



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

Relock Policy	
Locks expired or cancelled < 60 days:	Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days:	Current Market + 0.25%
Lock Extensions	0.03% 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

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000	88.767	88.717	88.717	
5.125				5.125				5.125	89.770	89.726	89.726	
5.250	90.264	90.224	90.224	5.250	90.264	90.224	90.224	5.250	90.600	90.560	90.560	
5.375	90.897	90.863	90.863	5.375	90.897	90.863	90.863	5.375	91.268	91.233	91.233	
5.500	91.492	91.463	91.463	5.500	91.492	91.463	91.463	5.500	91.964	91.919	91.919	
5.625	92.188	92.148	92.148	5.625	92.188	92.148	92.148	5.625	92.619	92.580	92.580	
5.750	92.955	92.920	92.920	5.750	92.955	92.920	92.920	5.750	93.596	93.562	93.562	
5.875	93.555	93.525	93.525	5.875	93.555	93.525	93.525	5.875	94.195	94.166	94.166	
6.000	94.395	94.371	94.371	6.000	94.395	94.371	94.371	6.000				
6.125	95.012	94.984	94.946	6.125	95.012	94.984	94.946	6.125				
6.250	95.987	95.971	95.956	6.250	95.987	95.971	95.956	6.250	96.839	96.801	96.790	
6.375	96.771	96.756	96.740	6.375	96.771	96.756	96.740	6.375	97.680	97.642	97.632	
6.500	97.295	97.279	97.264	6.500	97.295	97.279	97.264	6.500	98.206	98.168	98.158	
6.625	97.849	97.825	97.801	6.625	97.849	97.825	97.801	6.625	98.700	98.678	98.654	
6.750	98.530	98.506	98.482	6.750	98.530	98.506	98.482	6.750	99.275	99.222	99.196	
6.875	99.014	98.990	98.966	6.875	99.014	98.990	98.966	6.875	99.803	99.750	99.724	
7.000	99.457	99.433	99.409	7.000	99.457	99.433	99.409	7.000	100.240	100.186	100.160	
7.125	99.841	99.817	99.793	7.125	99.841	99.817	99.793	7.125	100.548	100.510	100.503	
7.250	100.296	100.257	100.217	7.250	100.296	100.257	100.217	7.250	100.406	100.489	100.456	
7.375	100.735	100.696	100.656	7.375	100.735	100.696	100.656	7.375	100.753	100.831	100.805	
7.500	101.161	101.122	101.083	7.500	101.161	101.122	101.083	7.500	101.161	101.229	101.206	
7.625	101.479	101.440	101.401	7.625	101.479	101.440	101.401	7.625	101.535	101.610	101.588	
7.750	101.627	101.541	101.456	7.750	101.627	101.541	101.456	7.750	101.627	101.541	101.456	
7.875	101.979	101.893	101.807	7.875	101.979	101.893	101.807	7.875	101.979	101.893	101.807	
8.000	102.361	102.261	102.189	8.000	102.361	102.261	102.189	8.000	102.286	102.200	102.115	

Conventional 15 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625				4.625								
4.750				4.750								
4.875				4.875								
5.000	95.069	95.137	95.188	5.000	95.120	94.946	94.964	5.000				
5.125	95.280	95.351	95.375	5.125	95.581	95.403	95.427	5.125	95.065	95.006	94.978	
5.250	95.705	95.703	95.734	5.250	95.923	95.989	96.020	5.250	95.548	95.490	95.461	
5.375	96.214	96.114	96.127	5.375	96.271	96.339	96.370	5.375	96.025	95.862	95.833	
5.500	96.282	96.345	96.380	5.500	96.505	96.576	96.578	5.500	96.533	96.496	96.489	
5.625	96.665	96.731	96.739	5.625	96.934	97.000	97.009	5.625	97.008	96.971	96.964	
5.750	97.394	97.357	97.350	5.750	97.504	97.596	97.574	5.750	97.330	97.293	97.286	
5.875	97.877	97.840	97.833	5.875	97.979	98.066	98.046	5.875	96.255	96.155	96.139	
6.000	98.219	98.261	98.247	6.000	98.437	98.519	98.506	6.000	96.729	96.630	96.614	
6.125	98.611	98.689	98.681	6.125	98.849	98.977	98.970	6.125	97.040	96.955	96.926	
6.250	98.954	98.982	98.981	6.250	99.133	99.205	99.205	6.250	97.279	97.207	97.164	
6.375	99.398	99.326	99.328	6.375	99.442	99.510	99.515	6.375	97.472	97.405	97.388	
6.500	99.751	99.820	99.823	6.500	99.837	99.906	99.911	6.500	98.009	97.943	97.675	
6.625	99.857	99.914	99.892	6.625	100.017	100.074	100.052	6.625	98.387	98.322	98.304	
6.750	100.251	100.173	100.158	6.750	100.269	100.321	100.305	6.750	97.945	98.079	97.744	
6.875	100.673	100.558	100.474	6.875	100.673	100.597	100.586					
7.000	100.928	100.955	100.944	7.000	100.929	100.977	100.967					

