



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

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

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

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

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

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

Conventional 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	95.360	95.297	95.234	5.250				5.250				
5.375	95.719	95.656	95.593	5.375				5.375				
5.500	96.078	96.015	95.952	5.500				5.500				
5.625	96.437	96.374	96.311	5.625	95.478	95.415	95.352	5.625	94.678	94.615	94.552	
5.750	96.797	96.734	96.671	5.750	95.897	95.834	95.771	5.750	95.143	95.080	95.018	
5.875	97.157	97.094	97.031	5.875	96.316	96.253	96.190	5.875	95.609	95.546	95.484	
6.000	97.379	97.316	97.253	6.000	96.735	96.672	96.609	6.000	95.900	95.837	95.775	
6.125	97.740	97.677	97.614	6.125	97.155	97.092	97.029	6.125	96.368	96.305	96.242	
6.250	97.962	97.899	97.836	6.250	97.576	97.513	97.450	6.250	96.909	96.846	96.783	
6.375	98.323	98.260	98.197	6.375	97.998	97.935	97.872	6.375	97.377	97.314	97.251	
6.500	98.775	98.712	98.649	6.500	98.258	98.195	98.132	6.500	97.846	97.783	97.721	
6.625	99.113	99.050	98.987	6.625	98.680	98.617	98.554	6.625	98.316	98.253	98.191	
6.750	99.335	99.272	99.209	6.750	99.190	99.127	99.064	6.750	98.607	98.544	98.481	
6.875	99.672	99.609	99.546	6.875	99.343	99.280	99.217	6.875	99.078	99.015	98.952	
7.000	99.868	99.805	99.742	7.000	99.828	99.765	99.702	7.000	99.368	99.305	99.243	
7.125	99.814	99.751	99.688	7.125	99.813	99.750	99.687	7.125	99.388	99.325	99.262	

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	95.337	95.274	95.211	5.250				5.250				
5.375	95.696	95.633	95.570	5.375				5.375				
5.500	96.055	95.992	95.929	5.500				5.500				
5.625	96.414	96.351	96.288	5.625	95.455	95.392	95.329	5.625	94.655	94.592	94.529	
5.750	96.774	96.711	96.648	5.750	95.874	95.811	95.748	5.750	95.120	95.057	94.994	
5.875	97.134	97.071	97.008	5.875	96.293	96.230	96.167	5.875	95.586	95.523	95.460	
6.000	97.356	97.293	97.230	6.000	96.712	96.649	96.586	6.000	95.877	95.814	95.751	
6.125	97.717	97.654	97.591	6.125	97.133	97.070	97.007	6.125	96.345	96.282	96.219	
6.250	97.939	97.876	97.813	6.250	97.554	97.491	97.428	6.250	96.636	96.573	96.510	
6.375	98.301	98.238	98.175	6.375	97.975	97.912	97.849	6.375	97.104	97.041	96.978	
6.500	98.502	98.439	98.376	6.500	98.235	98.172	98.109	6.500	97.573	97.510	97.447	
6.625	98.840	98.777	98.714	6.625	98.657	98.594	98.531	6.625	98.043	97.980	97.917	
6.750	99.062	98.999	98.936	6.750	98.917	98.854	98.791	6.750	98.334	98.271	98.208	
6.875	99.399	99.336	99.273	6.875	99.320	99.257	99.194	6.875	98.805	98.742	98.679	
7.000	99.595	99.532	99.469	7.000	99.556	99.493	99.430	7.000	99.095	99.032	98.969	
7.125	99.791	99.728	99.665	7.125	99.790	99.727	99.664	7.125	99.365	99.302	99.239	

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
≥ 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

Additional Cash-Out Refinance LLPA Adjusters				
	≤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

