	95.101	4.875	95.041	95.097	95.101	6.250	98.106	97.888	97.670	
5.000	95.512	95.568	95.572	5.000	95.512	95.568	95.572	6.375	98.555	98.616	98.527	
5.125	95.967	96.023	96.027	5.125	95.967	96.023	96.027	6.500	99.105	99.166	99.076	
5.250	96.141	96.221	96.209	5.250								



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

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

Thursday, October 12, 2023

Effective Time:
 10:37:24 AM

Government DPA												
BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750				6.750				6.750				
6.875				6.875				6.875				
7.000	96.376	96.198	95.898	7.000	93.776	93.598	93.298	7.000				
7.125	96.789	96.611	96.311	7.125	94.189	94.011	93.711	7.125				
7.250	98.056	97.820	97.520	7.250	95.456	95.220	94.920	7.250				
7.375	98.500	98.264	97.964	7.375	95.900	95.664	95.364	7.375				
7.500	98.924	98.688	98.388	7.500	96.324	96.088	95.788	7.500				
7.625	99.307	99.071	98.771	7.625	96.707	96.471	96.171	7.625				
7.750	99.671	99.435	99.135	7.750	97.071	96.835	96.535	7.750				
7.875	99.829	99.534	99.234	7.875	97.229	96.934	96.634	7.875				
8.000	100.223	99.928	99.628	8.000	97.623	97.328	97.028	8.000				
8.125	100.566	100.271	99.971	8.125	97.966	97.671	97.371	8.125				
8.250	100.900	100.605	100.305	8.250	98.300	98.005	97.705	8.250				
8.375				8.375				8.375				

Government DPA Adjustments

FICO	
FICO >=680	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.000
600 - 619	-1.500

Other Adjustments	
DTI >50	-0.250
Manufactured Home	-0.250
2-Units	-0.250

⁽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.