Conventional 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	
6.125	94.976	95.174	94.899	6.125	95.732	95.680	95.655	6.125	94.556	94.498	94.469	
6.250	96.076	96.008	95.983	6.250	96.241	96.189	96.164	6.250	95.065	95.006	94.978	
6.375	96.534	96.495	96.514	6.375	96.667	96.666	96.641	6.375	95.548	95.490	95.461	
6.500	97.087	97.048	97.064	6.500	97.294	97.341	97.311	6.500	95.920	95.862	95.833	
6.625	97.603	97.570	97.593	6.625	97.855	97.802	97.772	6.625	96.025	95.988	95.981	
6.750	98.251	98.292	98.295	6.750	98.009	97.956	97.930	6.750	96.533	96.496	96.489	
6.875	98.677	98.744	98.753	6.875	98.539	98.485	98.459	6.875	97.008	96.971	96.964	
7.000	99.124	99.187	99.201	7.000	98.995	98.941	98.915	7.000	97.330	97.293	97.286	
7.125	99.576	99.592	99.606	7.125	99.278	99.224	99.198	7.125	96.255	96.155	96.139	
7.250	99.946	100.009	99.996	7.250	99.685	99.610	99.580	7.250	96.729	96.630	96.614	
7.375	100.296	100.354	100.348	7.375	99.948	99.889	99.850	7.375	97.040	96.955	96.926	
7.500	100.647	100.701	100.700	7.500	100.351	100.282	100.241	7.500	97.279	97.207	97.164	
7.625	101.013	101.067	101.016	7.625	100.610	100.541	100.500	7.625	97.472	97.405	97.388	
7.750	101.192	101.305	101.267	7.750	99.829	99.712	99.654	7.750	98.009	97.943	97.675	
7.875	101.435	101.548	101.509	7.875	100.265	100.165	100.093	7.875	98.387	98.322	98.304	
8.000	101.923	101.786	101.747	8.000	97.240	97.258	96.940	8.000	97.945	98.079	97.744	

Conventional Fixed Adjustments

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125	
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		



