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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:
8:13:52 AM

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	
5.625				5.625				5.000	87.214	87.214	87.095	
5.750				5.750				5.125	88.210	88.210	88.098	
5.875	92.067	92.067	92.010	5.875	92.067	92.067	92.010	5.250	89.043	89.043	88.937	
6.000	92.661	92.661	92.611	6.000	92.661	92.661	92.611	5.375	89.715	89.715	89.616	
6.125	93.296	93.296	93.236	6.125	93.296	93.296	93.236	5.500	90.462	90.462	90.386	
6.250	94.823	94.823	94.807	6.250	94.823	94.823	94.807	5.625	91.122	91.122	91.052	
6.375	95.321	95.305	95.288	6.375	95.321	95.305	95.288	5.750	92.104	92.104	92.040	
6.500	95.879	95.863	95.846	6.500	95.879	95.863	95.846	5.875	92.707	92.707	92.650	
6.625	96.504	96.472	96.442	6.625	96.504	96.472	96.442	6.000				
6.750	97.223	97.192	97.161	6.750	97.223	97.192	97.161	6.125				
6.875	97.763	97.732	97.702	6.875	97.763	97.732	97.702	6.250	94.499	94.483	94.466	
7.000	98.242	98.211	98.180	7.000	98.242	98.211	98.180	6.375	95.816	95.864	95.889	
7.125	98.808	98.761	98.716	7.125	98.808	98.761	98.716	6.500	96.822	96.769	96.744	
7.250	99.358	99.311	99.266	7.250	99.358	99.311	99.266	6.625	97.424	97.363	97.358	
7.375	99.773	99.726	99.681	7.375	99.773	99.726	99.681	6.750	98.064	98.002	97.977	
7.500	100.260	100.214	100.169	7.500	100.260	100.214	100.169	6.875	98.644	98.582	98.557	
7.625	100.564	100.517	100.472	7.625	100.564	100.517	100.472	7.000	99.147	99.086	99.060	
7.750	101.009	100.923	100.838	7.750	101.009	100.923	100.838	7.125	99.504	99.443	99.417	
7.875	101.420	101.320	101.252	7.875	101.420	101.320	101.252	7.250	99.565	99.612	99.601	
8.000	101.882	101.781	101.714	8.000	101.882	101.781	101.714	7.375	99.976	100.018	100.013	
8.125	102.134	102.033	101.966	8.125	102.134	102.033	101.966	7.500	100.434	100.472	100.471	
8.250	102.231	102.128	102.095	8.250	102.231	102.128	102.095	7.625	100.858	100.898	100.896	
8.375	102.524	102.416	102.390	8.375	102.524	102.416	102.390	7.750	101.009	100.923	100.838	
8.500	102.857	102.745	102.724	8.500	102.857	102.745	102.724	7.875	101.472	101.372	101.304	
8.625	103.267	103.155	103.134	8.625	103.267	103.155	103.134	8.000	101.698	101.612	101.527	

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	93.972	94.076	94.148	5.000	93.989	94.085	94.124					
5.125	94.166	94.257	94.303	5.125	94.463	94.554	94.350					
5.250	94.592	94.637	94.689	5.250	94.830	94.916	94.968					
5.375	95.101	95.101	95.112	5.375	95.222	95.293	95.350					
5.500	95.264	95.346	95.403	5.500	95.477	95.535	95.559					
5.625	95.680	95.733	95.763	5.625	95.944	95.997	96.028					
5.750	96.050	96.099	96.135	5.750	96.298	96.346	96.383					
5.875	96.453	96.497	96.538	5.875	96.659	96.703	96.745					
6.000	96.978	97.022	97.063	6.000	97.132	97.184	97.193					
6.125	97.593	97.640	97.654	6.125	97.826	97.873	97.888					
6.250	98.072	98.014	97.996	6.250	98.151	98.193	98.215					
6.375	98.535	98.477	98.448	6.375	98.535	98.534	98.561					
6.500	98.860	98.858	98.884	6.500	98.901	98.939	98.966					
6.625	99.115	99.051	99.051	6.625	99.171	99.212	99.212					
6.750	99.592	99.520	99.477	6.750	99.592	99.520	99.505					
6.875	100.024	99.951	99.909	6.875	100.024	99.951	99.909					
7.000	100.308	100.236	100.215	7.000	100.308	100.236	100.220					

Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 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
6.750	97.125	97.048	97.057	6.125	94.344	94.299	94.269	5.125	91.662	91.646	91.629
6.875	97.513	97.528	97.558	6.250	94.901	94.856	94.826	5.250	92.097	91.831	91.814
7.000	98.001	98.014	98.049	6.375	95.364	95.320	95.290	5.375	94.321	94.355	94.419
7.125	98.547	98.448	98.478	6.500	96.061	95.996	95.963	5.500	94.744	94.778	94.842
7.250	99.152	99.152	99.160	6.625	96.685	96.621	96.587	5.625	95.019	94.961	94.932
7.375	99.528	99.550	99.565	6.750	96.795	96.734	96.708	5.750	95.528	95.460	95.441
7.500	99.925	99.943	99.963	6.875	97.376	97.315	97.289	5.875	96.013	95.955	95.926
7.625	100.315	100.333	100.353	7.000	97.894	97.833	97.807	6.000	96.392	96.334	96.305
7.750	100.629	100.512	100.721	7.125	98.295	98.211	98.169	6.125	95.519	95.461	95.432
7.875	101.136	101.020	100.979	7.250	98.809	98.711	98.679	6.250	96.024	95.966	95.937
8.000	101.382	101.267	101.225	7.375	99.177	99.108	99.070	6.375	96.480	96.421	96.393
8.125	101.655	101.541	101.498	7.500	99.627	99.558	99.520	6.500	96.540	96.481	96.453
8.250	97.402	97.300	97.070	7.625	99.932	99.863	99.825	6.625	96.759	96.686	96.644
8.375	97.659	97.551	97.328	7.750	99.305	99.205	99.137	6.750	97.231	97.159	97.116
8.500	97.927	97.815	97.596	7.875	99.775	99.674	99.607	6.875	97.655	97.582	97.540
8.625	98.096	98.020	97.758	8.000	96.804	96.738	96.355	7.000	97.661	97.588	97.546

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	-1.000	-0.875	-0.750	-0.500	
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	-0.125	-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	

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				5.125				5.125				
5.250	94.083	93.988	93.894	5.250				5.250				
5.375	95.408	95.345	95.282	5.375				5.375				
5.500	95.766	95.703	95.640	5.500				5.500				
5.625	96.124	96.061	95.998	5.625	94.309	94.214	94.120	5.625				
5.750	96.483	96.420	96.357	5.750	95.605	95.542	95.479	5.750				
5.875	96.843	96.780	96.717	5.875	96.022	95.959	95.896	5.875	94.341	94.245	94.151	
6.000	97.064	97.001	96.938	6.000	96.441	96.378	96.315	6.000	95.630	95.567	95.504	
6.125	97.424	97.361	97.298	6.125	96.860	96.797	96.734	6.125	96.096	96.033	95.970	
6.250	97.646	97.583	97.520	6.250	97.279	97.216	97.153	6.250	96.386	96.323	96.261	
6.375	97.987	97.924	97.861	6.375	97.700	97.637	97.574	6.375	96.853	96.790	96.728	
6.500	98.185	98.122	98.059	6.500	97.959	97.896	97.833	6.500	97.321	97.258	97.195	
6.625	98.521	98.458	98.395	6.625	98.380	98.317	98.254	6.625	97.790	97.727	97.664	
6.750	98.742	98.679	98.616	6.750	98.620	98.557	98.494	6.750	98.080	98.017	97.954	
6.875	99.078	99.015	98.952	6.875	99.018	98.955	98.892	6.875	98.549	98.486	98.424	
7.000	99.273	99.210	99.147	7.000	99.253	99.190	99.127	7.000	98.819	98.756	98.694	
7.125	99.612	99.549	99.486	7.125	99.649	99.586	99.523	7.125	99.266	99.203	99.141	

