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Relock Policy	
<b>Locks expired or cancelled &lt; 60 days:</b>	Worse-case pricing + 0.25%
<b>Locks expired or cancelled &gt; 60 days:</b>	Current Market + 0.25%
<b>Lock Extensions</b>	0.03% per day

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

Mortgage Clause	
<b>All States but Florida</b>	<b>Florida Only</b>
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

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	Rate	
5.625				5.625				5.000	86.955	86.955	86.868		
5.750				5.750				5.125	87.950	87.950	87.869		
5.875	91.852	91.852	91.795	5.875	91.852	91.852	91.795	5.250	88.782	88.782	88.700		
6.000	92.461	92.461	92.396	6.000	92.461	92.461	92.396	5.375	89.421	89.421	89.353		
6.125	93.220	93.220	93.114	6.125	93.220	93.220	93.114	5.500	90.248	90.248	90.172		
6.250	94.926	94.910	94.892	6.250	94.926	94.910	94.892	5.625	90.907	90.907	90.837		
6.375	95.505	95.490	95.472	6.375	95.505	95.490	95.472	5.750	91.889	91.889	91.825		
6.500	96.071	96.056	96.038	6.500	96.071	96.056	96.038	5.875	92.492	92.492	92.435		
6.625	96.686	96.655	96.625	6.625	96.686	96.655	96.625	6.000					
6.750	97.416	97.384	97.355	6.750	97.416	97.384	97.355	6.125					
6.875	97.975	97.944	97.914	6.875	97.975	97.944	97.914	6.250	94.676	94.660	94.642		
7.000	98.467	98.436	98.406	7.000	98.467	98.436	98.406	6.375	95.807	95.931	95.981		
7.125	99.017	98.970	98.925	7.125	99.017	98.970	98.925	6.500	96.852	96.798	96.773		
7.250	99.575	99.528	99.484	7.250	99.575	99.528	99.484	6.625	97.407	97.386	97.369		
7.375	99.999	99.952	99.907	7.375	99.999	99.952	99.907	6.750	98.046	98.046	97.972		
7.500	100.493	100.447	100.402	7.500	100.493	100.447	100.402	6.875	98.630	98.569	98.556		
7.625	100.825	100.768	100.717	7.625	100.825	100.768	100.717	7.000	99.135	99.074	99.061		
7.750	101.299	101.206	101.116	7.750	101.299	101.206	101.116	7.125	99.500	99.438	99.425		
7.875	101.673	101.579	101.489	7.875	101.673	101.579	101.489	7.250	99.699	99.651	99.649		
8.000	102.002	101.908	101.819	8.000	102.002	101.908	101.819	7.375	100.101	100.048	100.070		
8.125	102.223	102.104	102.139	8.125	102.223	102.104	102.139	7.500	100.557	100.501	100.537		
8.250	102.344	102.180	102.024	8.250	102.344	102.180	102.024	7.625	100.992	100.936	100.972		
8.375	102.432	102.260	102.261	8.375	102.432	102.260	102.261	7.750	101.299	101.206	101.116		
8.500	102.820	102.587	102.601	8.500	102.820	102.587	102.601	7.875	101.673	101.579	101.489		
8.625	103.166	102.991	103.012	8.625	103.166	102.991	103.012	8.000	102.002	101.908	101.819		

Conventional 15 Yr Fixed													
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				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	Rate	
4.625				4.625									
4.750				4.750									
4.875				4.875									
5.000	94.087	94.113	94.198	5.000	94.121	94.170	94.204	5.125	92.324	92.307	92.291		
5.125	94.297	94.341	94.389	5.125	94.591	94.634	94.433	5.250	94.451	94.428	94.435		
5.250	94.677	94.715	94.777	5.250	94.954	94.742	94.805	5.375	94.874	94.851	94.858		
5.375	95.095	95.130	95.205	5.375	95.348	95.380	95.440	5.500	95.101	95.064	95.056		
5.500	95.386	95.421	95.499	5.500	95.594	95.621	95.637	5.625	95.610	95.573	95.565		
5.625	95.793	95.815	95.848	5.625	96.054	96.076	96.109	5.750	96.101	96.058	96.050		
5.750	96.157	96.174	96.225	5.750	96.401	96.418	96.468	5.875	96.610	96.573	96.565		
5.875	96.553	96.566	96.632	5.875	96.758	96.771	96.836	6.000	96.744	96.716	96.729		
6.000	97.080	97.093	97.160	6.000	97.432	97.445	97.259	6.125	97.610	97.641	97.891		
6.125	97.610	97.641	97.660	6.125	97.841	97.872	97.891	6.250	98.158	98.184	98.224		
6.250	98.074	98.016	98.008	6.250	98.158	98.184	98.224	6.375	98.544	98.518	98.572		
6.375	98.544	98.485	98.457	6.375	98.544	98.518	98.572	6.500	98.902	98.924	98.979		
6.500	98.869	98.847	98.903	6.500	98.902	98.924	98.979	6.625	99.170	99.195	99.199		
6.625	99.119	99.047	99.040	6.625	99.170	99.195	99.199	6.750	99.601	99.528	99.497		
6.750	99.601	99.528	99.482	6.750	99.601	99.528	99.497	6.875	100.034	99.962	99.916		
6.875	100.034	99.962	99.916	6.875	100.034	99.962	99.916	7.000	100.317	100.245	100.221		
7.000	100.317	100.245	100.218	7.000	100.317	100.245	100.221						