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

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	95.431	95.368	95.305	5.125				5.125				
5.250	95.653	95.590	95.527	5.250				5.250				
5.375	96.013	95.950	95.887	5.375	94.199	94.102	94.008	5.375				
5.500	96.372	96.309	96.246	5.500	95.474	95.411	95.348	5.500				
5.625	96.733	96.670	96.607	5.625	95.893	95.830	95.767	5.625	94.286	94.188	94.094	
5.750	97.093	97.030	96.967	5.750	96.312	96.249	96.186	5.750	95.635	95.572	95.509	
5.875	97.454	97.391	97.328	5.875	96.733	96.670	96.607	5.875	96.104	96.041	95.978	
6.000	97.677	97.614	97.551	6.000	97.154	97.091	97.028	6.000	96.395	96.332	96.270	
6.125	98.038	97.975	97.912	6.125	97.576	97.513	97.450	6.125	96.865	96.802	96.740	
6.250	98.260	98.197	98.134	6.250	97.999	97.936	97.873	6.250	97.156	97.093	97.031	
6.375	98.603	98.540	98.477	6.375	98.422	98.359	98.296	6.375	97.627	97.564	97.502	
6.500	99.051	98.738	98.675	6.500	98.682	98.619	98.556	6.500	98.099	98.036	97.973	
6.625	99.139	99.076	99.013	6.625	99.106	99.043	98.980	6.625	98.572	98.509	98.446	
6.750	99.361	99.298	99.235	6.750	99.346	99.283	99.220	6.750	98.863	98.800	98.737	
6.875	99.698	99.635	99.572	6.875	99.747	99.684	99.621	6.875	99.336	99.273	99.211	
7.000	99.894	99.831	99.768	7.000	99.982	99.919	99.856	7.000	99.607	99.544	99.482	
7.125	100.234	100.171	100.108	7.125	100.381	100.318	100.255	7.125	100.058	99.995	99.932	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125	95.408	95.345	95.282	5.125				5.125				
5.250	95.630	95.567	95.504	5.250				5.250				
5.375	95.990	95.927	95.864	5.375	89.904	89.807	89.713	5.375				
5.500	96.349	96.286	96.223	5.500	95.451	95.388	95.325	5.500				
5.625	96.710	96.647	96.584	5.625	95.870	95.807	95.744	5.625	89.991	89.893	89.799	
5.750	97.070	97.007	96.944	5.750	96.290	96.227	96.164	5.750	95.612	95.549	95.486	
5.875	97.431	97.368	97.305	5.875	96.710	96.647	96.584	5.875	96.081	96.018	95.955	
6.000	97.654	97.591	97.528	6.000	97.131	97.068	97.005	6.000	96.372	96.309	96.246	
6.125	98.015	97.952	97.889	6.125	97.553	97.490	97.427	6.125	96.842	96.779	96.716	
6.250	98.237	98.174	98.111	6.250	97.976	97.913	97.850	6.250	97.134	97.071	97.008	
6.375	98.580	98.517	98.454	6.375	98.399	98.336	98.273	6.375	97.604	97.541	97.478	
6.500	98.778	98.715	98.652	6.500	98.659	98.596	98.533	6.500	98.076	98.013	97.950	
6.625	99.116	99.053	98.990	6.625	99.083	99.020	98.957	6.625	98.549	98.486	98.423	
6.750	99.338	99.275	99.212	6.750	99.323	99.260	99.197	6.750	98.840	98.777	98.714	
6.875	99.675	99.612	99.549	6.875	99.724	99.661	99.598	6.875	99.313	99.250	99.187	
7.000	99.871	99.808	99.745	7.000	99.959	99.896	99.833	7.000	99.584	99.521	99.458	
7.125	100.211	100.148	100.085	7.125	100.359	100.296	100.233	7.125	100.035	99.972	99.909	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

Conventional ARM Adjustments

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

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

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

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

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

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

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

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

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	94.019	94.019	93.997	6.000	94.016	93.939	93.905	4.375				
6.125	94.734	94.734	94.672	6.125	94.737	94.661	94.627	4.500				
6.250	95.987	95.971	95.956	6.250	95.987	95.971	95.956	4.625				
6.375	96.521	96.506	96.490	6.375	96.521	96.506	96.490	4.750				
6.500	97.045	97.029	97.014	6.500	97.045	97.029	97.014	4.875				
6.625	97.599	97.575	97.551	6.625	97.599	97.575	97.551	5.000	94.781	94.766	94.752	
6.750	98.280	98.256	98.232	6.750	98.280	98.256	98.232	5.125	94.916	94.901	94.887	
6.875	98.764	98.740	98.716	6.875	98.764	98.740	98.716	5.250	95.408	95.394	95.380	
7.000	99.501	99.448	99.422	7.000	99.501	99.448	99.422	5.375	95.603	95.588	95.574	
7.125	99.865	99.817	99.793	7.125	99.865	99.817	99.793	5.500	95.979	95.951	95.922	
7.250	100.296	100.257	100.217	7.250	100.296	100.257	100.217	5.625	96.338	96.309	96.281	
7.375	100.735	100.696	100.656	7.375	100.735	100.696	100.656	5.750	96.554	96.525	96.497	
7.500	101.184	101.122	101.083	7.500	101.184	101.122	101.083	5.875	96.839	96.781	96.762	
7.625	101.511	101.442	101.401	7.625	101.511	101.442	101.401	6.000	97.129	97.030	97.014	

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	93.479	93.450	93.422									
4.875	93.614	93.586	93.557									
5.000	94.179	94.151	94.122									
5.125	94.579	94.551	94.523									
5.250	94.676	94.645	94.615									
5.375	95.180	95.138	95.095									
5.500	95.682	95.640	95.597									
5.625	96.118	96.075	96.033									
5.750	96.438	96.395	96.353									
5.875	96.745	96.702	96.659									
6.000	97.383	97.312	97.241									

