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

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

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

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

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



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

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

Effective Time:
10:20:52 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	87.205	87.205	87.103	
5.750				5.750				5.125	88.199	88.199	88.103	
5.875	92.127	92.127	92.086	5.875	92.127	92.127	92.086	5.250	89.031	89.031	88.942	
6.000	92.735	92.735	92.686	6.000	92.735	92.735	92.686	5.375	89.583	89.583	89.516	
6.125	93.492	93.492	93.418	6.125	93.492	93.492	93.418	5.500	90.526	90.526	90.466	
6.250	94.948	94.933	94.664	6.250	94.948	94.933	94.664	5.625	91.185	91.185	91.131	
6.375	95.526	95.511	95.492	6.375	95.526	95.511	95.492	5.750	92.165	92.165	92.118	
6.500	96.090	96.075	96.056	6.500	96.090	96.075	96.056	5.875	92.767	92.767	92.726	
6.625	96.660	96.628	96.599	6.625	96.660	96.628	96.599	6.000				
6.750	97.397	97.366	97.337	6.750	97.397	97.366	97.337	6.125				
6.875	97.942	97.911	97.882	6.875	97.942	97.911	97.882	6.250	94.698	94.683	94.664	
7.000	98.420	98.389	98.360	7.000	98.420	98.389	98.360	6.375	95.987	96.077	96.106	
7.125	98.963	98.916	98.873	7.125	98.963	98.916	98.873	6.500	96.894	96.936	96.881	
7.250	99.518	99.471	99.428	7.250	99.518	99.471	99.428	6.625	97.544	97.623	97.592	
7.375	99.937	99.891	99.847	7.375	99.937	99.891	99.847	6.750	98.165	98.184	98.179	
7.500	100.427	100.380	100.337	7.500	100.427	100.380	100.337	6.875	98.746	98.684	98.655	
7.625	100.776	100.721	100.674	7.625	100.776	100.721	100.674	7.000	99.249	99.188	99.159	
7.750	101.226	101.162	101.132	7.750	101.226	101.162	101.132	7.125	99.608	99.568	99.598	
7.875	101.583	101.492	101.482	7.875	101.583	101.492	101.482	7.250	99.799	99.852	99.831	
8.000	102.045	101.911	101.917	8.000	102.045	101.911	101.917	7.375	100.199	100.247	100.246	
8.125	102.322	102.325	102.330	8.125	102.322	102.325	102.330	7.500	100.656	100.701	100.711	
8.250	102.614	102.355	102.310	8.250	102.614	102.355	102.310	7.625	101.093	101.138	101.147	
8.375	102.894	102.630	102.606	8.375	102.894	102.630	102.606	7.750	101.226	101.117	101.080	
8.500	103.216	103.198	102.944	8.500	103.216	103.198	102.944	7.875	101.635	101.496	101.416	
8.625	103.636	103.368	103.363	8.625	103.636	103.368	103.363	8.000	101.897	101.827	101.801	

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	94.215	94.377	94.443	5.000	94.246	94.369	94.387					
5.125	94.422	94.540	94.571	5.125	94.715	94.833	94.614					
5.250	94.801	94.913	94.959	5.250	95.077	94.939	94.983					
5.375	95.219	95.327	95.383	5.375	95.454	95.561	95.616					
5.500	95.510	95.619	95.677	5.500	95.700	95.744	95.800					
5.625	96.148	95.932	95.947	5.625	96.158	96.191	96.208					
5.750	96.261	96.289	96.321	5.750	96.504	96.532	96.564					
5.875	96.656	96.704	96.726	5.875	96.924	96.977	96.942					
6.000	97.184	97.211	97.253	6.000	97.663	97.461	97.443					
6.125	97.867	97.910	97.911	6.125	98.097	98.140	98.141					
6.250	98.296	98.237	98.256	6.250	98.413	98.451	98.471					
6.375	98.759	98.694	98.657	6.375	98.759	98.784	98.816					
6.500	99.084	99.115	99.149	6.500	99.156	99.190	99.223					
6.625	99.304	99.301	99.287	6.625	99.438	99.459	99.445					
6.750	99.781	99.702	99.639	6.750	99.781	99.737	99.739					
6.875	100.213	100.133	100.071	6.875	100.213	100.133	100.071					
7.000	100.497	100.442	100.457	7.000	100.497	100.442	100.457					