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				5.125				5.125				
5.250	89.788	89.693	89.599	5.250				5.250				
5.375	95.385	95.322	95.259	5.375				5.375				
5.500	95.743	95.680	95.617	5.500				5.500				
5.625	96.101	96.038	95.975	5.625	90.014	89.919	89.825	5.625				
5.750	96.460	96.397	96.334	5.750	95.582	95.519	95.456	5.750				
5.875	96.820	96.757	96.694	5.875	95.999	95.936	95.873	5.875	90.046	89.950	89.856	
6.000	97.041	96.978	96.915	6.000	96.418	96.355	96.292	6.000	95.607	95.544	95.481	
6.125	97.401	97.338	97.275	6.125	96.837	96.774	96.711	6.125	96.073	96.010	95.947	
6.250	97.623	97.560	97.497	6.250	97.256	97.193	97.130	6.250	96.363	96.300	96.237	
6.375	97.964	97.901	97.838	6.375	97.677	97.614	97.551	6.375	96.830	96.767	96.704	
6.500	98.162	98.099	98.036	6.500	97.936	97.873	97.810	6.500	97.298	97.235	97.172	
6.625	98.498	98.435	98.372	6.625	98.357	98.294	98.231	6.625	97.767	97.704	97.641	
6.750	98.719	98.656	98.593	6.750	98.597	98.534	98.471	6.750	98.057	97.994	97.931	
6.875	99.055	98.992	98.929	6.875	98.995	98.932	98.869	6.875	98.526	98.463	98.400	
7.000	99.251	99.188	99.125	7.000	99.230	99.167	99.104	7.000	98.796	98.733	98.670	
7.125	99.589	99.526	99.463	7.125	99.626	99.563	99.500	7.125	99.243	99.180	99.117	

Conventional ARM Adjustments												
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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	91.611	91.540	91.500	6.000	92.865	92.795	92.755	4.375				
6.125	92.384	92.315	92.275	6.125	93.602	93.533	93.493	4.500				
6.250	94.823	94.823	94.807	6.250	94.749	94.733	94.466	4.625				
6.375	95.321	95.305	95.288	6.375	95.321	95.055	95.038	4.750				
6.500	95.879	95.863	95.846	6.500	95.879	95.863	95.846	4.875				
6.625	96.504	96.472	96.442	6.625	96.504	96.472	96.442	5.000	93.467	93.453	93.438	
6.750	97.223	97.192	97.161	6.750	96.973	96.942	96.911	5.125	93.657	93.643	93.629	
6.875	97.763	97.732	97.702	6.875	97.513	97.482	97.452	5.250	94.152	94.137	94.123	
7.000	98.242	98.211	97.930	7.000	97.992	97.961	97.930	5.375	94.382	94.368	94.353	
7.125	98.808	98.761	98.716	7.125	98.558	98.511	98.466	5.500	94.812	94.783	94.755	
7.250	99.381	99.312	99.274	7.250	99.381	99.312	99.274	5.625	95.215	95.186	95.158	
7.375	99.928	99.859	99.822	7.375	99.928	99.859	99.822	5.750	95.490	95.468	95.447	
7.500	100.445	100.376	100.339	7.500	100.445	100.376	100.339	5.875	95.878	95.856	95.835	
7.625	100.821	100.752	100.714	7.625	100.821	100.752	100.714	6.000	96.103	96.060	96.040	

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	92.134	92.106	92.077									
4.875	92.281	92.253	92.224									
5.000	92.863	92.834	92.806									
5.125	93.290	93.262	93.234									
5.250	93.480	93.438	93.395									
5.375	93.998	93.955	93.913									
5.500	94.514	94.471	94.428									
5.625	94.992	94.949	94.906									
5.750	95.357	95.314	95.272									
5.875	95.739	95.678	95.617									
6.000	96.472	96.401	96.330									

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



YOUR BFF IN WHOLESALE
 Thursday, October 19, 2023
 Effective Time:
 8:13:52 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

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	91.611	91.540	91.500	6.000	92.865	92.795	92.755	4.375				
6.125	92.384	92.315	92.275	6.125	93.602	93.533	93.493	4.500				
6.250	94.823	94.823	94.807	6.250	94.749	94.733	94.466	4.625				
6.375	95.321	95.305	95.288	6.375	95.321	95.055	95.038	4.750				
6.500	95.879	95.863	95.846	6.500	95.879	95.863	95.846	4.875				
6.625	96.504	96.472	96.442	6.625	96.504	96.472	96.442	5.000	93.467	93.453	93.438	
6.750	97.223	97.192	97.161	6.750	96.973	96.942	96.911	5.125	93.657	93.643	93.629	
6.875	97.763	97.732	97.702	6.875	97.513	97.482	97.452	5.250	94.152	94.137	94.123	
7.000	98.242	98.211	97.930	7.000	97.992	97.961	97.930	5.375	94.382	94.368	94.353	
7.125	98.808	98.761	98.716	7.125	98.558	98.511	98.466	5.500	94.812	94.783	94.755	
7.250	99.108	99.311	99.016	7.250	99.108	99.061	99.016	5.625	95.215	95.186	95.158	
7.375	99.523	99.476	99.431	7.375	99.523	99.476	99.431	5.750	95.490	95.468	95.447	
7.500	100.010	99.964	99.919	7.500	100.010	99.964	99.919	5.875	95.878	95.856	95.835	
7.625	100.314	100.267	100.222	7.625	100.314	100.267	100.222	6.000	96.103	96.060	96.040	