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	94.019	94.019	93.997	6.000	94.016	93.939	93.905	4.375				
6.125	94.734	94.734	94.672	6.125	94.737	94.661	94.627	4.500				
6.250	95.987	95.971	95.956	6.250	95.987	95.971	95.956	4.625				
6.375	96.521	96.506	96.490	6.375	96.521	96.506	96.490	4.750				
6.500	97.045	97.029	97.014	6.500	97.045	97.029	97.014	4.875				
6.625	97.599	97.575	97.551	6.625	97.599	97.575	97.551	5.000	94.781	94.766	94.752	
6.750	98.280	98.256	98.232	6.750	98.280	98.256	98.232	5.125	94.916	94.901	94.887	
6.875	98.764	98.740	98.716	6.875	98.764	98.740	98.716	5.250	95.408	95.394	95.380	
7.000	99.207	99.183	99.159	7.000	99.207	99.183	99.159	5.375	95.603	95.588	95.574	
7.125	99.591	99.567	99.543	7.125	99.591	99.567	99.543	5.500	95.979	95.951	95.922	
7.250	100.046	100.007	99.967	7.250	100.046	100.007	99.967	5.625	96.338	96.309	96.281	
7.375	100.485	100.446	100.406	7.375	100.485	100.446	100.406	5.750	96.554	96.525	96.497	
7.500	100.911	100.872	100.833	7.500	100.911	100.872	100.833	5.875	96.839	96.781	96.762	
7.625	101.229	101.190	101.151	7.625	101.229	101.190	101.151	6.000	97.129	97.030	97.014	

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	93.479	93.450	93.422									
4.875	93.614	93.586	93.557									
5.000	94.179	94.151	94.122									
5.125	94.579	94.551	94.523									
5.250	94.676	94.645	94.615									
5.375	95.180	95.138	95.095									
5.500	95.682	95.640	95.597									
5.625	96.118	96.075	96.033									
5.750	96.438	96.395	96.353									

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

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	91.388	91.401	91.401	2.625				2.625				
5.750	92.136	92.149	92.149	2.750				2.750				
5.875	92.693	92.705	92.705	2.875				2.875				
6.000	93.226	93.239	93.239	3.000				3.000				
6.125	93.928	93.926	93.910	3.125				3.125				
6.250	94.624	94.622	94.606	3.250				3.250				
6.375	96.268	96.328	96.343	3.375				3.375				
6.500	96.790	96.847	96.866	3.500				3.500				
6.625	97.316	97.373	97.392	3.625				3.625				
6.750	97.979	98.050	98.043	3.750				3.750				
6.875	98.436	98.503	98.502	3.875				3.875				
7.000	98.884	98.947	98.951	4.000				4.000				
7.125	99.294	99.357	99.361	4.125				4.125				
7.250	99.738	99.800	99.778	4.250				4.250				
7.375	100.110	100.168	100.152									