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	97.323	97.313	97.324	6.125	94.547	94.513	94.462	5.125	91.859	91.841	91.824
6.875	97.744	97.793	97.828	6.250	95.124	95.090	95.038	5.250	92.298	92.280	92.263
7.000	98.223	98.268	98.324	6.375	95.696	95.572	95.520	5.375	92.679	92.661	92.644
7.125	98.791	98.723	98.760	6.500	96.307	96.164	96.121	5.500	93.183	93.165	93.148
7.250	99.414	99.427	99.423	6.625	96.855	96.810	96.769	5.625	93.794	93.776	93.759
7.375	99.787	99.815	99.834	6.750	96.958	96.897	96.868	5.750	95.172	95.107	95.071
7.500	100.213	100.237	100.271	6.875	97.540	97.479	97.450	5.875	95.658	95.593	95.556
7.625	100.652	100.615	100.646	7.000	98.059	97.997	97.968	6.000	96.124	96.059	96.022
7.750	101.003	101.144	101.087	7.125	98.538	98.463	98.434	6.125	96.711	96.646	96.610
7.875	101.514	101.403	101.348	7.250	99.078	99.001	98.957	6.250	97.217	97.151	97.115
8.000	101.764	101.652	101.597	7.375	99.586	99.509	99.465	6.375	97.672	97.607	97.571
8.125	102.049	101.936	101.882	7.500	100.036	99.959	99.915	6.500	97.982	97.917	97.881
8.250	97.802	97.794	97.551	7.625	100.341	100.264	100.220	6.625	98.104	98.024	97.961
8.375	98.042	98.029	97.807	7.750	100.374	100.234	100.141	6.750	98.577	98.497	98.434
8.500	98.295	98.277	98.074	7.875	100.844	100.704	100.611	6.875	99.000	98.920	98.858
8.625	98.547	98.530	98.326	8.000	97.066	97.090	96.733	7.000	99.256	99.176	99.114

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	
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	

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									



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

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

Effective Time:
10:20:52 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	95.383	95.320	95.257	5.250				5.250				
5.375	95.741	95.678	95.615	5.375				5.375				
5.500	96.100	96.037	95.974	5.500				5.500				
5.625	96.460	96.397	96.334	5.625	95.524	95.461	95.398	5.625				
5.750	96.820	96.757	96.694	5.750	95.942	95.879	95.816	5.750				
5.875	97.180	97.117	97.054	5.875	96.361	96.298	96.235	5.875	95.671	95.608	95.545	
6.000	97.652	97.589	97.276	6.000	97.031	96.968	96.655	6.000	96.212	96.149	96.086	
6.125	98.013	97.700	97.637	6.125	97.452	97.389	97.076	6.125	96.679	96.616	96.554	
6.250	98.235	98.172	98.109	6.250	97.873	97.810	97.497	6.250	96.970	96.907	96.845	
6.375	98.596	98.533	98.470	6.375	98.294	98.231	97.918	6.375	97.439	97.376	97.314	
6.500	98.798	98.735	98.672	6.500	98.555	98.492	98.429	6.500	97.909	97.846	97.783	
6.625	99.136	99.073	99.010	6.625	98.977	98.914	98.851	6.625	98.379	98.316	98.253	
6.750	99.358	99.295	99.232	6.750	99.237	99.174	99.111	6.750	98.670	98.607	98.544	
6.875	99.695	99.632	99.569	6.875	99.639	99.576	99.513	6.875	99.141	99.078	99.015	
7.000	99.891	99.828	99.765	7.000	99.875	99.812	99.749	7.000	99.434	99.368	99.306	
7.125	99.978	99.915	99.852	7.125	100.024	99.961	99.898	7.125	99.633	99.570	99.507	
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	95.360	95.297	95.234	5.250				5.250				
5.375	95.718	95.655	95.592	5.375				5.375				
5.500	96.077	96.014	95.951	5.500				5.500				
5.625	96.437	96.374	96.311	5.625	95.501	95.438	95.375	5.625				
5.750	96.797	96.734	96.671	5.750	95.919	95.856	95.793	5.750				
5.875	97.157	97.094	97.031	5.875	96.338	96.275	96.212	5.875	95.648	95.585	95.522	
6.000	97.379	97.316	97.253	6.000	96.758	96.695	96.632	6.000	95.939	95.876	95.813	
6.125	97.740	97.677	97.614	6.125	97.179	97.116	97.053	6.125	96.407	96.344	96.281	
6.250	97.962	97.899	97.836	6.250	97.600	97.537	97.474	6.250	96.698	96.635	96.572	
6.375	98.324	98.261	98.198	6.375	98.022	97.959	97.896	6.375	97.166	97.103	97.040	
6.500	98.525	98.462	98.399	6.500	98.282	98.219	98.156	6.500	97.636	97.573	97.510	
6.625	98.863	98.800	98.737	6.625	98.704	98.641	98.578	6.625	98.106	98.043	97.980	
6.750	99.085	99.022	98.959	6.750	98.964	98.901	98.838	6.750	98.397	98.334	98.271	
6.875	99.422	99.359	99.296	6.875	99.366	99.303	99.240	6.875	98.686	98.623	98.560	
7.000	99.618	99.555	99.492	7.000	99.602	99.539	99.476	7.000	99.158	99.095	99.032	
7.125	99.955	99.892	99.829	7.125	100.001	99.938	99.875	7.125	99.610	99.547	99.484	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