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	92.134	92.106	92.077									
4.875	92.281	92.253	92.224									
5.000	92.863	92.834	92.806									
5.125	93.290	93.262	93.234									
5.250	93.480	93.438	93.395									
5.375	93.998	93.955	93.913									
5.500	94.514	94.471	94.428									
5.625	94.992	94.949	94.906									
5.750	95.357	95.314	95.272									

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	89.809	89.818	89.818	2.625				2.625				
5.750	90.583	90.593	90.593	2.750				2.750				
5.875	91.175	91.185	91.185	2.875				2.875				
6.000	91.765	91.774	91.774	3.000				3.000				
6.125	92.447	92.441	92.426	3.125				3.125				
6.250	93.196	93.190	93.175	3.250				3.250				
6.375	94.861	94.888	94.924	3.375				3.375				
6.500	95.412	95.436	95.476	3.500				3.500				
6.625	96.016	96.043	96.050	3.625				3.625				
6.750	96.769	96.791	96.804	3.750				3.750				
6.875	97.269	97.286	97.306	3.875				3.875				
7.000	97.757	97.770	97.796	4.000				4.000				
7.125	98.179	98.192	98.217	4.125				4.125				
7.250	98.887	98.915	98.913	4.250				4.250				
7.375	99.297	99.320	99.324									