Conventional 30 Yr Fixed High Balance													
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	Rate	
6.750	97.156	97.075	97.079	6.125	94.523	94.472	94.420	5.125	91.883	91.866	91.850		
6.875	97.553	97.532	97.588	6.250	95.083	95.033	94.981	5.250	92.324	92.307	92.291		
7.000	97.999	98.007	98.084	6.375	95.551	95.503	95.450	5.375	94.451	94.428	94.435		
7.125	98.651	98.550	98.523	6.500	96.082	96.010	95.980	5.500	94.874	94.851	94.858		
7.250	99.267	99.200	99.213	6.625	96.710	96.640	96.609	5.625	95.101	95.064	95.056		
7.375	99.660	99.587	99.628	6.750	96.777	96.716	96.703	5.750	95.610	95.573	95.565		
7.500	100.083	100.006	100.066	6.875	97.362	97.301	97.287	5.875	96.095	96.058	96.050		
7.625	100.454	100.378	100.438	7.000	97.882	97.821	97.808	6.000	96.474	96.437	96.429		
7.750	100.848	100.729	100.679	7.125	98.391	98.303	98.276	6.125	95.517	95.459	95.430		
7.875	101.112	100.994	101.194	7.250	98.909	98.808	98.781	6.250	96.026	95.967	95.939		
8.000	101.613	101.497	101.446	7.375	99.233	99.148	99.121	6.375	96.488	96.430	96.401		
8.125	101.882	101.767	101.716	7.500	99.633	99.556	99.517	6.500	96.949	96.941	96.462		
8.250	97.332	97.165	96.940	7.625	99.938	99.861	99.822	6.625	96.763	96.691	96.645		
8.375	97.572	97.401	97.203	7.750	99.459	99.340	99.290	6.750	97.240	97.167	97.122		
8.500	97.824	97.648	97.474	7.875	99.776	99.668	99.599	6.875	97.683	97.619	97.598		
8.625	98.070	97.894	97.715	8.000	96.980	96.882	96.835	7.000	97.670	97.597	97.551		

**Conventional Fixed Adjustments**

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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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	
740-779	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	

<b>Additional Purchase LLPA Adjusters</b>										
	≤ 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	

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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			



**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

Friday, October 20, 2023

Effective Time:

8:22:44 AM

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	95.204	95.141	95.078	5.250				5.250				
5.375	95.562	95.499	95.436	5.375				5.375				
5.500	95.920	95.857	95.794	5.500				5.500				
5.625	96.279	96.216	96.153	5.625	94.489	94.394	94.300	5.625				
5.750	96.638	96.575	96.512	5.750	95.714	95.651	95.588	5.750				
5.875	96.998	96.935	96.872	5.875	96.132	96.069	96.006	5.875	94.500	94.405	94.311	
6.000	97.220	97.157	97.094	6.000	96.551	96.488	96.425	6.000	95.687	95.624	95.561	
6.125	97.581	97.518	97.455	6.125	96.971	96.908	96.845	6.125	96.153	96.090	96.028	
6.250	97.803	97.740	97.677	6.250	97.391	97.328	97.265	6.250	96.444	96.381	96.318	
6.375	98.164	98.101	98.038	6.375	97.812	97.749	97.686	6.375	96.911	96.848	96.786	
6.500	98.365	98.302	98.239	6.500	98.072	98.009	97.946	6.500	97.379	97.316	97.254	
6.625	98.703	98.640	98.577	6.625	98.493	98.430	98.367	6.625	97.848	97.785	97.723	
6.750	98.924	98.861	98.798	6.750	98.753	98.690	98.627	6.750	98.139	98.076	98.013	
6.875	99.261	99.198	99.135	6.875	99.155	99.092	99.029	6.875	98.609	98.546	98.483	
7.000	99.457	99.394	99.331	7.000	99.391	99.328	99.265	7.000	98.899	98.836	98.773	
7.125	99.794	99.731	99.668	7.125	99.789	99.726	99.663	7.125	99.349	99.286	99.223	
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				5.125				5.125				
5.250	95.181	95.118	95.055	5.250				5.250				
5.375	95.539	95.476	95.413	5.375				5.375				
5.500	95.897	95.834	95.771	5.500				5.500				
5.625	96.256	96.193	96.130	5.625	90.194	90.099	90.005	5.625				
5.750	96.615	96.552	96.489	5.750	95.691	95.628	95.565	5.750				
5.875	96.975	96.912	96.849	5.875	96.110	96.047	95.984	5.875	90.205	90.110	90.016	
6.000	97.197	97.134	97.071	6.000	96.528	96.465	96.402	6.000	95.664	95.601	95.538	
6.125	97.558	97.495	97.432	6.125	96.948	96.885	96.822	6.125	96.130	96.067	96.004	
6.250	97.780	97.717	97.654	6.250	97.368	97.305	97.242	6.250	96.421	96.358	96.295	
6.375	98.141	98.078	98.015	6.375	97.789	97.726	97.663	6.375	96.888	96.825	96.762	
6.500	98.342	98.279	98.216	6.500	98.049	97.986	97.923	6.500	97.356	97.293	97.230	
6.625	98.680	98.617	98.554	6.625	98.471	98.408	98.345	6.625	97.825	97.762	97.699	
6.750	98.901	98.838	98.775	6.750	98.730	98.667	98.604	6.750	98.116	98.053	97.990	
6.875	99.238	99.175	99.112	6.875	99.132	99.069	99.006	6.875	98.586	98.523	98.460	
7.000	99.434	99.371	99.308	7.000	99.368	99.305	99.242	7.000	98.876	98.813	98.750	
7.125	99.771	99.708	99.645	7.125	99.766	99.703	99.640	7.125	99.326	99.263	99.200	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

**Conventional ARM Adjustments**

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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤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

<b>Additional Purchase LLPA Adjusters</b>									
	≤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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤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

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

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

<b>Additional Miscellaneous LLPA Adjusters</b>	
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	91.792	91.717	91.665	6.000	93.134	93.060	93.008	4.375				
6.125	92.565	92.491	92.439	6.125	93.872	93.799	93.747	4.500				
6.250	94.926	94.910	94.892	6.250	94.926	94.910	94.892	4.625				
6.375	95.505	95.490	95.472	6.375	95.255	95.240	95.222	4.750				
6.500	96.071	96.056	96.038	6.500	96.071	95.806	95.788	4.875				
6.625	96.686	96.655	96.625	6.625	96.686	96.655	96.625	5.000	93.741	93.734	93.726	
6.750	97.416	97.384	97.355	6.750	97.166	97.134	97.105	5.125	93.935	93.928	93.920	
6.875	97.725	97.694	97.664	6.875	97.725	97.694	97.664	5.250	94.385	94.378	94.371	
7.000	98.217	98.186	98.156	7.000	98.217	98.186	98.156	5.375	94.621	94.614	94.607	
7.125	98.767	98.720	98.675	7.125	98.767	98.720	98.675	5.500	95.098	95.070	95.042	
7.250	99.575	99.528	99.484	7.250	99.575	99.528	99.484	5.625	95.506	95.478	95.449	
7.375	99.999	99.952	99.907	7.375	99.999	99.952	99.907	5.750	95.775	95.747	95.718	
7.500	100.493	100.447	100.402	7.500	100.493	100.447	100.402	5.875	96.145	96.122	96.101	
7.625	100.827	100.768	100.717	7.625	100.827	100.768	100.717	6.000	96.345	96.300	96.030	

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	92.398	92.377	92.355									
4.875	92.552	92.531	92.509									
5.000	93.132	93.110	93.088									
5.125	93.521	93.499	93.478									
5.250	93.759	93.717	93.674									
5.375	94.281	94.238	94.195									
5.500	94.799	94.757	94.714									
5.625	95.282	95.239	95.197									
5.750	95.651	95.608	95.565									
5.875	96.046	95.981	95.917									
6.000	96.786	96.715	96.645									