Conventional ARM Adjustments

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	91.805	91.662	91.607	6.000	93.182	93.128	93.068	4.375				
6.125	92.597	92.541	92.481	6.125	93.921	93.866	93.807	4.500				
6.250	94.698	94.683	94.664	6.250	94.948	94.933	94.914	4.625				
6.375	95.276	95.261	95.242	6.375	95.526	95.511	95.492	4.750				
6.500	95.840	95.825	95.806	6.500	96.090	96.075	96.056	4.875				
6.625	96.410	96.378	96.349	6.625	96.660	96.628	96.599	5.000	93.855	93.848	93.838	
6.750	97.147	97.116	97.087	6.750	97.397	97.116	97.087	5.125	94.048	94.040	94.031	
6.875	97.692	97.661	97.632	6.875	97.692	97.661	97.632	5.250	94.534	94.527	94.520	
7.000	98.170	98.139	98.110	7.000	98.170	98.139	98.110	5.375	94.767	94.760	94.753	
7.125	98.713	98.666	98.623	7.125	98.713	98.666	98.623	5.500	95.244	95.215	95.188	
7.250	99.518	99.471	99.428	7.250	99.518	99.471	99.428	5.625	95.650	95.622	95.593	
7.375	99.993	99.916	99.873	7.375	99.993	99.916	99.873	5.750	95.915	95.887	95.858	
7.500	100.511	100.434	100.390	7.500	100.511	100.434	100.390	5.875	96.058	96.035	96.012	
7.625	100.886	100.809	100.766	7.625	100.886	100.809	100.766	6.000	96.509	96.481	96.211	

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	92.511	92.490	92.466									
4.875	92.662	92.640	92.617									
5.000	92.992	92.971	92.947									
5.125	93.417	93.395	93.374									
5.250	93.905	93.862	93.819									
5.375	94.425	94.382	94.339									
5.500	94.942	94.899	94.856									
5.625	95.423	95.381	95.337									
5.750	95.790	95.747	95.704									
5.875	96.215	96.144	96.078									
6.000	96.954	96.883	96.817									

Home Ready Adjustments

Cumulative LLPA Caps	
Home Ready	0.000

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

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

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

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

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

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875				5.875				4.250				
6.000	91.805	91.662	91.607	6.000	93.182	93.128	93.068	4.375				
6.125	92.597	92.541	92.481	6.125	93.921	93.866	93.807	4.500				
6.250	94.698	94.683	94.664	6.250	94.948	94.933	94.914	4.625				
6.375	95.276	95.261	95.242	6.375	95.526	95.511	95.492	4.750				
6.500	95.840	95.825	95.806	6.500	96.090	96.075	96.056	4.875				
6.625	96.410	96.378	96.349	6.625	96.660	96.628	96.599	5.000	93.855	93.848	93.838	
6.750	97.147	97.116	97.087	6.750	97.397	97.116	97.087	5.125	94.048	94.040	94.031	
6.875	97.692	97.661	97.632	6.875	97.692	97.661	97.632	5.250	94.534	94.527	94.520	
7.000	98.170	98.139	98.110	7.000	98.170	98.139	98.110	5.375	94.767	94.760	94.753	
7.125	98.713	98.666	98.623	7.125	98.713	98.666	98.623	5.500	95.244	95.215	95.188	
7.250	99.268	99.221	99.178	7.250	99.268	99.221	99.178	5.625	95.650	95.622	95.593	
7.375	99.687	99.641	99.597	7.375	99.687	99.641	99.597	5.750	95.915	95.887	95.858	
7.500	100.177	100.130	100.087	7.500	100.177	100.130	100.087	5.875	96.058	96.035	96.012	
7.625	100.526	100.471	100.424	7.625	100.526	100.471	100.424	6.000	96.509	96.481	96.211	