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

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	91.619	91.572	91.601	5.250	91.619	91.572	91.601	4.750				
5.375	92.293	92.246	92.276	5.375	92.293	92.246	92.276	4.875				
5.500	93.103	93.056	93.085	5.500	93.103	93.056	93.085	5.000	90.294	90.289	90.335	
5.625	93.588	93.541	93.570	5.625	93.588	93.541	93.570	5.125	91.079	91.074	91.120	
5.750	94.137	94.143	94.155	5.750	94.137	94.143	94.155	5.250	91.619	91.572	91.601	
5.875	94.991	94.996	95.009	5.875	94.991	94.996	95.009	5.375	92.293	92.246	92.276	
6.000	95.558	95.564	95.577	6.000	95.558	95.564	95.577	5.500	93.103	93.056	93.085	
6.125	96.364	96.354	96.367	6.125	96.364	96.354	96.367	5.625	93.588	93.541	93.570	
6.250	96.892	96.835	96.848	6.250	96.892	96.835	96.848	5.750	94.137	94.143	94.155	
6.375	97.852	97.827	97.802	6.375	97.852	97.827	97.802	5.875	94.991	94.996	95.009	
6.500	98.409	98.384	98.359	6.500	98.409	98.384	98.359	6.000	95.558	95.564	95.577	
6.625	98.872	98.847	98.821	6.625	98.872	98.847	98.821	6.125	96.364	96.354	96.367	
6.750	99.604	99.495	99.386	6.750	99.604	99.495	99.386	6.250	96.892	96.835	96.848	
6.875	99.767	99.658	99.550	6.875	99.767	99.658	99.550	6.375	97.852	97.827	97.802	
7.000	100.339	100.230	100.121	7.000	100.339	100.230	100.121	6.500	98.409	98.384	98.359	
7.125	100.706	100.597	100.491	7.125	100.706	100.597	100.491	6.625	98.872	98.847	98.821	
7.250	101.153	101.019	100.946	7.250	101.153	101.019	100.946	6.750	99.604	99.495	99.386	
7.375	101.281	101.147	101.013	7.375	101.281	101.147	101.013	6.875	99.767	99.658	99.550	
7.500	101.560	101.483	101.446	7.500	101.560	101.483	101.446	7.000	100.339	100.230	100.121	
7.625	101.844	101.758	101.721	7.625	101.844	101.758	101.721	7.125	100.706	100.597	100.491	
7.750	101.989	101.849	101.740	7.750	101.989	101.849	101.740	7.250	101.153	101.019	100.946	
7.875	101.468	101.334	101.200	7.875	101.468	101.334	101.200	7.375	101.281	101.147	101.013	
8.000	101.787	101.629	101.519	8.000	101.787	101.629	101.519	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	88.741	88.675	88.721	
3.250				3.250				5.125	89.516	89.450	89.496	
3.375				3.375				5.250	90.175	90.073	90.102	
3.500	86.862	86.990	87.084	3.500	86.862	86.990	87.084	5.375	90.849	90.747	90.776	
3.625	87.404	87.532	87.626	3.625	87.404	87.532	87.626	5.500	91.659	91.557	91.586	
3.750	88.509	88.693	88.771	3.750	88.509	88.693	88.771	5.625	92.144	92.041	92.071	
3.875	89.451	89.568	89.685	3.875	89.451	89.568	89.685	5.750	93.229	93.204	93.217	
4.000	89.843	90.028	90.105	4.000	89.843	90.028	90.105	5.875	94.082	94.058	94.070	
4.125	90.386	90.570	90.647	4.125	90.386	90.570	90.647	6.000	94.900	94.875	94.888	
4.250	91.541	91.608	91.675	4.250	91.541	91.608	91.675	6.125	95.481	95.415	95.428	
4.375	91.513	91.613	91.673	4.375	91.513	91.613	91.673	6.250	96.204	96.236	96.018	
4.500	92.304	92.404	92.465	4.500	92.304	92.404	92.465	6.375	97.083	97.058	97.033	
4.625	92.845	92.945	93.005	4.625	92.845	92.945	93.005	6.500	97.640	97.615	97.590	
4.750	93.132	93.191	93.249	4.750	93.132	93.191	93.249	6.625	98.103	98.078	98.053	
4.875	93.564	93.642	93.686	4.875	93.564	93.642	93.686	6.750	98.573	98.464	98.355	
5.000	93.851	93.929	93.973	5.000	93.851	93.929	93.973	6.875	99.058	98.987	98.966	
5.125	94.385	94.463	94.507	5.125	94.385	94.463	94.507	7.000	99.639	99.567	99.547	
5.250	94.761	94.802	94.829	5.250	94.761	94.802	94.829	7.125	100.123	100.051	99.781	
5.375	95.043	95.084	95.111	5.375	95.043	95.084	95.111	7.250	99.875	99.764	99.685	