**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



**Brokers First Funding**  
 YOUR BFF IN WHOLESALE  
 Friday, October 20, 2023  
 Effective Time:  
 8:22:44 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	91.792	91.717	91.665	6.000	93.134	93.060	93.008	4.375				
6.125	92.565	92.491	92.439	6.125	93.872	93.799	93.747	4.500				
6.250	94.926	94.910	94.892	6.250	94.926	94.910	94.892	4.625				
6.375	95.505	95.490	95.472	6.375	95.255	95.240	95.222	4.750				
6.500	96.071	96.056	96.038	6.500	96.071	95.806	95.788	4.875				
6.625	96.686	96.655	96.625	6.625	96.686	96.655	96.625	5.000	93.741	93.734	93.726	
6.750	97.416	97.384	97.355	6.750	97.166	97.134	97.105	5.125	93.935	93.928	93.920	
6.875	97.725	97.694	97.664	6.875	97.725	97.694	97.664	5.250	94.385	94.378	94.371	
7.000	98.217	98.186	98.156	7.000	98.217	98.186	98.156	5.375	94.621	94.614	94.607	
7.125	98.767	98.720	98.675	7.125	98.767	98.720	98.675	5.500	95.098	95.070	95.042	
7.250	99.325	99.278	99.234	7.250	99.325	99.278	99.234	5.625	95.506	95.478	95.449	
7.375	99.749	99.702	99.657	7.375	99.749	99.702	99.657	5.750	95.775	95.747	95.718	
7.500	100.243	100.197	100.152	7.500	100.243	100.197	100.152	5.875	96.145	96.122	96.101	
7.625	100.575	100.518	100.467	7.625	100.575	100.518	100.467	6.000	96.345	96.300	96.030	

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	92.398	92.377	92.355									
4.875	92.552	92.531	92.509									
5.000	93.132	93.110	93.088									
5.125	93.521	93.499	93.478									
5.250	93.759	93.717	93.674									
5.375	94.281	94.238	94.195									
5.500	94.799	94.757	94.714									
5.625	95.282	95.239	95.197									
5.750	95.651	95.608	95.565									

**Home Possible Adjustments**

<b>Cumulative LLPA Caps</b>	
Home Possible	0.000

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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	

<b>Additional Purchase LLPA Adjusters</b>										
	≤ 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	

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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	

<b>Additional R/T Refinance LLPA Adjusters</b>										
	≤ 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	

<b>Additional Miscellaneous LLPA Adjusters</b>	
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	90.007	90.016	90.016	2.625				2.625				
5.750	90.788	90.797	90.797	2.750				2.750				
5.875	91.387	91.396	91.396	2.875				2.875				
6.000	91.980	91.989	91.989	3.000				3.000				
6.125	92.643	92.637	92.621	3.125				3.125				
6.250	93.401	93.394	93.379	3.250				3.250				
6.375	94.855	94.959	95.016	3.375				3.375				
6.500	95.397	95.497	95.575	3.500				3.500				
6.625	96.034	96.076	96.122	3.625				3.625				
6.750	96.771	96.808	96.826	3.750				3.750				
6.875	97.258	97.290	97.336	3.875				3.875				
7.000	97.757	97.763	97.831	4.000				4.000				
7.125	98.317	98.255	98.258	4.125				4.125				
7.250	99.029	98.961	98.965	4.250				4.250				
7.375	99.426	99.353	99.384									

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**

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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional Purchase LLPA Adjusters</b>									
	≤ 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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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