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	92.511	92.490	92.466									
4.875	92.662	92.640	92.617									
5.000	92.992	92.971	92.947									
5.125	93.417	93.395	93.374									
5.250	93.905	93.862	93.819									
5.375	94.425	94.382	94.339									
5.500	94.942	94.899	94.856									
5.625	95.423	95.381	95.337									
5.750	95.790	95.747	95.704									

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	90.074	90.080	90.080	2.625				2.625				
5.750	90.854	90.859	90.859	2.750				2.750				
5.875	91.449	91.455	91.455	2.875				2.875				
6.000	92.043	92.048	92.048	3.000				3.000				
6.125	92.755	92.746	92.730	3.125				3.125				
6.250	93.509	93.500	93.484	3.250				3.250				
6.375	95.061	95.130	95.168	3.375				3.375				
6.500	95.603	95.668	95.724	3.500				3.500				
6.625	96.279	96.338	96.311	3.625				3.625				
6.750	97.015	97.069	97.070	3.750				3.750				
6.875	97.502	97.550	97.576	3.875				3.875				
7.000	97.979	98.023	98.069	4.000				4.000				
7.125	98.443	98.482	98.497	4.125				4.125				
7.250	99.154	99.187	99.173	4.250				4.250				
7.375	99.550	99.578	99.587									