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:
11:14:10 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	93.175	93.174	93.169	5.250	93.175	93.174	93.169	4.750				
5.375	93.848	93.847	93.842	5.375	93.848	93.847	93.842	4.875				
5.500	94.657	94.656	94.651	5.500	94.657	94.656	94.651	5.000	91.787	91.843	91.853	
5.625	95.139	95.138	95.133	5.625	95.139	95.138	95.133	5.125	92.572	92.628	92.638	
5.750	95.617	95.668	95.647	5.750	95.617	95.668	95.647	5.250	93.175	93.174	93.169	
5.875	96.468	96.519	96.499	5.875	96.468	96.519	96.499	5.375	93.848	93.847	93.842	
6.000	97.032	97.083	97.063	6.000	97.032	97.083	97.063	5.500	94.657	94.656	94.651	
6.125	97.818	97.869	97.599	6.125	97.818	97.869	97.599	5.625	95.139	95.138	95.133	
6.250	98.294	98.345	98.325	6.250	98.294	98.345	98.325	5.750	95.617	95.668	95.647	
6.375	99.071	99.037	99.004	6.375	99.071	99.037	99.004	5.875	96.468	96.519	96.499	
6.500	99.605	99.571	99.538	6.500	99.605	99.571	99.538	6.000	97.032	97.083	97.063	
6.625	100.054	100.020	99.987	6.625	100.054	100.020	99.987	6.125	97.818	97.869	97.599	
6.750	100.400	100.342	100.283	6.750	100.400	100.342	100.283	6.250	98.294	98.345	98.325	
6.875	100.523	100.465	100.406	6.875	100.523	100.465	100.406	6.375	99.071	99.037	99.004	
7.000	101.097	101.039	100.980	7.000	101.097	101.039	100.980	6.500	99.605	99.571	99.538	
7.125	101.455	101.397	101.338	7.125	101.455	101.397	101.338	6.625	100.054	100.020	99.987	
7.250	101.651	101.697	101.643	7.250	101.651	101.697	101.643	6.750	100.400	100.342	100.283	
7.375	101.640	101.506	101.372	7.375	101.640	101.506	101.372	6.875	100.523	100.465	100.406	
7.500	101.854	101.783	101.714	7.500	101.854	101.783	101.714	7.000	101.097	101.039	100.980	
7.625	102.149	102.034	101.963	7.625	102.149	102.034	101.963	7.125	101.455	101.397	101.338	
7.750	102.522	102.407	102.321	7.750	102.522	102.407	102.321	7.250	101.651	101.697	101.643	
7.875	102.003	101.869	101.735	7.875	102.003	101.869	101.735	7.375	101.640	101.506	101.372	
8.000	102.500	102.366	102.232	8.000	102.500	102.366	102.232	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	90.234	90.290	90.240
3.250				3.250				5.125	91.009	91.065	91.014
3.375				3.375				5.250	91.786	91.785	91.727
3.500	88.142	88.237	88.291	3.500	88.142	88.237	88.291	5.375	92.459	92.458	92.400
3.625	88.687	88.782	88.836	3.625	88.687	88.782	88.836	5.500	93.268	93.267	93.209
3.750	89.756	89.860	89.899	3.750	89.756	89.860	89.899	5.625	93.750	93.749	93.691
3.875	90.625	90.658	90.693	3.875	90.625	90.658	90.693	5.750	94.781	94.832	94.785
4.000	91.094	91.198	91.237	4.000	91.094	91.198	91.237	5.875	95.632	95.684	95.637
4.125	91.638	91.742	91.780	4.125	91.638	91.742	91.780	6.000	96.447	96.248	96.201
4.250	92.705	92.705	92.705	4.250	92.705	92.705	92.705	6.125	96.983	97.034	96.987
4.375	92.670	92.752	92.775	4.375	92.670	92.752	92.775	6.250	97.598	97.630	97.413
4.500	93.461	93.544	93.317	4.500	93.461	93.544	93.317	6.375	98.302	98.269	98.235
4.625	94.001	94.083	94.106	4.625	94.001	94.083	94.106	6.500	98.836	98.802	98.769
4.750	94.281	94.298	94.315	4.750	94.281	94.298	94.315	6.625	99.285	99.251	99.218
4.875	94.705	94.781	94.789	4.875	94.705	94.781	94.789	6.750	99.369	99.310	99.252
5.000	94.989	95.065	95.073	5.000	94.989	95.065	95.073	6.875	99.770	99.816	99.754
5.125	95.517	95.593	95.601	5.125	95.517	95.593	95.601	7.000	100.335	100.381	100.320
5.250	95.778	95.848	95.841	5.250	95.778	95.848	95.841	7.125	100.793	100.839	100.777
5.375	96.053	96.123	96.116	5.375	96.053	96.123	96.116	7.250	100.358	100.259	100.189
5.500	96.569	96.638	96.631	5.500	96.569	96.638	96.631	7.375	100.529	100.565	100.484
5.625	97.071	97.141	97.133	5.625	97.071	97.141	97.133	7.500	100.955	100.991	100.910
5.750	97.531	97.360	97.587	5.750	97.531	97.360	97.587	7.625	101.205	101.240	101.159
5.875	97.776	97.855	97.832	5.875	97.776	97.855	97.832	7.750	100.560	100.444	100.358
6.000				6.000				7.875	99.597	99.463	99.329

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	97.598	97.630	97.413	5.875	95.632	95.684	95.637	4.500	90.630	90.712	90.610
6.375	98.302	98.269	98.235	6.000	96.447	96.248	96.201	4.625	91.166	91.248	91.146
6.500	98.836	98.802	98.769	6.125	96.983	97.034	96.987	4.750	90.656	90.673	90.690
6.625	99.285	99.251	99.218	6.250	97.598	97.630	97.413	4.875	90.797	91.064	90.830
6.750	99.369	99.310	99.252	6.375	98.302	98.269	98.235	5.000	91.124	91.145	91.157
6.875	99.770	99.816	99.754	6.500	98.836	98.802	98.769	5.125	91.584	91.660	91.468
7.000	100.335	100.381	100.320	6.625	99.285	99.251	99.218	5.250	92.985	92.985	92.985
7.125	100.793	100.839	100.777	6.750	99.369	99.310	99.252	5.375	92.904	92.904	92.904
7.250	100.358	100.259	100.189	6.875	99.770	99.816	99.754	5.500	93.066	93.066	93.066
7.375	100.529	100.565	100.484	7.000	100.335	100.381	100.320	5.625	93.383	93.383	93.383
7.500	100.955	100.991	100.910	7.125	100.793	100.839	100.777	5.750	94.320	94.312	94.303
7.625	101.205	101.240	101.159	7.250	100.358	100.259	100.189	5.875	94.682	94.673	94.665
7.750	100.560	100.444	100.358	7.375	100.529	100.565	100.484	6.000	95.051	95.043	95.034
7.875	99.597	99.463	99.329	7.500	100.955	100.991	100.910	6.125	95.380	95.372	95.364