<b>Additional Miscellaneous LLPA Adjusters</b>	
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	90.235	90.143	90.118	5.250	90.235	90.143	90.118	4.750				
5.375	90.987	90.897	90.872	5.375	90.987	90.897	90.872	4.875				
5.500	91.589	91.500	91.475	5.500	91.589	91.500	91.475	5.000				
5.625	92.169	92.082	92.057	5.625	92.169	92.082	92.057	5.125				
5.750	92.801	92.638	92.615	5.750	92.801	92.638	92.615	5.250	90.235	90.143	90.118	
5.875	95.042	95.004	95.012	5.875	95.042	95.004	95.012	5.375	90.987	90.897	90.872	
6.000	95.611	95.573	95.581	6.000	95.611	95.573	95.581	5.500	91.589	91.500	91.475	
6.125	96.672	96.719	96.516	6.125	96.672	96.719	96.516	5.625	92.169	92.082	92.057	
6.250	97.201	97.248	97.045	6.250	97.201	97.248	97.045	5.750	92.801	92.638	92.615	
6.375	98.029	97.927	97.826	6.375	98.029	97.927	97.826	5.875	95.042	95.004	95.012	
6.500	98.596	98.495	98.393	6.500	98.596	98.495	98.393	6.000	95.611	95.573	95.581	
6.625	99.062	98.961	98.859	6.625	99.062	98.961	98.859	6.125	96.672	96.719	96.516	
6.750	99.451	99.576	99.451	6.750	99.451	99.576	99.451	6.250	97.201	97.248	97.045	
6.875	99.894	99.769	99.644	6.875	99.894	99.769	99.644	6.375	98.029	97.927	97.826	
7.000	100.466	100.341	100.216	7.000	100.466	100.341	100.216	6.500	98.596	98.495	98.393	
7.125	100.869	100.744	100.619	7.125	100.869	100.744	100.619	6.625	99.062	98.961	98.859	
7.250	101.257	101.132	101.007	7.250	101.257	101.132	101.007	6.750	99.451	99.576	99.451	
7.375	101.362	101.237	101.112	7.375	101.362	101.237	101.112	6.875	99.894	99.769	99.644	
7.500	101.722	101.571	101.529	7.500	101.722	101.571	101.529	7.000	100.466	100.341	100.216	
7.625	102.005	101.854	101.813	7.625	102.005	101.854	101.813	7.125	100.869	100.744	100.619	
7.750	102.355	102.219	102.094	7.750	102.355	102.219	102.094	7.250	101.257	101.132	101.007	
7.875	101.971	101.846	101.721	7.875	101.971	101.846	101.721	7.375	101.362	101.237	101.112	
8.000	102.507	102.382	102.257	8.000	102.507	102.382	102.257	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				
3.250				3.250				5.125				
3.375				3.375				5.250	88.586	88.500	88.481	
3.500	86.997	87.020	87.110	3.500	86.997	87.020	87.110	5.375	89.959	89.874	89.855	
3.625	87.540	87.563	87.653	3.625	87.540	87.563	87.653	5.500	90.490	90.406	90.387	
3.750	88.736	88.768	88.841	3.750	88.736	88.768	88.841	5.625	90.958	90.876	90.857	
3.875	89.632	89.616	89.634	3.875	89.632	89.616	89.634	5.750	91.668	91.509	91.491	
4.000	90.071	90.104	90.177	4.000	90.071	90.104	90.177	5.875	94.133	94.065	94.074	
4.125	90.615	90.647	90.720	4.125	90.615	90.647	90.720	6.000	94.952	94.884	94.893	
4.250	91.715	91.707	91.700	4.250	91.715	91.707	91.700	6.125	95.789	95.836	95.833	
4.375	91.880	91.656	91.712	4.375	91.880	91.656	91.712	6.250	96.762	96.559	96.356	
4.500	92.423	92.449	92.505	4.500	92.423	92.449	92.505	6.375	97.260	97.158	97.057	
4.625	92.964	92.990	93.046	4.625	92.964	92.990	93.046	6.500	97.828	97.726	97.624	
4.750	93.226	93.265	93.304	4.750	93.226	93.265	93.304	6.625	98.294	98.192	98.091	
4.875	93.696	93.732	93.771	4.875	93.696	93.732	93.771	6.750	98.670	98.545	98.420	
5.000	93.985	94.021	94.060	5.000	93.985	94.021	94.060	6.875	99.139	99.008	98.984	
5.125	94.521	94.557	94.597	5.125	94.521	94.557	94.597	7.000	99.723	99.592	99.567	
5.250	94.876	94.890	94.913	5.250	94.876	94.890	94.913	7.125	100.210	100.080	100.055	