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	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	90.852	90.825	90.798	5.375	90.852	90.825	90.798	5.000				
5.500	91.458	91.431	91.404	5.500	91.458	91.431	91.404	5.125				
5.625	92.041	92.014	91.987	5.625	92.041	92.014	91.987	5.250	90.095	90.068	90.041	
5.750	92.781	92.754	92.727	5.750	92.781	92.754	92.727	5.375	90.852	90.825	90.798	
5.875	95.219	95.247	95.235	5.875	95.219	95.247	95.235	5.500	91.458	91.431	91.404	
6.000	95.790	95.818	95.805	6.000	95.790	95.818	95.805	5.625	92.041	92.014	91.987	
6.125	96.930	96.727	96.598	6.125	96.930	96.727	96.598	5.750	92.781	92.754	92.731	
6.250	97.466	97.262	97.083	6.250	97.466	97.262	97.083	5.875	95.219	95.247	95.235	
6.375	98.007	97.968	97.929	6.375	98.007	97.968	97.929	6.000	95.790	95.818	95.805	
6.500	98.577	98.538	98.499	6.500	98.577	98.538	98.499	6.125	96.930	96.727	96.598	
6.625	99.044	99.005	98.966	6.625	99.044	99.005	98.966	6.250	97.466	97.262	97.083	
6.750	99.696	99.618	99.540	6.750	99.696	99.618	99.540	6.375	98.007	97.968	97.929	
6.875	99.891	99.813	99.735	6.875	99.891	99.813	99.735	6.500	98.577	98.538	98.499	
7.000	100.475	100.397	100.319	7.000	100.475	100.397	100.319	6.625	99.044	99.005	98.966	
7.125	100.881	100.803	100.735	7.125	100.881	100.803	100.735	6.750	99.696	99.618	99.540	
7.250	101.517	101.392	101.267	7.250	101.517	101.392	101.267	6.875	99.891	99.813	99.735	
7.375	101.644	101.519	101.430	7.375	101.644	101.519	101.430	7.000	100.475	100.397	100.319	
7.500	102.055	101.970	101.907	7.500	102.055	101.970	101.907	7.125	100.881	100.803	100.735	
7.625	102.346	102.261	102.198	7.625	102.346	102.261	102.198	7.250	101.517	101.392	101.267	
7.750	102.464	102.340	102.242	7.750	102.464	102.340	102.242	7.375	101.644	101.519	101.430	
7.875	102.096	102.005	101.925	7.875	102.096	102.005	101.925	7.500	102.055	101.970	101.907	
8.000	102.578	102.487	102.407	8.000	102.578	102.487	102.407	7.625	102.346	102.261	102.198	
8.125	102.960	102.868	102.788	8.125	102.960	102.868	102.788	7.750	102.464	102.340	102.242	
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				4.875				
2.875				2.875				5.000				
3.000				3.000				5.125				
3.125				3.125				5.250	88.378	88.357	88.337	
3.250				3.250				5.375	89.754	89.733	89.713	
3.375				3.375				5.500	90.288	90.267	90.247	
3.500	87.276	87.336	87.404	3.500	87.276	87.336	87.404	5.625	90.758	90.737	90.717	
3.625	87.819	87.879	87.948	3.625	87.819	87.879	87.948	5.750	91.329	91.310	91.292	
3.750	88.947	89.032	89.084	3.750	88.947	89.032	89.084	5.875	94.311	94.309	94.296	
3.875	89.740	89.825	89.877	3.875	89.740	89.825	89.877	6.000	94.881	94.879	94.866	
4.000	90.283	90.369	90.420	4.000	90.283	90.369	90.420	6.125	96.047	95.844	95.660	
4.125	90.577	90.662	90.714	4.125	90.577	90.662	90.714	6.250	96.777	96.574	96.621	
4.250	91.785	91.754	91.723	4.250	91.785	91.754	91.723	6.375	97.271	97.254	97.225	
4.375	91.759	91.932	91.967	4.375	91.759	91.932	91.967	6.500	97.820	97.803	97.773	
4.500	92.552	92.475	92.510	4.500	92.552	92.475	92.510	6.625	98.283	98.266	98.237	
4.625	93.094	93.017	93.052	4.625	93.094	93.017	93.052	6.750	98.665	98.586	98.508	
4.750	93.370	93.400	93.418	4.750	93.370	93.400	93.418	6.875	99.279	99.245	99.199	
4.875	93.822	93.941	93.710	4.875	93.822	93.941	93.710	7.000	99.864	99.831	99.784	
5.000	94.111	94.231	94.249	5.000	94.111	94.231	94.249	7.125	100.105	100.071	100.025	
5.125	94.648	94.768	94.786	5.125	94.648	94.768	94.786	7.250	100.229	100.132	100.069	