5.500	95.570	95.610	95.637	5.500	95.570	95.610	95.637	7.375	100.299	100.211	100.174	
5.625	96.088	96.128	96.156	5.625	96.088	96.128	96.156	7.500	100.765	100.676	100.639	
5.750	96.488	96.523	96.533	5.750	96.488	96.523	96.533	7.625	101.039	100.951	100.914	
5.875	96.751	96.785	96.796	5.875	96.751	96.785	96.796	7.750	100.277	100.136	100.027	
6.000				6.000				7.875	98.812	98.678	98.544	
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	96.204	96.236	96.018	5.875	94.082	94.058	94.070	4.500	89.475	89.449	89.510	
6.375	97.083	97.058	97.033	6.000	94.900	94.875	94.888	4.625	90.013	89.988	90.049	
6.500	97.640	97.615	97.590	6.125	95.481	95.415	95.428	4.750	89.507	89.566	89.624	
6.625	98.103	98.078	98.053	6.250	96.204	96.236	96.018	4.875	89.891	89.699	89.758	
6.750	98.573	98.464	98.355	6.375	97.083	97.058	97.033	5.000	89.968	90.027	90.086	
6.875	99.058	98.987	98.966	6.500	97.640	97.615	97.590	5.125	90.468	90.346	90.390	
7.000	99.639	99.567	99.547	6.625	98.103	98.078	98.053	5.250	91.847	91.814	91.780	
7.125	100.123	100.051	99.781	6.750	98.573	98.464	98.355	5.375	91.763	91.729	91.696	
7.250	99.875	99.764	99.685	6.875	99.058	98.987	98.966	5.500	91.923	91.890	91.856	
7.375	100.299	100.211	100.174	7.000	99.639	99.567	99.547	5.625	92.243	92.209	92.176	
7.500	100.765	100.676	100.639	7.125	100.123	100.051	99.781	5.750	93.374	93.341	93.307	
7.625	101.039	100.951	100.914	7.250	99.875	99.764	99.685	5.875	93.742	93.708	93.675	
7.750	100.277	100.136	100.027	7.375	100.299	100.211	100.174	6.000	94.136	94.103	94.070	
7.875	98.812	98.678	98.544	7.500	100.765	100.676	100.639	6.125	94.496	94.463	94.429	
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	96.892	96.835	96.848	6.250	96.892	96.835	96.848	5.875	94.991	94.996	95.009	
6.375	97.852	97.827	97.802	6.375	97.852	97.827	97.802	6.000	95.558	95.564	95.577	
6.500	98.409	98.384	98.359	6.500	98.409	98.384	98.359	6.125	96.364	96.354	96.367	
6.625	98.872	98.847	98.821	6.625	98.872	98.847	98.821	6.250	96.892	96.835	96.848	
6.750	99.604	99.495	99.386	6.750	99.604	99.495	99.386	6.375	97.852	97.827	97.802	
6.875	99.767	99.658	99.550	6.875	99.767	99.658	99.550	6.500	98.409	98.384	98.359	
7.000	100.339	100.230	100.121	7.000	100.339	100.230	100.121	6.625	98.872	98.847	98.821	
7.125	100.706	100.597	100.491	7.125	100.706	100.597	100.491	6.750	99.604	99.495	99.386	
7.250	101.153	101.019	100.946	7.250	101.153	101.019	100.946	6.875	99.767	99.658	99.550	
7.375	101.281	101.147	101.013	7.375	101.281	101.147	101.013	7.000	100.339	100.230	100.121	
7.500	101.560	101.483	101.446	7.500	101.560	101.483	101.446	7.125	100.706	100.597	100.491	
7.625	101.844	101.758	101.721	7.625	101.844	101.758	101.721	7.250	101.153	101.019	100.946	
7.750	101.989	101.849	101.740	7.750	101.989	101.849	101.740	7.375	101.281	101.147	101.013	
7.875	101.468	101.334	101.200	7.875	101.468	101.334	101.200	7.500	101.560	101.483	101.446	
8.000	101.787	101.629	101.519	8.000	101.787	101.629	101.519	7.625	101.844	101.758	101.721	
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	92.304	92.404	92.465	4.500	92.304	92.404	92.465	6.250	96.204	96.236	96.018	
4.625	92.845	92.945	93.005	4.625	92.845	92.945	93.005	6.375	97.083	97.058	97.033	
4.750	93.132	93.191	93.249	4.750	93.132	93.191	93.249	6.500	97.640	97.615	97.590	
4.875	93.564	93.642	93.686	4.875	93.564	93.642	93.686	6.625	98.103	98.078	98.053	
5.000	93.851	93.929	93.973	5.000	93.851	93.929	93.973	6.750	98.573	98.464	98.355	
5.125	94.385	94.463	94.507	5.125	94.3							

