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

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

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

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

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



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

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

Effective Time:
8:21:37 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	87.588	87.588	87.501	
5.750				5.750				5.125	88.599	88.599	88.519	
5.875	92.484	92.484	92.428	5.875	92.484	92.484	92.428	5.250	89.440	89.440	89.367	
6.000	93.083	93.083	93.033	6.000	93.083	93.083	93.033	5.375	89.970	89.970	89.903	
6.125	93.718	93.718	93.644	6.125	93.718	93.718	93.644	5.500	90.838	90.838	90.762	
6.250	95.384	95.384	95.348	6.250	95.384	95.384	95.348	5.625	91.520	91.520	91.451	
6.375	95.955	95.939	95.919	6.375	95.955	95.939	95.919	5.750	92.522	92.522	92.459	
6.500	96.511	96.495	96.475	6.500	96.511	96.495	96.475	5.875	93.124	93.124	93.068	
6.625	97.095	97.064	97.036	6.625	97.095	97.064	97.036	6.000	94.590	94.560	94.560	
6.750	97.823	97.791	97.763	6.750	97.823	97.791	97.763	6.125	95.297	95.251	95.243	
6.875	98.340	98.309	98.281	6.875	98.340	98.309	98.281	6.250	95.982	95.937	95.929	
7.000	98.802	98.771	98.743	7.000	98.802	98.771	98.743	6.375	96.824	96.778	96.770	
7.125	99.297	99.250	99.216	7.125	99.297	99.250	99.216	6.500	97.379	97.333	97.325	
7.250	99.834	99.787	99.745	7.250	99.834	99.787	99.745	6.625	98.064	98.003	97.991	
7.375	100.392	100.345	100.303	7.375	100.392	100.345	100.303	6.750	98.702	98.540	98.618	
7.500	100.769	100.722	100.680	7.500	100.769	100.722	100.680	6.875	99.273	99.212	99.190	
7.625	101.113	101.066	101.024	7.625	101.113	101.066	101.024	7.000	99.756	99.695	99.673	
7.750	101.463	101.385	101.297	7.750	101.463	101.385	101.297	7.125	100.112	100.051	100.029	
7.875	101.848	101.770	101.682	7.875	101.848	101.770	101.682	7.250	100.038	100.086	100.037	
8.000	102.149	102.071	101.983	8.000	102.149	102.071	101.983	7.375	100.539	100.493	100.455	
8.125	102.348	102.393	102.346	8.125	102.348	102.393	102.346	7.500	100.971	100.940	100.887	
8.250	102.374	102.374	102.319	8.250	102.374	102.374	102.319	7.625	101.294	101.349	101.295	
8.375	102.633	102.655	102.598	8.375	102.633	102.655	102.598	7.750	101.463	101.385	101.297	
8.500	103.040	102.976	102.916	8.500	103.040	102.976	102.916	7.875	101.848	101.770	101.682	
8.625	103.328	103.360	103.301	8.625	103.328	103.360	103.301	8.000	102.149	102.071	101.983	

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 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	94.498	94.694	94.709	5.000	94.540	94.705	94.715					
5.125	94.692	94.866	94.873	5.125	95.007	94.932	94.939					
5.250	95.100	95.253	95.257	5.250	95.367	95.300	95.304					
5.375	95.568	95.675	95.677	5.375	95.774	95.932	95.934					
5.500	96.021	95.964	95.966	5.500	96.018	96.158	96.156					
5.625	96.442	96.344	96.338	5.625	96.475	96.627	96.622					
5.750	96.553	96.717	96.708	5.750	96.820	96.983	96.975					
5.875	97.360	97.370	97.359	5.875	97.424	97.595	97.584					
6.000	97.753	97.890	97.879	6.000	97.843	98.015	98.004					
6.125	98.015	98.143	98.135	6.125	98.266	98.397	98.379					
6.250	98.513	98.486	98.465	6.250	98.581	98.724	98.703					
6.375	98.972	98.913	98.884	6.375	98.972	99.067	99.043					
6.500	99.295	99.368	99.345	6.500	99.316	99.468	99.444					
6.625	99.433	99.542	99.511	6.625	99.613	99.721	99.441					
6.750	99.822	99.846	99.813	6.750	99.893	100.011	99.977					
6.875	100.254	100.193	100.157	6.875	100.254	100.316	100.281					
7.000	100.572	100.692	100.656	7.000	100.593	100.715	100.679					