5.250	94.981	95.017	95.018	5.250	94.981	95.017	95.018	7.375	100.783	100.686	100.623	
5.375	95.266	95.302	95.303	5.375	95.266	95.302	95.303	7.500	101.260	101.163	101.101	
5.500	95.796	95.832	95.833	5.500	95.796	95.832	95.833	7.625	101.551	101.454	101.392	
5.625	96.319	96.354	96.356	5.625	96.319	96.354	96.356	7.750	101.439	101.315	101.217	
5.750	96.767	96.562	96.547	5.750	96.767	96.562	96.547	7.875	99.381	99.256	99.131	
5.875	97.034	97.079	97.064	5.875	97.034	97.079	97.064	8.000	99.671	99.546	99.421	
6.000				6.000				8.125	99.888	99.763	99.638	
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	
6.500	97.820	97.803	97.773	6.125	96.047	95.844	95.660	4.500	89.723	89.771	89.806	
6.625	98.283	98.266	98.237	6.250	96.777	96.574	96.621	4.625	90.264	90.312	90.347	
6.750	98.665	98.586	98.508	6.375	97.271	97.254	97.225	4.750	89.745	89.698	89.651	
6.875	99.279	99.245	99.199	6.500	97.820	97.803	97.773	4.875	90.137	89.840	90.043	
7.000	99.864	99.831	99.784	6.625	98.283	98.266	98.237	5.000	90.212	90.165	90.140	
7.125	100.105	100.071	100.025	6.750	98.665	98.586	98.508	5.125	90.735	90.655	90.673	
7.250	100.229	100.132	100.069	6.875	99.279	99.245	99.199	5.250	92.220	92.189	92.158	
7.375	100.783	100.686	100.623	7.000	99.864	99.831	99.784	5.375	92.144	92.113	92.082	
7.500	101.260	101.163	101.101	7.125	100.105	100.071	100.025	5.500	92.303	92.271	92.240	
7.625	101.551	101.454	101.392	7.250	100.229	100.132	100.069	5.625	92.629	92.598	92.567	
7.750	101.439	101.315	101.217	7.375	100.783	100.686	100.623	5.750	93.744	93.704	93.665	
7.875	99.381	99.256	99.131	7.500	101.260	101.163	101.101	5.875	94.118	94.079	94.040	
8.000	99.671	99.546	99.421	7.625	101.551	101.454	101.392	6.000	94.508	94.469	94.430	
8.125	99.888	99.763	99.638	7.750	101.439	101.315	101.217	6.125	94.861	94.822	94.782	
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	
6.375	98.007	97.968	97.929	6.375	98.007	97.968	97.929	6.000	95.790	95.818	95.805	
6.500	98.577	98.538	98.499	6.500	98.577	98.538	98.499	6.125	96.930	96.727	96.598	
6.625	99.044	99.005	98.966	6.625	99.044	99.005	98.966	6.250	97.466	97.262	97.083	
6.750	99.696	99.618	99.540	6.750	99.696	99.618	99.540	6.375	98.007	97.968	97.929	
6.875	99.891	99.813	99.735	6.875	99.891	99.813	99.735	6.500	98.577	98.538	98.499	
7.000	100.475	100.397	100.319	7.000	100.475	100.397	100.319	6.625	99.044	99.005	98.966	
7.125	100.881	100.803	100.735	7.125	100.881	100.803	100.735	6.750	99.696	99.618	99.540	
7.250	101.517	101.392	101.267	7.250	101.517	101.392	101.267	6.875	99.891	99.813	99.735	
7.375	101.644	101.519	101.430	7.375	101.644	101.519	101.430	7.000	100.475	100.397	100.319	
7.500	102.055	101.970	101.907	7.500	102.055	101.970	101.907	7.125	100.881	100.803	100.735	
7.625	102.346	102.261	102.198	7.625	102.346	102.261	102.198	7.250	101.517	101.392	101.267	
7.750	102.464	102.340	102.242	7.750	102.464	102.340	102.242	7.375	101.644	101.519	101.430	
7.875	102.096	102.005	101.925	7.875	102.096	102.005	101.925	7.500	102.055	101.970	101.907	
8.000	102.578	102.487	102.407	8.000	102.578	102.487	102.407	7.625	102.346	102.261	102.198	
8.125	102.960	102.868	102.788	8.125	102.960	102.868	102.788	7.750	102.464	102.340	102.242	
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	92.552	92.475	92.510	4.500	92.552	92.475	92.510	6.625	98.283	98.266	98.237	
4.625	93.094	93.017	93.052	4.625	93.094	93.017	93.052	6.750	98.665	98.586	98.508	
4.750	93.370	93.400	93.418	4.750	93.370							