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	92.031	91.983	91.941	6.000	93.439	93.379	93.330	4.375				
6.125	94.078	94.078	93.984	6.125	94.228	94.171	94.123	4.500				
6.250	95.241	95.225	95.206	6.250	95.241	95.225	95.206	4.625				
6.375	95.816	95.800	95.780	6.375	95.816	95.800	95.780	4.750				
6.500	96.374	96.358	96.339	6.500	96.374	96.108	96.089	4.875				
6.625	96.920	96.889	96.861	6.625	96.920	96.889	96.861	5.000	94.128	94.121	94.110	
6.750	97.651	97.620	97.591	6.750	97.401	97.370	97.341	5.125	94.319	94.312	94.301	
6.875	98.184	98.153	98.124	6.875	97.934	97.903	97.874	5.250	94.779	94.772	94.764	
7.000	98.861	98.769	98.767	7.000	98.861	98.769	98.767	5.375	95.010	95.003	94.996	
7.125	99.310	99.217	99.216	7.125	99.310	99.217	99.216	5.500	95.503	95.475	95.445	
7.250	99.816	99.747	99.711	7.250	99.816	99.747	99.711	5.625	95.907	95.879	95.850	
7.375	100.378	100.309	100.274	7.375	100.378	100.309	100.274	5.750	96.171	96.142	96.113	
7.500	100.898	100.829	100.794	7.500	100.898	100.829	100.794	5.875	96.386	96.366	96.335	
7.625	101.274	101.204	101.169	7.625	101.274	101.204	101.169	6.000	96.556	96.536	96.505	

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	92.786	92.765	92.739									
4.875	92.922	92.900	92.875									
5.000	93.267	93.246	93.470									
5.125	93.659	93.638	93.616									
5.250	94.162	94.120	94.076									
5.375	94.681	94.639	94.595									
5.500	95.197	95.155	95.111									
5.625	95.678	95.635	95.591									
5.750	96.042	95.999	95.956									
5.875	96.472	96.409	96.350									
6.000	97.209	97.145	97.086									

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	92.031	91.983	91.941	6.000	93.439	93.379	93.330	4.375				
6.125	94.078	94.078	93.984	6.125	94.228	94.171	94.123	4.500				
6.250	95.241	95.225	95.206	6.250	95.241	95.225	95.206	4.625				
6.375	95.816	95.800	95.780	6.375	95.816	95.800	95.780	4.750				
6.500	96.374	96.358	96.339	6.500	96.374	96.108	96.089	4.875				
6.625	96.920	96.889	96.861	6.625	96.920	96.889	96.861	5.000	94.128	94.121	94.110	
6.750	97.651	97.620	97.591	6.750	97.401	97.370	97.341	5.125	94.319	94.312	94.301	
6.875	98.184	98.153	98.124	6.875	97.934	97.903	97.874	5.250	94.779	94.772	94.764	
7.000	98.402	98.370	98.592	7.000	98.402	98.370	98.342	5.375	95.010	95.003	94.996	
7.125	99.124	99.082	99.052	7.125	98.874	98.832	98.802	5.500	95.503	95.475	95.445	
7.250	99.657	99.610	99.568	7.250	99.407	99.360	99.318	5.625	95.907	95.879	95.850	
7.375	100.117	100.071	100.028	7.375	99.867	99.821	99.778	5.750	96.171	96.142	96.113	
7.500	100.343	100.297	100.254	7.500	100.343	100.297	100.254	5.875	96.386	96.366	96.335	
7.625	100.685	100.888	100.595	7.625	100.685	100.638	100.595	6.000	96.556	96.536	96.505	

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	92.786	92.765	92.739									
4.875	92.922	92.900	92.875									
5.000	93.267	93.246	93.470									
5.125	93.659	93.638	93.616									
5.250	94.162	94.120	94.076									
5.375	94.681	94.639	94.595									
5.500	95.197	95.155	95.111									
5.625	95.678	95.635	95.591									
5.750	96.042	95.999	95.956									