5.375	95.160	95.174	95.197	5.375	95.160	95.174	95.197	7.250	99.904	99.741	99.700	
5.500	95.690	95.703	95.726	5.500	95.690	95.703	95.726	7.375	100.454	100.292	100.250	
5.625	96.212	96.226	96.248	5.625	96.212	96.226	96.248	7.500	100.926	100.764	100.722	
5.750	96.510	96.533	96.539	5.750	96.510	96.533	96.539	7.625	101.210	101.047	101.006	
5.875	96.777	96.800	96.806	5.875	96.777	96.800	96.806	7.750	100.643	100.464	100.316	
6.000				6.000				7.875	99.565	99.440	99.315	
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	96.762	96.559	96.356	5.875	94.133	94.065	94.074	4.500	89.593	89.494	89.551	
6.375	97.260	97.158	97.057	6.000	94.952	94.884	94.893	4.625	90.134	90.035	90.091	
6.500	97.828	97.726	97.624	6.125	95.789	95.836	95.833	4.750	89.601	89.640	89.679	
6.625	98.294	98.192	98.091	6.250	96.762	96.559	96.356	4.875	89.990	89.779	89.818	
6.750	98.670	98.545	98.420	6.375	97.260	97.158	97.057	5.000	90.076	90.101	90.140	
6.875	99.139	99.008	98.984	6.500	97.828	97.726	97.624	5.125	90.607	90.443	90.482	
7.000	99.723	99.592	99.567	6.625	98.294	98.192	98.091	5.250	92.088	92.081	92.073	
7.125	100.210	100.080	100.055	6.750	98.670	98.545	98.420	5.375	92.008	92.000	91.993	
7.250	99.904	99.741	99.700	6.875	99.139	99.008	98.984	5.500	92.164	92.156	92.148	
7.375	100.454	100.292	100.250	7.000	99.723	99.592	99.567	5.625	92.488	92.480	92.472	
7.500	100.926	100.764	100.722	7.125	100.210	100.080	100.055	5.750	93.656	93.625	93.594	
7.625	101.210	101.047	101.006	7.250	99.904	99.741	99.700	5.875	94.028	93.997	93.965	
7.750	100.643	100.464	100.316	7.375	100.454	100.292	100.250	6.000	94.421	94.389	94.358	
7.875	99.565	99.440	99.315	7.500	100.926	100.764	100.722	6.125	94.779	94.747	94.716	
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	97.201	97.248	97.045	6.250	97.201	97.248	97.045	5.875	95.042	95.004	95.012	
6.375	98.029	97.927	97.826	6.375	98.029	97.927	97.826	6.000	95.611	95.573	95.581	
6.500	98.596	98.495	98.393	6.500	98.596	98.495	98.393	6.125	96.672	96.719	96.516	
6.625	99.062	98.961	98.859	6.625	99.062	98.961	98.859	6.250	97.201	97.248	97.045	
6.750	99.451	99.576	99.451	6.750	99.451	99.576	99.451	6.375	98.029	97.927	97.826	
6.875	99.894	99.769	99.644	6.875	99.894	99.769	99.644	6.500	98.596	98.495	98.393	
7.000	100.466	100.341	100.216	7.000	100.466	100.341	100.216	6.625	99.062	98.961	98.859	
7.125	100.869	100.744	100.619	7.125	100.869	100.744	100.619	6.750	99.451	99.576	99.451	
7.250	101.257	101.132	101.007	7.250	101.257	101.132	101.007	6.875	99.894	99.769	99.644	
7.375	101.362	101.237	101.112	7.375	101.362	101.237	101.112	7.000	100.466	100.341	100.216	
7.500	101.722	101.571	101.529	7.500	101.722	101.571	101.529	7.125	100.869	100.744	100.619	
7.625	102.005	101.854	101.813	7.625	102.005	101.854	101.813	7.250	101.257	101.132	101.007	
7.750	102.355	102.219	102.094	7.750	102.355	102.219	102.094	7.375	101.362	101.237	101.112	
7.875	101.971	101.846	101.721	7.875	101.971	101.846	101.721	7.500	101.722	101.571	101.529	
8.000	102.507	102.382	102.257	8.000	102.507	102.382	102.257	7.625	102.005	101.854	101.813	
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	92.423	92.449	92.505	4.500	92.423	92.449	92.505	6.250	96.762	96.559	96.356	
4.625	92.964	92.990	93.046	4.625	92.964	92.990	93.046	6.375	97.260	97.158	97.057	
4.750	93.226	93.265	93.304	4.750	93.226	93.265	93.304	6.500	97.828	97.726	97.624	
4.875	93.696	93.732	93.771	4.875	93.696	93.732</						