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	
6.750	97.545	97.624	97.617	6.750	97.308	97.247	97.225	5.125	91.908	91.887	91.865	
6.875	98.029	98.124	98.114	6.875	97.881	97.820	97.798	5.250	92.086	92.293	92.250	
7.000	98.504	98.611	98.599	7.000	98.128	98.317	98.045	5.375	92.587	92.795	92.750	
7.125	98.934	99.039	99.027	7.125	98.723	98.661	98.639	5.500	93.298	93.535	93.508	
7.250	99.577	99.633	99.613	7.250	99.244	99.199	99.161	5.625	94.624	94.580	94.565	
7.375	99.962	100.029	100.006	7.375	99.746	99.700	99.663	5.750	95.402	95.344	95.315	
7.500	100.373	100.445	100.420	7.500	99.942	99.897	99.859	5.875	95.888	95.830	95.800	
7.625	100.732	100.799	100.774	7.625	100.247	100.201	100.164	6.000	96.354	96.296	96.266	
7.750	101.069	100.954	100.913	7.750	100.495	100.387	100.317	6.125	96.941	96.882	96.853	
7.875	101.317	101.202	101.161	7.875	100.959	100.851	100.781	6.250	97.433	97.375	97.346	
8.000	101.708	101.600	101.529	8.000	99.708	99.597	99.557	6.375	97.885	97.827	97.797	
8.125	102.107	101.918	101.864	8.125	100.200	100.041	99.977	6.500	98.193	98.135	98.106	
8.250	100.291	100.102	100.048	8.250	100.798	100.609	100.555	6.625	98.151	98.064	97.989	
8.375	100.533	100.343	100.289	8.375	101.070	100.881	100.827	6.750	98.618	98.531	98.456	
8.500	100.783	100.593	100.539	8.500	97.959	97.817	97.551	6.875	99.041	98.954	98.879	
8.625	101.040	100.849	100.795	8.625				7.000	99.298	99.211	99.136	