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	90.233	90.247	90.294	5.000	90.233	90.247	90.294	5.000	90.233	90.247	90.294	
5.125	90.896	90.910	90.957	5.125	90.896	90.910	90.957	5.125	90.896	90.910	90.957	
5.250	91.660	91.633	91.665	5.250	91.660	91.633	91.663	5.250	91.660	91.633	91.663	
5.375	92.282	92.255	92.285	5.375	92.282	92.255	92.285	5.375	92.282	92.255	92.285	
5.500	92.980	92.953	92.983	5.500	92.980	92.953	92.983	5.500	92.980	92.953	92.983	
5.625	93.354	93.327	93.357	5.625	93.354	93.327	93.357	5.625	93.354	93.327	93.357	
5.750	94.126	94.151	94.164	5.750	94.126	94.151	94.164	5.750	94.126	94.151	94.164	
5.875	94.958	94.983	94.996	5.875	94.958	94.983	94.996	5.875	94.958	94.983	94.996	
6.000	95.525	95.550	95.563	6.000	95.525	95.550	95.563	6.000	95.525	95.550	95.563	
6.125	96.364	96.310	96.323	6.125	96.364	96.310	96.323	6.125	96.364	96.310	96.323	
6.250	96.892	96.700	96.713	6.250	96.892	96.700	96.713	6.250	96.892	96.700	96.713	
6.375	97.852	97.827	97.802	6.375	97.852	97.827	97.802	6.375	97.852	97.827	97.802	
6.500	98.409	98.384	98.359	6.500	98.409	98.384	98.359	6.500	98.409	98.384	98.359	
6.625	98.872	98.847	98.821	6.625	98.872	98.847	98.821	6.625	98.872	98.847	98.821	
6.750	99.354	99.245	99.136	6.750	99.354	99.245	99.136	6.750	99.354	99.245	99.136	
6.875	99.767	99.658	99.550	6.875	99.767	99.658	99.550	6.875	99.767	99.658	99.550	
7.000	100.339	100.230	100.121	7.000	100.339	100.230	100.121	7.000	100.339	100.230	100.121	
7.125	100.706	100.597	100.488	7.125	100.706	100.597	100.488	7.125	100.706	100.597	100.488	
7.250	100.903	101.019	100.885	7.250	100.903	101.019	100.885	7.250	100.903	101.019	100.885	
7.375	101.281	101.147	101.013	7.375	101.281	101.147	101.013	7.375	101.281	101.147	101.013	
7.500	101.510	101.377	101.243	7.500	101.510	101.377	101.243	7.500	101.510	101.377	101.243	
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	86.886	87.014	87.108	3.500	86.886	87.014	87.108	5.250	90.184	90.102	90.132	
3.625	87.400	87.528	87.622	3.625	87.400	87.528	87.622	5.375	90.806	90.724	90.754	
3.750	88.587	88.771	88.849	3.750	88.587	88.771	88.849	5.500	91.505	91.422	91.452	
3.875	89.451	89.568	89.685	3.875	89.451	89.568	89.685	5.625	91.878	91.796	91.825	
4.000	89.862	90.046	90.123	4.000	89.862	90.046	90.123	5.750	93.185	93.180	93.193	
4.125	90.372	90.557	90.634	4.125	90.372	90.557	90.634	5.875	94.017	94.013	94.026	
4.250	91.541	91.608	91.675	4.250	91.541	91.608	91.675	6.000	94.834	94.829	94.842	
4.375	91.554	91.654	91.714	4.375	91.554	91.654	91.714	6.125	95.481	95.339	95.352	
4.500	92.310	92.410	92.470	4.500	92.310	92.410	92.470	6.250	96.454	96.236	96.018	
4.625	92.812	92.911	92.972	4.625	92.812	92.911	92.972	6.375	97.083	97.058	97.033	
4.750	93.132	93.191	93.249	4.750	93.132	93.191	93.249	6.500	97.640	97.615	97.590	
4.875	93.587	93.665	93.709	4.875	93.587	93.665	93.709	6.625	98.103	98.078	98.053	
5.000	93.828	93.906	93.949	5.000	93.828	93.906	93.949	6.750	98.573	98.464	98.355	
5.125	94.308	94.386	94.430	5.125	94.308	94.386	94.430	6.875	99.001	98.949	98.929	
5.250	94.804	94.845	94.872	5.250	94.804	94.845	94.872	7.000	99.508	99.456	99.435	
5.375	95.030	95.070	95.098	5.375	95.030	95.070	95.098	7.125	99.902	99.850	99.829	
5.500	95.490	95.530	95.558	5.500	95.490	95.530	95.558	7.250	99.875	99.764	99.685	
5.625	96.182	95.972	95.999	5.625	96.182	95.972	95.999	7.375				
5.750	96.497	96.531	96.542	5.750	96.497	96.531	96.542	7.500				
5.875	96.681	96.715	96.726	5.875	96.681	96.715	96.726	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	94.017	94.013	94.026	5.875	94.017	94.013	94.026	4.500	89.453	89.428	89.508	
6.000	94.834	94.829	94.842	6.000	94.834	94.829	94.842	4.625	89.942	89.917	89.998	
6.125	95.481	95.339	95.352	6.125	95.481	95.339	95.352	4.750	89.507	89.566	89.624	