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	90.313	90.309	90.301	2.625				2.625				
5.750	91.091	91.087	91.079	2.750				2.750				
5.875	91.685	91.682	91.674	2.875				2.875				
6.000	92.274	92.271	92.263	3.000				3.000				
6.125	93.070	93.057	93.042	3.125				3.125				
6.250	93.821	93.809	93.793	3.250				3.250				
6.375	95.399	95.527	95.505	3.375				3.375				
6.500	95.939	96.080	96.056	3.500				3.500				
6.625	96.553	96.623	96.600	3.625				3.625				
6.750	97.288	97.376	97.345	3.750				3.750				
6.875	97.773	97.880	97.846	3.875				3.875				
7.000	98.248	98.369	98.333	4.000				4.000				
7.125	98.682	98.791	98.754	4.125				4.125				
7.250	99.391	99.456	99.413	4.250				4.250				
7.375	99.786	99.863	99.817									

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	91.094	91.070	91.047	5.375	91.094	91.070	91.047	5.000				
5.500	91.702	91.678	91.655	5.500	91.702	91.678	91.655	5.125				
5.625	92.288	92.264	92.241	5.625	92.288	92.264	92.241	5.250	90.335	90.311	90.288	
5.750	93.044	93.022	93.001	5.750	93.044	93.022	93.001	5.375	91.094	91.070	91.047	
5.875	95.566	95.587	95.579	5.875	95.566	95.587	95.579	5.500	91.702	91.678	91.655	
6.000	96.386	96.406	96.398	6.000	96.386	96.406	96.398	5.625	92.288	92.264	92.241	
6.125	97.218	97.015	96.940	6.125	97.218	97.015	96.940	5.750	93.044	93.022	93.001	
6.250	97.750	97.547	97.423	6.250	97.750	97.547	97.423	5.875	95.566	95.587	95.579	
6.375	98.282	98.290	98.298	6.375	98.282	98.290	98.298	6.000	96.386	96.406	96.398	
6.500	98.843	98.850	98.858	6.500	98.843	98.850	98.858	6.125	97.218	97.015	96.940	
6.625	99.307	99.315	99.323	6.625	99.307	99.315	99.323	6.250	97.750	97.547	97.423	
6.750	99.997	99.919	99.840	6.750	99.997	99.919	99.840	6.375	98.282	98.290	98.298	
6.875	100.218	100.140	100.062	6.875	100.218	100.140	100.062	6.500	98.843	98.850	98.858	
7.000	100.801	100.723	100.645	7.000	100.801	100.723	100.645	6.625	99.307	99.315	99.323	
7.125	101.206	101.128	101.049	7.125	101.206	101.128	101.049	6.750	99.997	99.919	99.840	
7.250	101.545	101.460	101.424	7.250	101.545	101.460	101.424	6.875	100.218	100.140	100.062	
7.375	101.729	101.604	101.479	7.375	101.729	101.604	101.479	7.000	100.801	100.723	100.645	
7.500	102.063	101.938	101.840	7.500	102.063	101.938	101.840	7.125	101.206	101.128	101.049	
7.625	102.335	102.210	102.118	7.625	102.335	102.210	102.118	7.250	101.545	101.460	101.424	
7.750	102.677	102.545	102.425	7.750	102.677	102.545	102.425	7.375	101.729	101.604	101.479	
7.875	102.212	101.999	101.874	7.875	102.212	101.999	101.874	7.500	102.063	101.938	101.840	
8.000	102.659	102.403	102.324	8.000	102.659	102.403	102.324	7.625	102.335	102.210	102.118	
8.125	102.878	102.763	102.700	8.125	102.878	102.763	102.700	7.750	102.677	102.545	102.425	