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		

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	95.332	95.269	95.206	5.250				5.250				
5.375	95.691	95.628	95.565	5.375				5.375				
5.500	96.049	95.986	95.923	5.500				5.500				
5.625	96.409	96.346	96.283	5.625	95.685	95.372	95.309	5.625	94.618	94.555	94.493	
5.750	96.768	96.705	96.642	5.750	96.103	96.040	95.977	5.750	95.083	95.020	94.957	
5.875	97.129	97.066	97.003	5.875	96.522	96.459	96.396	5.875	95.799	95.486	95.423	
6.000	97.601	97.538	97.475	6.000	96.941	96.878	96.815	6.000	96.090	96.027	95.964	
6.125	97.950	97.887	97.824	6.125	97.362	97.299	97.236	6.125	96.557	96.494	96.431	
6.250	98.148	98.085	98.022	6.250	97.782	97.719	97.656	6.250	96.848	96.785	96.722	
6.375	98.485	98.422	98.359	6.375	98.204	98.141	98.078	6.375	97.319	97.253	97.190	
6.500	98.682	98.619	98.556	6.500	98.452	98.389	98.326	6.500	97.787	97.722	97.659	
6.625	99.018	98.955	98.892	6.625	98.851	98.788	98.725	6.625	98.254	98.191	98.129	
6.750	99.240	99.177	99.114	6.750	99.086	99.023	98.960	6.750	98.652	98.588	98.469	
6.875	99.578	99.515	99.452	6.875	99.484	99.421	99.358	6.875	99.003	98.917	98.855	
7.000	99.777	99.714	99.651	7.000	99.718	99.655	99.592	7.000	99.367	99.273	99.184	
7.125	99.726	99.663	99.600	7.125	99.703	99.640	99.577	7.125	99.261	99.198	99.135	
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	95.309	95.246	95.183	5.250				5.250				
5.375	95.668	95.605	95.542	5.375				5.375				
5.500	96.026	95.963	95.900	5.500				5.500				
5.625	96.386	96.323	96.260	5.625	95.412	95.349	95.286	5.625	94.595	94.532	94.469	
5.750	96.746	96.683	96.620	5.750	95.830	95.767	95.704	5.750	95.060	94.997	94.934	
5.875	97.106	97.043	96.980	5.875	96.249	96.186	96.123	5.875	95.526	95.463	95.400	
6.000	97.328	97.265	97.202	6.000	96.669	96.606	96.543	6.000	95.817	95.754	95.691	
6.125	97.677	97.614	97.551	6.125	97.089	97.026	96.963	6.125	96.284	96.221	96.158	
6.250	97.875	97.812	97.749	6.250	97.510	97.447	97.384	6.250	96.575	96.512	96.449	
6.375	98.212	98.149	98.086	6.375	97.931	97.868	97.805	6.375	97.043	96.980	96.917	
6.500	98.409	98.346	98.283	6.500	98.179	98.116	98.053	6.500	97.512	97.449	97.386	
6.625	98.745	98.682	98.619	6.625	98.578	98.515	98.452	6.625	97.981	97.918	97.855	
6.750	98.967	98.904	98.841	6.750	98.813	98.750	98.687	6.750	98.260	98.197	98.134	
6.875	99.305	99.242	99.179	6.875	99.211	99.148	99.085	6.875	98.707	98.644	98.581	
7.000	99.504	99.441	99.378	7.000	99.445	99.382	99.319	7.000	98.973	98.910	98.847	
7.125	99.703	99.640	99.577	7.125	99.680	99.617	99.554	7.125	99.238	99.175	99.112	
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				6.000				4.375				
6.125				6.125				4.500				
6.250	95.384	95.368	95.348	6.250	95.134	95.118	95.098	4.625				
6.375	95.955	95.939	95.919	6.375	95.955	95.939	95.919	4.750				
6.500	96.261	96.245	96.225	6.500	96.511	96.495	96.475	4.875				
6.625	97.095	97.064	97.036	6.625	97.095	97.064	97.036	5.000	94.248	94.241	94.229	
6.750	97.573	97.541	97.513	6.750	97.823	97.791	97.763	5.125	94.434	94.427	94.415	
6.875	98.090	98.059	98.031	6.875	98.090	98.059	98.031	5.250	94.850	94.843	94.836	
7.000	98.802	98.771	98.743	7.000	98.802	98.771	98.743	5.375	95.080	95.073	95.066	
7.125	99.297	99.250	99.216	7.125	99.297	99.250	99.216	5.500	95.544	95.516	95.490	
7.250	99.834	99.787	99.745	7.250	99.834	99.787	99.745	5.625	95.947	95.919	95.889	
7.375	100.292	100.245	100.203	7.375	100.292	100.245	100.203	5.750	96.294	96.277	96.245	
7.500	100.769	100.722	100.680	7.500	100.769	100.722	100.680	5.875	96.688	96.671	96.639	
7.625	101.113	101.066	101.024	7.625	101.113	101.066	101.024	6.000	96.856	96.839	96.806	

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	92.903	92.882	92.856									
4.875	93.040	93.018	92.992									
5.000	93.382	93.360	93.334									
5.125	93.768	93.747	93.721									
5.250	94.205	94.163	94.119									
5.375	94.723	94.680	94.636									
5.500	95.239	95.196	95.152									
5.625	95.717	95.674	95.630									
5.750	96.078	96.035	95.991									
5.875	96.450	96.389	96.336									
6.000	97.183	97.119	97.061									

Home Ready Adjustments

Cumulative LLPA Caps	
Home Ready	0.000

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

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

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

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

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



YOUR BFF IN WHOLESALE
Friday, October 27, 2023
Effective Time:
8:21:37 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				6.000				4.375				
6.125				6.125				4.500				
6.250	95.384	95.368	95.348	6.250	95.134	95.118	95.098	4.625				
6.375	95.955	95.939	95.919	6.375	95.955	95.939	95.919	4.750				
6.500	96.261	96.245	96.225	6.500	96.511	96.495	96.475	4.875				
6.625	97.095	97.064	97.036	6.625	97.095	97.064	97.036	5.000	94.248	94.241	94.229	
6.750	97.573	97.541	97.513	6.750	97.823	97.791	97.763	5.125	94.434	94.427	94.415	
6.875	98.090	98.059	98.031	6.875	98.090	98.059	98.031	5.250	94.850	94.843	94.836	
7.000	98.552	98.521	98.493	7.000	98.552	98.521	98.493	5.375	95.080	95.073	95.066	
7.125	99.047	99.000	98.966	7.125	99.047	99.000	98.966	5.500	95.544	95.516	95.490	
7.250	99.584	99.537	99.495	7.250	99.584	99.537	99.495	5.625	95.947	95.919	95.889	
7.375	100.042	99.995	99.953	7.375	100.042	99.995	99.953	5.750	96.294	96.277	96.245	
7.500	100.519	100.472	100.430	7.500	100.519	100.472	100.430	5.875	96.688	96.671	96.639	
7.625	100.863	100.816	100.774	7.625	100.863	100.816	100.774	6.000	96.856	96.839	96.806	