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	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	90.852	90.825	90.798	5.375	90.852	90.825	90.798	5.000				
5.500	91.458	91.431	91.404	5.500	91.458	91.431	91.404	5.125				
5.625	92.041	92.014	91.987	5.625	92.041	92.014	91.987	5.250	90.095	90.068	90.041	
5.750	92.781	92.756	92.731	5.750	92.781	92.756	92.731	5.375	90.852	90.825	90.798	
5.875	95.187	95.235	95.222	5.875	95.187	95.235	95.222	5.500	91.458	91.431	91.404	
6.000	95.757	95.804	95.792	6.000	95.757	95.804	95.792	5.625	92.041	92.014	91.987	
6.125	96.930	96.727	96.555	6.125	96.930	96.727	96.555	5.750	92.781	92.756	92.731	
6.250	97.216	97.262	97.059	6.250	97.216	97.262	97.059	5.875	95.187	95.235	95.222	
6.375	98.007	97.968	97.929	6.375	98.007	97.968	97.929	6.000	95.757	95.804	95.792	
6.500	98.577	98.538	98.499	6.500	98.577	98.538	98.499	6.125	96.930	96.727	96.555	
6.625	99.044	99.005	98.966	6.625	99.044	99.005	98.966	6.250	97.216	97.262	97.059	
6.750	99.446	99.618	99.540	6.750	99.446	99.618	99.540	6.375	98.007	97.968	97.929	
6.875	99.891	99.813	99.735	6.875	99.891	99.813	99.735	6.500	98.577	98.538	98.499	
7.000	100.475	100.397	100.319	7.000	100.475	100.397	100.319	6.625	99.044	99.005	98.966	
7.125	100.881	100.803	100.725	7.125	100.881	100.803	100.725	6.750	99.446	99.618	99.540	
7.250	101.267	101.142	101.267	7.250	101.267	101.142	101.267	6.875	99.891	99.813	99.735	
7.375	101.644	101.519	101.394	7.375	101.644	101.519	101.394	7.000	100.475	100.397	100.319	
7.500	101.928	101.803	101.709	7.500	101.928	101.803	101.709	7.125	100.881	100.803	100.725	
7.625	102.200	102.075	102.003	7.625	102.200	102.075	102.003	7.250	101.267	101.142	101.267	
7.750	102.464	102.340	102.242	7.750	102.464	102.340	102.242	7.375	101.644	101.519	101.394	
7.875	102.037	101.912	101.787	7.875	102.037	101.912	101.787	7.500	101.928	101.803	101.709	
8.000	102.351	102.206	102.126	8.000	102.351	102.206	102.126	7.625	102.200	102.075	102.003	
8.125	102.778	102.569	102.490	8.125	102.778	102.569	102.490	7.750	102.464	102.340	102.242	
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				4.875				
2.875				2.875				5.000				
3.000				3.000				5.125				
3.125				3.125				5.250	88.378	88.357	88.337	
3.250				3.250				5.375	89.754	89.733	89.713	
3.375				3.375				5.500	90.288	90.267	90.247	
3.500	87.301	87.361	87.429	3.500	87.301	87.361	87.429	5.625	90.758	90.737	90.717	
3.625	87.815	87.876	87.944	3.625	87.815	87.876	87.944	5.750	91.329	91.310	91.292	
3.750	89.026	89.111	89.163	3.750	89.026	89.111	89.163	5.875	94.246	94.264	94.251	
3.875	89.790	89.875	89.927	3.875	89.790	89.875	89.927	6.000	94.816	94.834	94.821	
4.000	90.303	90.389	90.440	4.000	90.303	90.389	90.440	6.125	96.047	95.844	95.641	
4.125	90.566	90.652	90.703	4.125	90.566	90.652	90.703	6.250	96.777	96.574	96.621	
4.250	91.785	91.754	91.749	4.250	91.785	91.754	91.749	6.375	97.238	97.199	97.160	
4.375	91.803	91.975	92.010	4.375	91.803	91.975	92.010	6.500	97.809	97.770	97.730	
4.500	92.561	92.484	92.519	4.500	92.561	92.484	92.519	6.625	98.275	98.259	98.230	
4.625	93.067	92.990	93.025	4.625	93.067	92.990	93.025	6.750	98.665	98.586	98.508	
4.750	93.370	93.466	93.485	4.750	93.370	93.466	93.485	6.875	99.228	99.215	99.168	
4.875	93.849	93.719	93.737	4.875	93.849	93.719	93.737	7.000	99.745	99.732	99.686	
5.000	94.094	94.214	94.232	5.000	94.094	94.214	94.232	7.125	100.154	100.141	100.095	
5.125	94.581	94.701	94.719	5.125	94.581	94.701	94.719	7.250	100.079	99.993	99.931	
5.250	95.028	95.064	95.065	5.250	95.028	95.064	95.065	7.375	100.643	100.566	100.503	
5.375	95.260	95.295	95.297	5.375	95.260	95.295	95.297	7.500	101.260	101.184	100.871	
5.500	95.726	95.762	95.763	5.500	95.726	95.762	95.763	7.625	101.554	101.477	101.415	
5.625	96.176	96.211	96.213	5.625	96.176	96.211	96.213	7.750	101.439	101.315	101.217	
5.750	96.780	96.575	96.560	5.750	96.780	96.575	96.560	7.875	99.381	99.256	99.131	
5.875	96.971	97.016	97.001	5.875	96.971	97.016	97.001	8.000	99.671	99.546	99.421	