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	88.588	88.570	88.553
3.250				3.250				5.375	89.967	89.949	89.932
3.375				3.375				5.500	90.503	90.485	90.468
3.500	87.456	87.659	87.718	3.500	87.456	87.659	87.718	5.625	90.977	90.959	90.942
3.625	87.999	88.202	88.261	3.625	87.999	88.202	88.261	5.750	93.580	93.581	93.569
3.750	89.136	89.318	89.363	3.750	89.136	89.318	89.363	5.875	94.658	94.648	94.640
3.875	89.995	90.111	90.156	3.875	89.995	90.111	90.156	6.000	95.227	95.218	95.209
4.000	90.472	90.654	90.699	4.000	90.472	90.654	90.699	6.125	96.335	96.132	96.001
4.125	91.016	90.948	90.993	4.125	91.016	90.948	90.993	6.250	97.061	96.858	96.655
4.250	92.078	92.101	92.124	4.250	92.078	92.101	92.124	6.375	97.514	97.521	97.529
4.375	92.035	92.196	92.227	4.375	92.035	92.196	92.227	6.500	98.074	98.082	98.089
4.500	92.828	92.739	92.770	4.500	92.828	92.739	92.770	6.625	98.538	98.546	98.554
4.625	93.370	93.531	93.312	4.625	93.370	93.531	93.312	6.750	98.965	98.887	98.809
4.750	93.628	93.690	93.707	4.750	93.628	93.690	93.707	6.875	99.534	99.446	99.410
4.875	94.090	94.230	94.248	4.875	94.090	94.230	94.248	7.000	100.116	100.029	99.993
5.000	94.379	94.519	94.537	5.000	94.379	94.519	94.537	7.125	100.603	100.515	100.479
5.125	94.915	95.055	95.073	5.125	94.915	95.055	95.073	7.250	100.313	100.197	100.092
5.250	95.274	95.394	95.397	5.250	95.274	95.394	95.397	7.375	100.985	100.866	100.566
5.375	95.558	95.678	95.681	5.375	95.558	95.678	95.681	7.500	101.453	101.334	101.284
5.500	96.087	96.206	96.210	5.500	96.087	96.206	96.210	7.625	101.731	101.611	101.561
5.625	96.608	96.727	96.731	5.625	96.608	96.727	96.731	7.750	101.652	101.520	101.400
5.750	96.912	97.010	97.000	5.750	96.912	97.010	97.000	7.875	99.468	99.343	99.218
5.875	97.427	97.276	97.265	5.875	97.427	97.276	97.265	8.000	99.757	99.632	99.507
6.000				6.000				8.125	99.981	99.856	99.731

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	98.074	98.082	98.089	6.125	96.335	96.132	96.001	4.500	89.998	90.035	90.066
6.625	98.538	98.546	98.554	6.250	97.061	96.858	96.655	4.625	90.539	90.575	90.606
6.750	98.965	98.887	98.809	6.375	97.514	97.521	97.529	4.750	90.003	90.011	90.019
6.875	99.534	99.446	99.410	6.500	98.074	98.082	98.089	4.875	90.392	90.150	90.158
7.000	100.116	100.029	99.993	6.625	98.538	98.546	98.554	5.000	90.469	90.475	90.483
7.125	100.603	100.515	100.479	6.750	98.965	98.887	98.809	5.125	91.000	90.940	90.958
7.250	100.313	100.197	100.092	6.875	99.534	99.446	99.410	5.250	92.439	92.423	92.407
7.375	100.985	100.866	100.566	7.000	100.116	100.029	99.993	5.375	92.362	92.347	92.331
7.500	101.453	101.334	101.284	7.125	100.603	100.515	100.479	5.500	92.519	92.503	92.488
7.625	101.731	101.611	101.561	7.250	100.313	100.197	100.092	5.625	92.846	92.830	92.815
7.750	101.652	101.520	101.400	7.375	100.985	100.866	100.566	5.750	93.895	93.864	93.833
7.875	99.468	99.343	99.218	7.500	101.453	101.334	101.284	5.875	94.266	94.234	94.203
8.000	99.757	99.632	99.507	7.625	101.731	101.611	101.561	6.000	94.654	94.623	94.591
8.125	99.981	99.856	99.731	7.750	101.652	101.520	101.400	6.125	95.019	94.987	94.956