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	92.903	92.882	92.856									
4.875	93.040	93.018	92.992									
5.000	93.382	93.360	93.334									
5.125	93.768	93.747	93.721									
5.250	94.205	94.163	94.119									
5.375	94.723	94.680	94.636									
5.500	95.239	95.196	95.152									
5.625	95.717	95.674	95.630									
5.750	96.078	96.035	95.991									

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

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	90.362	90.357	90.350	2.625				2.625				
5.750	91.138	91.133	91.125	2.750				2.750				
5.875	91.731	91.726	91.719	2.875				2.875				
6.000	92.319	92.315	92.307	3.000				3.000				
6.125	93.040	93.027	93.011	3.125				3.125				
6.250	93.789	93.776	93.760	3.250				3.250				
6.375	95.404	95.519	95.512	3.375				3.375				
6.500	95.942	96.069	96.059	3.500				3.500				
6.625	96.588	96.647	96.634	3.625				3.625				
6.750	97.322	97.401	97.384	3.750				3.750				
6.875	97.807	97.902	97.882	3.875				3.875				
7.000	98.281	98.388	98.365	4.000				4.000				
7.125	98.703	98.808	98.785	4.125				4.125				
7.250	99.361	99.416	99.387	4.250				4.250				
7.375	99.755	99.822	99.789									

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	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-3.375
2nd Home	-1.125	-1.125	-1.625	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.625
High Balance	-1.250	-1.250	-1.500	-1.750
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