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	98.294	98.345	98.325	6.350	98.394	98.345	98.325	5.875	96.468	96.519	96.499
6.375	99.071	99.037	99.004	6.375	99.071	99.037	99.004	6.000	97.032	97.083	97.063
6.500	99.605	99.571	99.538	6.500	99.605	99.571	99.538	6.125	97.818	97.869	97.599
6.625	100.054	100.020	99.987	6.625	100.054	100.020	99.987	6.250	98.294	98.345	98.325
6.750	100.400	100.342	100.283	6.750	100.400	100.342	100.283	6.375	99.071	99.037	99.004
6.875	100.523	100.465	100.406	6.875	100.523	100.465	100.406	6.500	99.605	99.571	99.538
7.000	101.097	101.039	100.980	7.000	101.097	101.039	100.980	6.625	100.054	100.020	99.987
7.125	101.455	101.397	101.338	7.125	101.455	101.397	101.338	6.750	100.400	100.342	100.283
7.250	101.651	101.697	101.643	7.250	101.651	101.697	101.643	6.875	100.523	100.465	100.406
7.375	101.640	101.506	101.372	7.375	101.640	101.506	101.372	7.000	101.097	101.039	100.980
7.500	101.854	101.783	101.714	7.500	101.854	101.783	101.714	7.125	101.455	101.397	101.338
7.625	102.149	102.034	101.963	7.625	102.149	102.034	101.963	7.250	101.651	101.697	101.643
7.750	102.522	102.407	102.321	7.750	102.522	102.407	102.321	7.375	101.640	101.506	101.372
7.875	102.003	101.869	101.735	7.875	102.003	101.869	101.735	7.500	101.854	101.783	101.714
8.000	102.500	102.366	102.232	8.000	102.500	102.366	102.232	7.625	102.149	102.034	101.963

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	93.461	93.544	93.317	4.500	93.461	93.544	93.317	6.250	97.598	97.630	97.413
4.625	94.001	94.083	94.106	4.625	94.001	94.083	94.106	6.375	98.302	98.269	98.235
4.750	94.281	94.298	94.315	4.750	94.281	94.298	94.315	6.500	98.836	98.802	98.769
4.875	94.705	94.781	94.789	4.875	94.705	94.781	94.789	6.625	99.285	99.251	99.218
5.000	94.989	95.065	95.073	5.							