6.000				6.000				8.125	99.888	99.763	99.638	
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	
6.500	97.809	97.770	97.730	6.125	96.047	95.844	95.641	4.500	89.709	89.756	89.811	
6.625	98.275	98.259	98.230	6.250	96.777	96.574	96.621	4.625	90.204	90.251	90.306	
6.750	98.665	98.586	98.508	6.375	97.238	97.199	97.160	4.750	89.745	89.698	89.651	
6.875	99.228	99.215	99.168	6.500	97.809	97.770	97.730	4.875	90.137	89.840	90.043	
7.000	99.745	99.732	99.686	6.625	98.275	98.259	98.230	5.000	90.212	90.165	90.118	
7.125	100.154	100.141	100.095	6.750	98.665	98.586	98.508	5.125	90.602	90.521	90.560	
7.250	100.079	99.993	99.931	6.875	99.228	99.215	99.168	5.250	92.220	92.189	92.158	
7.375	100.643	100.566	100.503	7.000	99.745	99.732	99.686	5.375	92.144	92.113	92.082	
7.500	101.260	101.184	100.871	7.125	100.154	100.141	100.095	5.500	92.303	92.271	92.240	
7.625	101.554	101.477	101.415	7.250	100.079	99.993	99.931	5.625	92.379	92.348	92.317	
7.750	101.439	101.315	101.217	7.375	100.643	100.566	100.503	5.750	93.744	93.704	93.665	
7.875	99.381	99.256	99.131	7.500	101.260	101.184	100.871	5.875	94.118	94.079	94.040	
8.000	99.671	99.546	99.421	7.625	101.554	101.477	101.415	6.000	94.508	94.469	94.430	
8.125	99.888	99.763	99.638	7.750	101.439	101.315	101.217	6.125	94.861	94.822	94.782	
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	
6.375	98.007	97.968	97.929	6.375	98.007	97.968	97.929	6.000	95.757	95.804	95.792	
6.500	98.577	98.538	98.499	6.500	98.577	98.538	98.499	6.125	96.930	96.727	96.555	
6.625	99.044	99.005	98.966	6.625	99.044	99.005	98.966	6.250	97.216	97.262	97.059	
6.750	99.446	99.618	99.540	6.750	99.446	99.618	99.540	6.375	98.007	97.968	97.929	
6.875	99.891	99.813	99.735	6.875	99.891	99.813	99.735	6.500	98.577	98.538	98.499	
7.000	100.475	100.397	100.319	7.000	100.475	100.397	100.319	6.625	99.044	99.005	98.966	
7.125	100.881	100.803	100.725	7.125	100.881	100.803	100.725	6.750	99.446	99.618	99.540	
7.250	101.267	101.142	101.267	7.250	101.267	101.142	101.267	6.875	99.891	99.813	99.735	
7.375	101.644	101.519	101.394	7.375	101.644	101.519	101.394	7.000	100.475	100.397	100.319	
7.500	101.928	101.803	101.709	7.500	101.928	101.803	101.709	7.125	100.881	100.803	100.725	
7.625	102.200	102.075	102.003	7.625	102.200	102.075	102.003	7.250	101.267	101.142	101.267	
7.750	102.464	102.340	102.242	7.750	102.464	102.340	102.242	7.375	101.644	101.519	101.394	
7.875	102.037	101.912	101.787	7.875	102.037	101.912	101.787	7.500	101.928	101.803	101.709	
8.000	102.351	102.206	102.126	8.000	102.351	102.206	102.126	7.625	102.200	102.075	102.003	
8.125	102.778	102.569	102.490	8.125	102.778	102.569	102.490	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 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	92.561	92.484	92.519	4.500	92.561	92.484	92.519	6.625	98.275	98.259	98.230	
4.625	93.067	92.990	93.025	4.625	93.067	92.990	93.025	6.750	98.665	98.586	98.508	
4.750	93.370	93.466	93.485	4.750	93.370	93.466	93.485	6.875	99.228	99.215	99.168	
4.875	93.849	93.719	93.737	4.875	93.849	93.719	93.737	7.000	99.745	99.732	99.686	
5.000	94.094	94.214	94.232	5.000	94.094	94.214	94.232	7.125	100.154	100.141	100.095	
5.125	94.581	94.701										



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

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

Effective Time:
 10:20:52 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	96.849	96.590	96.290	7.250	94.249	93.990	93.690	7.250			
7.375	97.323	97.064	96.764	7.375	94.723	94.464	94.164	7.375			
7.500	97.777	97.518	97.218	7.500	95.177	94.918	94.618	7.500			
7.625	98.180	97.921	97.621	7.625	95.580	95.321	95.021	7.625			
7.750	99.149	98.827	98.527	7.750	96.549	96.227	95.927	7.750			
7.875	99.583	99.261	98.961	7.875	96.983	96.661	96.361	7.875			
8.000	99.997	99.675	99.375	8.000	97.397	97.075	96.775	8.000			
8.125	100.370	100.048	99.748	8.125	97.770	97.448	97.148	8.125			
8.250	100.734	100.412	100.112	8.250	98.134	97.812	97.512	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.