6.250	96.454	96.236	96.018	6.250	96.454	96.236	96.018	4.875	89.891	89.699	89.758	
6.375	97.083	97.058	97.033	6.375	97.083	97.058	97.033	5.000	89.968	90.027	90.086	
6.500	97.640	97.615	97.590	6.500	97.640	97.615	97.590	5.125	90.318	90.196	90.260	
6.625	98.103	98.078	98.053	6.625	98.103	98.078	98.053	5.250	91.847	91.814	91.780	
6.750	98.573	98.464	98.355	6.750	98.573	98.464	98.355	5.375	91.763	91.729	91.696	
6.875	99.001	98.949	98.929	6.875	99.001	98.949	98.929	5.500	91.923	91.890	91.856	
7.000	99.508	99.456	99.435	7.000	99.508	99.456	99.435	5.625	92.243	91.959	92.176	
7.125	99.902	99.850	99.829	7.125	99.902	99.850	99.829	5.750	93.374	93.341	93.307	
7.250	99.875	99.764	99.685	7.250	99.875	99.764	99.685	5.875	93.742	93.708	93.675	
7.375	100.142	100.073	100.036	7.375	100.142	100.073	100.036	6.000	94.136	94.103	94.070	
7.500	100.491	100.422	100.385	7.500	100.491	100.422	100.385	6.125	94.496	94.463	94.429	
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	94.958	94.983	94.996	5.875	94.958	94.983	94.996	5.875	94.958	94.983	94.996	
6.000	95.525	95.550	95.563	6.000	95.525	95.550	95.563	6.000	95.525	95.550	95.563	
6.125	96.364	96.310	96.323	6.125	96.364	96.310	96.323	6.125	96.364	96.310	96.323	
6.250	96.892	96.700	96.713	6.250	96.892	96.700	96.713	6.250	96.892	96.700	96.713	
6.375	97.852	97.827	97.802	6.375	97.852	97.827	97.802	6.375	97.852	97.827	97.802	
6.500	98.409	98.384	98.359	6.500	98.409	98.384	98.359	6.500	98.409	98.384	98.359	
6.625	98.872	98.847	98.821	6.625	98.872	98.847	98.821	6.625	98.872	98.847	98.821	
6.750	99.354	99.245	99.136	6.750	99.354	99.245	99.136	6.750	99.354	99.245	99.136	
6.875	99.767	99.658	99.550	6.875	99.767	99.658	99.550	6.875	99.767	99.658	99.550	
7.000	100.339	100.230	100.121	7.000	100.339	100.230	100.121	7.000	100.339	100.230	100.121	
7.125	100.706	100.597	100.488	7.125	100.706	100.597	100.488	7.125	100.706	100.597	100.488	
7.250	100.903	101.019	100.885	7.250	100.903	101.019	100.885	7.250	100.903	101.019	100.885	
7.375	101.281	101.147	101.013	7.375	101.281	101.147	101.013	7.375	101.281	101.147	101.013	
7.500	101.510	101.377	101.243	7.500	101.510	101.377	101.243	7.500	101.510	101.377	101.243	
7.625	101.844	101.703	101.594	7.625	101.844	101.703	101.594	7.625	101.844	101.703	101.594	
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 Yr Fixed MB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	92.310	92.410	92.470	4.500	92.310	92.410	92.470	5.875	94.017	94.013	94.026	
4.625	92.812	92.911	92.972	4.625	92.812	92.911	92.972	6.000	94.834	94.829	94.842	
4.750	93.132	93.191	93.249	4.750	93.132	93.191	93.249	6.125	95.481	95.339	95.352	
4.875	93.587	93.665	93.709	4.875	93.587	93.665	93.709	6.250	96.454	96.236	96.018	
5.000	93.828	93.906	93.949	5.000	93.828	93.906	93.949	6.375	97.083	97.058	97.033	
5.125	94.308	94.386	94.430	5.125	94.308	94.386	94.430	6.500	97.640	97.615	97.590	
5.250	94.804	94.845	94.872	5.250	94.804	94.845	94.872	6.625	98.103	98.078	98.053	
5.375	95.030	95.070	95.098	5.375	95.030	95.070						



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:
 8:13:52 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				7.125				7.125			
7.250	96.908	96.664	96.364	7.250	94.308	94.064	93.764	7.250			
7.375	97.382	97.138	96.838	7.375	94.782	94.538	94.238	7.375			
7.500	97.836	97.592	97.292	7.500	95.236	94.992	94.692	7.500			
7.625	98.239	97.995	97.695	7.625	95.639	95.395	95.095	7.625			
7.750	98.716	98.413	98.113	7.750	96.116	95.813	95.513	7.750			
7.875	99.150	98.847	98.547	7.875	96.550	96.247	95.947	7.875			
8.000	99.564	99.261	98.961	8.000	96.964	96.661	96.361	8.000			
8.125	99.937	99.634	99.334	8.125	97.337	97.034	96.734	8.125			
8.250	100.301	99.998	99.698	8.250	97.701	97.398	97.098	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.