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:
11:14:10 AM

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	91.722	91.798	91.809	5.000	91.722	91.798	91.809	5.000	91.722	91.798	91.809	
5.125	92.385	92.461	92.471	5.125	92.385	92.461	92.471	5.125	92.385	92.461	92.471	
5.250	93.213	93.232	93.227	5.250	93.213	93.232	93.227	5.250	93.213	93.232	93.227	
5.375	93.834	93.853	93.848	5.375	93.834	93.853	93.848	5.375	93.834	93.853	93.848	
5.500	94.531	94.550	94.545	5.500	94.531	94.550	94.545	5.500	94.531	94.550	94.545	
5.625	94.903	94.922	94.916	5.625	94.903	94.922	94.916	5.625	94.903	94.922	94.916	
5.750	95.602	95.673	95.652	5.750	95.602	95.673	95.652	5.750	95.602	95.673	95.652	
5.875	96.432	96.503	96.483	5.875	96.432	96.503	96.483	5.875	96.432	96.503	96.483	
6.000	96.995	97.066	97.046	6.000	96.995	97.066	97.046	6.000	96.995	97.066	97.046	
6.125	97.773	97.820	97.800	6.125	97.773	97.820	97.800	6.125	97.773	97.820	97.800	
6.250	98.287	98.201	98.181	6.250	98.287	98.201	98.181	6.250	98.287	98.201	98.181	
6.375	99.071	99.037	99.004	6.375	99.071	99.037	99.004	6.375	99.071	99.037	99.004	
6.500	99.605	99.571	99.538	6.500	99.605	99.571	99.538	6.500	99.605	99.571	99.538	
6.625	100.054	100.020	99.987	6.625	100.054	100.020	99.987	6.625	100.054	100.020	99.987	
6.750	100.400	100.342	100.283	6.750	100.400	100.342	100.283	6.750	100.400	100.342	100.283	
6.875	100.523	100.465	100.406	6.875	100.523	100.465	100.406	6.875	100.523	100.465	100.406	
7.000	101.097	101.039	100.980	7.000	101.097	101.039	100.980	7.000	101.097	101.039	100.980	
7.125	101.455	101.397	101.338	7.125	101.455	101.397	101.338	7.125	101.455	101.397	101.338	
7.250	101.529	101.395	101.261	7.250	101.529	101.395	101.261	7.250	101.529	101.395	101.261	
7.375	101.640	101.506	101.372	7.375	101.640	101.506	101.372	7.375	101.640	101.506	101.372	
7.500	101.854	101.721	101.587	7.500	101.854	101.721	101.587	7.500	101.854	101.721	101.587	
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	88.162	88.257	88.311	3.500	88.162	88.257	88.311	5.250	91.792	91.811	91.753	
3.625	88.676	88.771	88.825	3.625	88.676	88.771	88.825	5.375	92.663	92.432	92.374	
3.750	89.831	89.935	89.973	3.750	89.831	89.935	89.973	5.500	93.110	93.129	93.071	
3.875	90.625	90.698	90.736	3.875	90.625	90.698	90.736	5.625	93.482	93.501	93.443	
4.000	91.105	91.209	91.247	4.000	91.105	91.209	91.247	5.750	94.734	94.805	94.758	
4.125	91.613	91.717	91.756	4.125	91.613	91.717	91.756	5.875	95.364	95.635	95.588	
4.250	92.705	92.705	92.705	4.250	92.705	92.705	92.705	6.000	96.377	96.448	96.401	
4.375	92.700	92.782	92.806	4.375	92.700	92.782	92.806	6.125	96.891	96.952	96.905	
4.500	93.450	93.532	93.306	4.500	93.450	93.532	93.306	6.250	97.598	97.630	97.413	
4.625	93.943	94.025	94.048	4.625	93.943	94.025	94.048	6.375	98.302	98.269	98.235	
4.750	94.281	94.298	94.315	4.750	94.281	94.298	94.315	6.500	98.836	98.802	98.769	
4.875	94.706	94.782	94.790	4.875	94.706	94.782	94.790	6.625	99.285	99.251	99.218	
5.000	95.181	95.007	95.015	5.000	95.181	95.007	95.015	6.750	99.369	99.310	99.252	
5.125	95.641	95.467	95.475	5.125	95.641	95.467	95.475	6.875	99.670	99.736	99.674	
5.250	95.799	95.869	95.862	5.250	95.799	95.869	95.862	7.000	100.130	100.196	100.134	
5.375	96.003	96.073	96.065	5.375	96.003	96.073	96.065	7.125	100.460	100.526	100.464	
5.500	96.686	96.506	96.498	5.500	96.686	96.506	96.498	7.250	100.358	100.259	100.189	
5.625	97.095	96.915	96.908	5.625	97.095	96.915	96.908	7.375				
5.750	97.510	97.589	97.567	5.750	97.510	97.589	97.567	7.500				
5.875	97.663	97.742	97.720	5.875	97.663	97.742	97.720	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	95.564	95.635	95.588	5.875	95.564	95.635	95.588	4.500	90.578	90.661	90.579	
6.000	96.377	96.448	96.401	6.000	96.377	96.448	96.401	4.625	91.050	91.132	91.050	
6.125	96.891	96.952	96.905	6.125	96.891	96.952	96.905	4.750	90.656	90.673	90.690	