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

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

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500				4.500				4.500				
4.625				4.625				4.625				
4.750				4.750				4.750				
4.875				4.875				4.875				
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	90.235	90.143	90.118	5.250	90.235	90.143	90.118	5.250	90.235	90.143	90.118	
5.375	90.987	90.897	90.872	5.375	90.987	90.897	90.872	5.375	90.987	90.897	90.872	
5.500	91.589	91.500	91.475	5.500	91.589	91.500	91.475	5.500	91.589	91.500	91.475	
5.625	92.169	92.082	92.057	5.625	92.169	92.082	92.057	5.625	92.169	92.082	92.057	
5.750	92.801	92.638	92.615	5.750	92.801	92.638	92.615	5.750	92.801	92.638	92.615	
5.875	95.009	94.991	95.000	5.875	95.009	94.991	95.000	5.875	95.009	94.991	95.000	
6.000	95.577	95.559	95.568	6.000	95.577	95.559	95.568	6.000	95.577	95.559	95.568	
6.125	96.672	96.719	96.516	6.125	96.672	96.719	96.516	6.125	96.672	96.719	96.516	
6.250	97.201	96.998	97.045	6.250	97.201	96.998	97.045	6.250	97.201	96.998	97.045	
6.375	98.029	97.927	97.826	6.375	98.029	97.927	97.826	6.375	98.029	97.927	97.826	
6.500	98.596	98.495	98.393	6.500	98.596	98.495	98.393	6.500	98.596	98.495	98.393	
6.625	99.062	98.961	98.859	6.625	99.062	98.961	98.859	6.625	99.062	98.961	98.859	
6.750	99.451	99.326	99.201	6.750	99.451	99.326	99.201	6.750	99.451	99.326	99.201	
6.875	99.894	99.769	99.644	6.875	99.894	99.769	99.644	6.875	99.894	99.769	99.644	
7.000	100.466	100.341	100.216	7.000	100.466	100.341	100.216	7.000	100.466	100.341	100.216	
7.125	100.869	100.744	100.619	7.125	100.869	100.744	100.619	7.125	100.869	100.744	100.619	
7.250	101.007	100.882	101.007	7.250	101.007	100.882	101.007	7.250	101.007	100.882	101.007	
7.375	101.362	101.237	101.112	7.375	101.362	101.237	101.112	7.375	101.362	101.237	101.112	
7.500	101.644	101.519	101.394	7.500	101.644	101.519	101.394	7.500	101.644	101.519	101.394	
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	87.022	87.045	87.135	3.500	87.022	87.045	87.135	5.250	88.586	88.500	88.481	
3.625	87.536	87.559	87.649	3.625	87.536	87.559	87.649	5.375	89.959	89.874	89.855	
3.750	88.815	88.847	88.920	3.750	88.815	88.847	88.920	5.500	90.490	90.406	90.387	
3.875	89.632	89.616	89.683	3.875	89.632	89.616	89.683	5.625	90.958	90.876	90.857	
4.000	90.091	90.124	90.196	4.000	90.091	90.124	90.196	5.750	91.668	91.509	91.491	
4.125	90.603	90.636	90.709	4.125	90.603	90.636	90.709	5.875	94.068	94.020	94.029	
4.250	91.715	91.707	91.700	4.250	91.715	91.707	91.700	6.000	94.887	94.839	94.847	
4.375	91.673	91.699	91.755	4.375	91.673	91.699	91.755	6.125	95.789	95.836	95.633	
4.500	92.431	92.457	92.513	4.500	92.431	92.457	92.513	6.250	96.762	96.559	96.356	
4.625	92.936	92.962	93.018	4.625	92.936	92.962	93.018	6.375	97.260	97.158	97.057	
4.750	93.226	93.265	93.304	4.750	93.226	93.265	93.304	6.500	97.828	97.726	97.624	
4.875	93.723	93.758	93.798	4.875	93.723	93.758	93.798	6.625	98.294	98.192	98.091	
5.000	93.968	94.003	94.043	5.000	93.968	94.003	94.043	6.750	98.670	98.545	98.420	
5.125	94.453	94.489	94.529	5.125	94.453	94.489	94.529	6.875	99.086	98.975	98.950	
5.250	94.923	94.937	94.960	5.250	94.923	94.937	94.960	7.000	99.598	99.487	99.463	
5.375	95.154	95.167	95.190	5.375	95.154	95.167	95.190	7.125	100.000	99.890	99.865	
5.500	95.620	95.634	95.657	5.500	95.620	95.634	95.657	7.250	99.893	99.730	99.598	
5.625	96.069	96.083	96.105	5.625	96.069	96.083	96.105	7.375				
5.750	96.523	96.546	96.553	5.750	96.523	96.546	96.553	7.500				
5.875	96.714	96.737	96.744	5.875	96.714	96.737	96.744	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	94.068	94.020	94.029	5.875	94.068	94.020	94.029	4.500	89.577	89.478	89.554	
6.000	94.887	94.839	94.847	6.000	94.887	94.839	94.847	4.625	90.071	89.972	90.048	
6.125	95.789	95.836	95.633	6.125	95.789	95.836	95.633	4.750	89.601	89.640	89.679	
6.250	96.762	96.559	96.356	6.250	96.762	96.559	96.356	4.875	89.990	89.779	89.818	