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	98.282	98.290	98.298	6.375	98.382	98.290	98.298	6.000	96.386	96.406	96.398
6.500	98.843	98.850	98.858	6.500	98.843	98.850	98.858	6.125	97.218	97.015	96.940
6.625	99.307	99.315	99.323	6.625	99.307	99.315	99.323	6.250	97.750	97.547	97.423
6.750	99.997	99.919	99.840	6.750	99.997	99.919	99.840	6.375	98.282	98.290	98.298
6.875	100.218	100.140	100.062	6.875	100.218	100.140	100.062	6.500	98.843	98.850	98.858
7.000	100.801	100.723	100.645	7.000	100.801	100.723	100.645	6.625	99.307	99.315	99.323
7.125	101.206	101.128	101.049	7.125	101.206	101.128	101.049	6.750	99.997	99.919	99.840
7.250	101.545	101.460	101.424	7.250	101.545	101.460	101.424	6.875	100.218	100.140	100.062
7.375	101.729	101.604	101.479	7.375	101.729	101.604	101.479	7.000	100.801	100.723	100.645
7.500	102.063	101.938	101.840	7.500	102.063	101.938	101.840	7.125	101.206	101.128	101.049
7.625	102.335	102.210	102.118	7.625	102.335	102.210	102.118	7.250	101.545	101.460	101.424
7.750	102.677	102.545	102.425	7.750	102.677	102.545	102.425	7.375	101.729	101.604	101.479
7.875	102.212	101.999	101.874	7.875	102.212	101.999	101.874	7.500	102.063	101.938	101.840
8.000	102.659	102.403	102.324	8.000	102.659	102.403	102.324	7.625	102.335	102.210	102.118
8.125	102.878	102.763	102.700	8.125	102.878	102.763	102.700	7.750	102.677	102.545	102.425

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	92.828	92.739	92.770	4.500	92.828	92.739	92.770	6.625	98.538	98.546	98.554
4.625	93.370	93.531	93.312	4.625	93.370	93.531	93.312	6.750	98.965	98.887	98.809
4.750	93.628	93.690	93.707	4.750	93.628	93.690	93.707	6.875	99.534	99.446	99.410
4.875	94.090	94.230	94.248	4.875	94.090	94.230	94.248	7.000	100.116	100.029	99.993