6.250	97.598	97.630	97.413	6.250	97.598	97.630	97.413	4.875	90.797	91.064	90.830	
6.375	98.302	98.269	98.235	6.375	98.302	98.269	98.235	5.000	91.124	91.140	91.157	
6.500	98.836	98.802	98.769	6.500	98.836	98.802	98.769	5.125	91.353	91.429	91.268	
6.625	99.285	99.251	99.218	6.625	99.285	99.251	99.218	5.250	92.985	92.985	92.985	
6.750	99.369	99.310	99.252	6.750	99.369	99.310	99.252	5.375	92.904	92.904	92.904	
6.875	99.670	99.736	99.674	6.875	99.670	99.736	99.674	5.500	93.066	93.066	93.066	
7.000	100.130	100.196	100.134	7.000	100.130	100.196	100.134	5.625	93.133	93.133	93.133	
7.125	100.460	100.526	100.464	7.125	100.460	100.526	100.464	5.750	94.320	94.312	94.303	
7.250	100.358	100.259	100.189	7.250	100.358	100.259	100.189	5.875	94.682	94.673	94.665	
7.375	100.548	100.353	100.272	7.375	100.548	100.353	100.272	6.000	95.051	95.043	95.034	
7.500	100.853	100.658	100.578	7.500	100.853	100.658	100.578	6.125	95.380	95.372	95.364	
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	96.432	96.503	96.483	5.875	96.432	96.503	96.483	5.875	96.432	96.503	96.483	
6.000	96.995	97.066	97.046	6.000	96.995	97.066	97.046	6.000	96.995	97.066	97.046	
6.125	97.773	97.820	97.800	6.125	97.773	97.820	97.800	6.125	97.773	97.820	97.800	
6.250	98.287	98.201	98.181	6.250	98.287	98.201	98.181	6.250	98.287	98.201	98.181	
6.375	99.071	99.037	99.004	6.375	99.071	99.037	99.004	6.375	99.071	99.037	99.004	
6.500	99.605	99.571	99.538	6.500	99.605	99.571	99.538	6.500	99.605	99.571	99.538	
6.625	100.054	100.020	99.987	6.625	100.054	100.020	99.987	6.625	100.054	100.020	99.987	
6.750	100.400	100.342	100.283	6.750	100.400	100.342	100.283	6.750	100.400	100.342	100.283	
6.875	100.523	100.465	100.406	6.875	100.523	100.465	100.406	6.875	100.523	100.465	100.406	
7.000	101.097	101.039	100.980	7.000	101.097	101.039	100.980	7.000	101.097	101.039	100.980	
7.125	101.455	101.397	101.338	7.125	101.455	101.397	101.338	7.125	101.455	101.397	101.338	
7.250	101.529	101.395	101.261	7.250	101.529	101.395	101.261	7.250	101.529	101.395	101.261	
7.375	101.640	101.506	101.372	7.375	101.640	101.506	101.372	7.375	101.640	101.506	101.372	
7.500	101.854	101.721	101.587	7.500	101.854	101.721	101.587	7.500	101.854	101.721	101.587	
7.625	102.149	102.034	101.948	7.625	102.149	102.034	101.948	7.625	102.149	102.034	101.948	
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	93.450	93.532	93.306	4.500	93.450	93.532	93.306	5.875	95.564	95.635	95.588	
4.625	93.943	94.025	94.048	4.625	93.943	94.025	94.048	6.000	96.377	96.448	96.401	
4.750	94.281	94.298	94.315	4.750	94.281	94.298	94.315	6.125	96.891	96.952	96.905	
4.875	94.706	94.782	94.790	4.875	94.706	94.782	94.790	6.250	97.598	97.630	97.413	
5.000	95.181	95.007	95.015	5.000	95.181	95.007	95.015	6.375	98.302	98.269	98.235	
5.125	95.641	95.467	95.475	5.125	95.641	95.467	95.475	6.500	98.836	98.802	98.769	
5.250	95.799	95.869	95.862	5.250	95.799	95.869	95.862	6.625	99.285	99.251	99.218	
5.375	96.003	96.										



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:
 11:14:10 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				7.000				7.000			
7.125	96.439	96.248	95.948	7.125	93.839	93.648	93.348	7.125			
7.250	97.648	97.395	97.095	7.250	95.048	94.795	94.495	7.250			
7.375	98.112	97.859	97.559	7.375	95.512	95.259	94.959	7.375			
7.500	98.556	98.303	98.003	7.500	95.956	95.703	95.403	7.500			
7.625	98.949	98.696	98.396	7.625	96.349	96.096	95.796	7.625			
7.750	99.333	99.080	98.780	7.750	96.733	96.480	96.180	7.750			
7.875	99.744	99.429	99.129	7.875	97.144	96.829	96.529	7.875			
8.000	100.158	99.843	99.543	8.000	97.558	97.243	96.943	8.000			
8.125	100.521	100.206	99.906	8.125	97.921	97.606	97.306	8.125			
8.250	100.865	100.550	100.250	8.250	98.265	97.950	97.650	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.