6.375	97.260	97.158	97.057	6.375	97.260	97.158	97.057	5.000	90.062	90.101	90.140	
6.500	97.828	97.726	97.624	6.500	97.828	97.726	97.624	5.125	90.473	90.309	90.368	
6.625	98.294	98.192	98.091	6.625	98.294	98.192	98.091	5.250	92.088	92.081	92.073	
6.750	98.670	98.545	98.420	6.750	98.670	98.545	98.420	5.375	92.008	92.000	91.993	
6.875	99.086	98.975	98.950	6.875	99.086	98.975	98.950	5.500	92.164	92.156	92.148	
7.000	99.598	99.487	99.463	7.000	99.598	99.487	99.463	5.625	92.488	92.230	92.222	
7.125	100.000	99.890	99.865	7.125	100.000	99.890	99.865	5.750	93.656	93.625	93.594	
7.250	99.893	99.730	99.598	7.250	99.893	99.730	99.598	5.875	94.028	93.997	93.965	
7.375	100.306	100.163	100.122	7.375	100.306	100.163	100.122	6.000	94.421	94.389	94.358	
7.500	100.665	100.522	100.481	7.500	100.665	100.522	100.481	6.125	94.779	94.747	94.716	
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	95.009	94.991	95.000	5.875	95.009	94.991	95.000	5.875	95.009	94.991	95.000	
6.000	95.577	95.559	95.568	6.000	95.577	95.559	95.568	6.000	95.577	95.559	95.568	
6.125	96.672	96.719	96.516	6.125	96.672	96.719	96.516	6.125	96.672	96.719	96.516	
6.250	97.201	96.998	97.045	6.250	97.201	96.998	97.045	6.250	97.201	96.998	97.045	
6.375	98.029	97.927	97.826	6.375	98.029	97.927	97.826	6.375	98.029	97.927	97.826	
6.500	98.596	98.495	98.393	6.500	98.596	98.495	98.393	6.500	98.596	98.495	98.393	
6.625	99.062	98.961	98.859	6.625	99.062	98.961	98.859	6.625	99.062	98.961	98.859	
6.750	99.451	99.326	99.201	6.750	99.451	99.326	99.201	6.750	99.451	99.326	99.201	
6.875	99.894	99.769	99.644	6.875	99.894	99.769	99.644	6.875	99.894	99.769	99.644	
7.000	100.466	100.341	100.216	7.000	100.466	100.341	100.216	7.000	100.466	100.341	100.216	
7.125	100.869	100.744	100.619	7.125	100.869	100.744	100.619	7.125	100.869	100.744	100.619	
7.250	101.007	100.882	101.007	7.250	101.007	100.882	101.007	7.250	101.007	100.882	101.007	
7.375	101.362	101.237	101.112	7.375	101.362	101.237	101.112	7.375	101.362	101.237	101.112	
7.500	101.644	101.519	101.394	7.500	101.644	101.519	101.394	7.500	101.644	101.519	101.394	
7.625	101.957	101.788	101.663	7.625	101.957	101.788	101.663	7.625	101.957	101.788	101.663	
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	92.431	92.457	92.513	4.500	92.431	92.457	92.513	5.875	94.068	94.020	94.029	
4.625	92.936	92.962	93.018	4.625	92.936	92.962	93.018	6.000	94.887	94.839	94.847	
4.750	93.226	93.265	93.304	4.750	93.226	93.265	93.304	6.125	95.789	95.836	95.633	
4.875	93.723	93.758	93.798	4.875	93.723	93.758	93.798	6.250	96.762	96.559	96.356	
5.000	93.968	94.003	94.043	5.000	93.968	94.003	94.043	6.375	97.260	97.158	97.057	
5.125	94.453	94.489	94.529	5.125	94.453	94.489	94.529	6.500	97.828	97.726	97.624	
5.250	94.923	94.937	94.960	5.250	94.923	94.937	94.960	6.625	98.294	98.192	98.091	
5.375	95.154	95.167	95.190	5.375	95.154	95.167	95.190	6.750	98.670	98.545	98.420	
5.500	95.620	95.634	95.657	5.500	95.620	95.634	95.6					





**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:  
 8:22:44 AM

**Government DPA**

BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>							
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	97.020	96.733	96.433	7.250	94.420	94.133	93.833	7.250			
7.375	97.494	97.207	96.907	7.375	94.894	94.607	94.307	7.375			
7.500	97.948	97.661	97.361	7.500	95.348	95.061	94.761	7.500			
7.625	98.351	98.064	97.764	7.625	95.751	95.464	95.164	7.625			
7.750	99.328	98.982	98.682	7.750	96.728	96.382	96.082	7.750			
7.875	99.762	99.416	99.116	7.875	97.162	96.816	96.516	7.875			
8.000	100.176	99.830	99.530	8.000	97.576	97.230	96.930	8.000			
8.125	100.549	100.203	99.903	8.125	97.949	97.603	97.303	8.125			
8.250	100.913	100.567	100.267	8.250	98.313	97.967	97.667	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

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.  
<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.