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	91.094	91.070	91.047	5.375	91.094	91.070	91.047	5.000				
5.500	91.702	91.678	91.655	5.500	91.702	91.678	91.655	5.125				
5.625	92.288	92.264	92.241	5.625	92.288	92.264	92.241	5.250	90.335	90.311	90.288	
5.750	93.044	93.022	93.001	5.750	93.044	93.022	93.001	5.375	91.094	91.070	91.047	
5.875	95.533	95.574	95.566	5.875	95.533	95.574	95.566	5.500	91.702	91.678	91.655	
6.000	96.352	96.392	96.384	6.000	96.352	96.392	96.384	5.625	92.288	92.264	92.241	
6.125	97.218	97.015	96.896	6.125	97.218	97.015	96.896	5.750	93.044	93.022	93.001	
6.250	97.500	97.547	97.343	6.250	97.500	97.547	97.343	5.875	95.533	95.574	95.566	
6.375	98.282	98.290	98.298	6.375	98.282	98.290	98.298	6.000	96.352	96.392	96.384	
6.500	98.843	98.850	98.858	6.500	98.843	98.850	98.858	6.125	97.218	97.015	96.896	
6.625	99.307	99.315	99.323	6.625	99.307	99.315	99.323	6.250	97.500	97.547	97.343	
6.750	99.747	99.669	99.840	6.750	99.747	99.669	99.840	6.375	98.282	98.290	98.298	
6.875	100.218	100.140	100.062	6.875	100.218	100.140	100.062	6.500	98.843	98.850	98.858	
7.000	100.801	100.723	100.645	7.000	100.801	100.723	100.645	6.625	99.307	99.315	99.323	
7.125	101.206	101.128	101.049	7.125	101.206	101.128	101.049	6.750	99.747	99.669	99.840	
7.250	101.545	101.420	101.295	7.250	101.545	101.420	101.295	6.875	100.218	100.140	100.062	
7.375	101.729	101.604	101.479	7.375	101.729	101.604	101.479	7.000	100.801	100.723	100.645	
7.500	102.063	101.938	101.813	7.500	102.063	101.938	101.813	7.125	101.206	101.128	101.049	
7.625	102.335	102.210	102.085	7.625	102.335	102.210	102.085	7.250	101.545	101.420	101.295	
7.750	102.677	102.545	102.425	7.750	102.677	102.545	102.425	7.375	101.729	101.604	101.479	
7.875	102.212	101.999	101.874	7.875	102.212	101.999	101.874	7.500	102.063	101.938	101.813	
8.000	102.659	102.403	102.199	8.000	102.659	102.403	102.199	7.625	102.335	102.210	102.085	
8.125	102.637	102.512	102.402	8.125	102.637	102.512	102.402	7.750	102.677	102.545	102.425	
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	88.588	88.570	88.553	
3.250				3.250				5.375	89.967	89.949	89.932	
3.375				3.375				5.500	90.503	90.485	90.468	
3.500	87.480	87.683	87.742	3.500	87.480	87.683	87.742	5.625	90.977	90.959	90.942	
3.625	87.995	88.198	88.257	3.625	87.995	88.198	88.257	5.750	93.580	93.581	93.569	
3.750	89.214	89.396	89.441	3.750	89.214	89.396	89.441	5.875	94.842	94.853	94.845	
3.875	89.995	90.160	90.205	3.875	89.995	90.160	90.205	6.000	95.411	95.422	95.413	
4.000	90.491	90.673	90.718	4.000	90.491	90.673	90.718	6.125	96.335	96.132	95.929	
4.125	91.004	90.936	90.981	4.125	91.004	90.936	90.981	6.250	97.061	96.858	96.655	
4.250	92.078	92.101	92.124	4.250	92.078	92.101	92.124	6.375	97.514	97.521	97.529	
4.375	92.077	92.238	92.269	4.375	92.077	92.238	92.269	6.500	98.074	98.082	98.089	
4.500	92.835	92.746	92.777	4.500	92.835	92.746	92.777	6.625	98.538	98.546	98.554	
4.625	93.339	93.500	93.531	4.625	93.339	93.500	93.531	6.750	98.965	98.887	98.809	
4.750	93.628	93.754	93.772	4.750	93.628	93.754	93.772	6.875	99.477	99.409	99.373	
4.875	94.115	94.255	94.272	4.875	94.115	94.255	94.272	7.000	99.986	99.918	99.882	
5.000	94.358	94.499	94.516	5.000	94.358	94.499	94.516	7.125	100.383	100.315	100.279	
5.125	94.842	94.982	95.000	5.125	94.842	94.982	95.000	7.250	100.313	100.197	100.092	
5.250	95.319	95.438	95.442	5.250	95.319	95.438	95.442	7.375	100.829	100.729	100.679	
5.375	95.547	95.667	95.670	5.375	95.547	95.667	95.670	7.500	101.180	101.081	101.031	
5.500	96.010	96.130	96.133	5.500	96.010	96.130	96.133	7.625	101.502	101.371	101.306	
5.625	96.705	96.574	96.578	5.625	96.705	96.574	96.578	7.750	101.652	101.520	101.400	
5.750	96.921	97.020	97.009	5.750	96.921	97.020	97.009	8.000	99.757	99.632	99.507	
5.875	97.358	97.206	97.196	5.875	97.358	97.206	97.196	8.125	99.981	99.856	99.731	
6.000				6.000								
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	98.074	98.082	98.089	6.125	96.335	96.132	95.929	4.500	89.980	90.016	90.067	
6.625	98.538	98.546	98.554	6.250	97.061	96.858	96.655	4.625	90.473	90.509	90.560	
6.750	98.965	98.887	98.809	6.375	97.514	97.521	97.529	4.750	90.003	90.011	90.019	
6.875	99.477	99.409	99.373	6.500	98.074	98.082	98.089	4.875	90.392	90.150	90.158	
7.000	99.986	99.918	99.882	6.625	98.538	98.546	98.554	5.000	90.467	90.475	90.483	
7.125	100.383	100.315	100.279	6.750	98.965	98.887	98.809	5.125	90.857	90.797	90.834	
7.250	100.313	100.197	100.092	6.875	99.477	99.409	99.373	5.250	92.439	92.423	92.407	
7.375	100.829	100.729	100.679	7.000	99.986	99.918	99.882	5.375	92.362	92.347	92.331	
7.500	101.180	101.081	101.031	7.125	100.383	100.315	100.279	5.500	92.519	92.503	92.488	
7.625	101.502	101.371	101.306	7.250	100.313	100.197	100.092	5.625	92.846	92.580	92.815	
7.750	101.652	101.520	101.400	7.375	100.829	100.729	100.679	5.750	93.895	93.864	93.833	
7.875	99.468	99.343	99.218	7.500	101.180	101.081	101.031	5.875	94.266	94.234	94.203	
8.000	99.757	99.632	99.507	7.625	101.502	101.371	101.306	6.000	94.654	94.623	94.591	
8.125	99.981	99.856	99.731	7.750	101.652	101.520	101.400	6.125	95.019	94.987	94.956	
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	98.282	98.290	98.298	6.375	98.282	98.290	98.298	6.000	96.352	96.392	96.384	
6.500	98.843	98.850	98.858	6.500	98.843	98.850	98.858	6.125	97.218	97.015	96.896	
6.625	99.307	99.315	99.323	6.625	99.307	99.315	99.323	6.250	97.500	97.547	97.343	
6.750	99.747	99.669	99.840	6.750	99.747	99.669	99.840	6.375	98.282	98.290	98.298	
6.875	100.218	100.140	100.062	6.875	100.218	100.140	100.062	6.500	98.843	98.850	98.858	
7.000	100.801	100.723	100.645	7.000	100.801	100.723	100.645	6.625	99.307	99.315	99.323	
7.125	101.206	101.128	101.049	7.125	101.206	101.128	101.049	6.750	99.747	99.669	99.840	
7.250	101.545	101.420	101.295	7.250	101.545	101.420	101.295	6.875	100.218	100.140	100.062	
7.375	101.729	101.604	101.479	7.375	101.729	101.604	101.479	7.000	100.801	100.723	100.645	
7.500	102.063	101.938	101.813	7.500	102.063	101.938	101.813	7.125	101.206	101.128	101.049	
7.625	102.335	102.210	102.085	7.625	102.335	102.210	102.085	7.250	101.545	101.420	101.295	
7.750	102.677	102.545	102.425	7.750	102.677	102.545	102.425	7.375	101.729	101.604	101.479	
7.875	102.212	101.999	101.874	7.875	102.212	101.999	101.874	7.500	102.063	101.938	101.813	
8.000	102.659	102.403	102.199	8.000	102.659	102.403	102.199	7.625	102.335	102.210	102.085	
8.125	102.637	102.512	102.402	8.125	102.637	102.512	102.402	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	92.835	92.746	92.777	4.500	92.835	92.746	92.777	6.625	98.538	98.546	98.554	
4.625	93.339	93.500	93.531	4.625	93.339	93.500	93.531	6.750	98.965	98.887	98.809	
4.750	93.628	93.754	93.772	4.750	93.628	93.754	93.772	6.875	99.477	99.409	99.373	
4.875	94.115	94.255	94.272	4.875	94.115	94.255	94.272	7.000	99.986	99.918	99.882	
5.000	94.358	94.499	94.516	5.000	94.358	94.499	94.516	7.125	100.383	100.315	100.279	
5.125	94.842	94.982	95.									



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

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

Thursday, October 26, 2023

Effective Time:
 3:30:33 PM

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	97.289	96.995	96.695	7.250	94.689	94.395	94.095	7.250			
7.375	97.763	97.469	97.169	7.375	95.163	94.869	94.569	7.375			
7.500	98.217	97.923	97.623	7.500	95.617	95.323	95.023	7.500			
7.625	98.620	98.326	98.026	7.625	96.020	95.726	95.426	7.625			
7.750	99.568	99.213	98.913	7.750	96.968	96.613	96.313	7.750			
7.875	100.002	99.647	99.347	7.875	97.402	97.047	96.747	7.875			
8.000	100.416	100.061	99.761	8.000	97.816	97.461	97.161	8.000			
8.125	100.789	100.434	100.134	8.125	98.189	97.834	97.534	8.125			
8.250	101.153	100.798	100.498	8.250	98.553	98.198	97.898	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.