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				5.375				5.000				
5.500				5.500				5.125				
5.625				5.625				5.250				
5.750	93.252	93.233	93.036	5.750	93.252	93.233	93.036	5.375	93.252	93.233	93.036	
5.875	95.585	95.520	95.611	5.875	95.585	95.620	95.611	5.500	95.585	95.620	95.611	
6.000	96.404	96.438	96.430	6.000	96.404	96.438	96.430	5.625	96.404	96.438	96.430	
6.125	97.263	97.060	96.970	6.125	97.263	97.060	96.970	5.750	97.263	97.060	96.970	
6.250	97.788	97.585	97.452	6.250	97.788	97.585	97.452	5.875	97.788	97.585	97.452	
6.375	98.421	98.382	98.343	6.375	98.421	98.382	98.343	6.000	98.421	98.382	98.343	
6.500	98.968	98.929	98.890	6.500	98.968	98.929	98.890	6.125	98.968	98.929	98.890	
6.625	99.430	99.391	99.352	6.625	99.430	99.391	99.352	6.250	99.430	99.391	99.352	
6.750	99.985	99.938	99.891	6.750	99.985	99.938	99.891	6.375	99.985	99.938	99.891	
6.875	100.200	100.153	100.106	6.875	100.200	100.153	100.106	6.500	100.200	100.153	100.106	
7.000	100.779	100.732	100.685	7.000	100.779	100.732	100.685	6.625	100.779	100.732	100.685	
7.125	101.178	101.131	101.084	7.125	101.178	101.131	101.084	6.750	101.178	101.131	101.084	
7.250	101.648	101.523	101.398	7.250	101.648	101.523	101.398	6.875	101.648	101.523	101.398	
7.375	101.854	101.729	101.604	7.375	101.854	101.729	101.604	7.000	101.854	101.729	101.604	
7.500	102.183	102.058	101.933	7.500	102.183	102.058	101.933	7.125	102.183	102.058	101.933	
7.625	102.448	102.323	102.198	7.625	102.448	102.323	102.198	7.250	102.448	102.323	102.198	
7.750	102.473	102.357	102.263	7.750	102.473	102.357	102.263	7.375	102.473	102.357	102.263	
7.875	102.114	101.989	101.906	7.875	102.114	101.989	101.906	7.500	102.114	101.989	101.906	
8.000	102.541	102.440	102.376	8.000	102.541	102.440	102.376	7.625	102.541	102.440	102.376	
8.125	102.907	102.806	102.742	8.125	102.907	102.806	102.742	7.750	102.907	102.806	102.742	
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				
3.250				3.250				5.375				
3.375				3.375				5.500				
3.500	87.438	87.653	87.712	3.500	87.438	87.653	87.712	5.625				
3.625	87.982	88.197	88.256	3.625	87.982	88.197	88.256	5.750	93.451	93.397	93.360	
3.750	89.130	89.325	89.370	3.750	89.130	89.325	89.370	5.875	94.677	94.681	94.673	
3.875	90.261	90.285	90.308	3.875	90.261	90.285	90.308	6.000	95.245	95.249	95.241	
4.000	90.607	90.662	90.707	4.000	90.607	90.662	90.707	6.125	96.380	96.177	96.032	
4.125	91.012	91.206	91.251	4.125	91.012	91.206	91.251	6.250	97.099	96.896	96.693	
4.250	92.216	92.263	92.310	4.250	92.216	92.263	92.310	6.375	97.652	97.613	97.574	
4.375	92.309	92.233	92.264	4.375	92.309	92.233	92.264	6.500	98.199	98.160	98.121	
4.500	92.852	93.026	93.057	4.500	92.852	93.026	93.057	6.625	98.661	98.622	98.583	
4.625	93.394	93.567	93.598	4.625	93.394	93.567	93.598	6.750	98.954	98.907	98.860	
4.750	93.774	93.774	93.774	4.750	93.774	93.774	93.774	6.875	99.485	99.410	99.374	
4.875	94.112	94.264	94.282	4.875	94.112	94.264	94.282	7.000	100.064	99.990	99.954	
5.000	94.400	94.553	94.570	5.000	94.400	94.553	94.570	7.125	100.546	100.471	100.435	
5.125	94.935	95.087	95.105	5.125	94.935	95.087	95.105	7.250	100.241	100.104	100.054	
5.250	95.294	95.425	95.429	5.250	95.294	95.425	95.429	7.375	100.782	100.645	100.595	
5.375	95.576	95.708	95.711	5.375	95.576	95.708	95.711	7.500	101.238	101.101	101.051	
5.500	96.102	96.234	96.237	5.500	96.102	96.234	96.237	7.625	101.751	101.614	101.564	
5.625	96.619	96.751	96.754	5.625	96.619	96.751	96.754	7.750	101.448	101.332	101.238	
5.750	96.927	97.038	97.028	5.750	96.927	97.038	97.028	7.875	99.457	99.332	99.207	
5.875	97.188	97.299	97.289	5.875	97.188	97.299	97.289	8.000	99.741	99.616	99.491	
6.000				6.000				8.125	99.961	99.836	99.711	
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	98.199	98.160	98.121	6.125	96.380	96.177	96.032	4.500	90.022	90.071	90.102	
6.625	98.661	98.622	98.583	6.250	97.099	96.896	96.693	4.625	90.562	90.611	90.642	
6.750	98.954	98.907	98.860	6.375	97.652	97.613	97.574	4.750	90.149	90.149	90.149	
6.875	99.485	99.410	99.374	6.500	98.199	98.160	98.121	4.875	90.288	90.288	90.288	
7.000	100.064	99.990	99.954	6.625	98.661	98.622	98.583	5.000	90.613	90.613	90.613	
7.125	100.546	100.471	100.435	6.750	98.954	98.907	98.860	5.125	91.017	90.969	90.987	
7.250	100.241	100.104	100.054	6.875	99.485	99.410	99.374	5.250	92.526	92.510	92.495	
7.375	100.782	100.645	100.595	7.000	100.064	99.990	99.954	5.375	92.449	92.433	92.418	
7.500	101.238	101.101	101.051	7.125	100.546	100.471	100.435	5.500	92.606	92.590	92.575	
7.625	101.751	101.614	101.564	7.250	100.241	100.104	100.054	5.625	92.933	92.917	92.901	
7.750	101.448	101.332	101.238	7.375	100.782	100.645	100.595	5.750	93.981	93.949	93.918	
7.875	99.457	99.332	99.207	7.500	101.238	101.101	101.051	5.875	94.348	94.316	94.285	
8.000	99.741	99.616	99.491	7.625	101.751	101.614	101.564	6.000	94.731	94.700	94.669	
8.125	99.961	99.836	99.711	7.750	101.448	101.332	101.238	6.125	95.091	95.059	95.028	
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	98.421	98.382	98.343	6.375	98.421	98.382	98.343	6.000	96.404	96.438	96.430	
6.500	98.968	98.929	98.890	6.500	98.968	98.929	98.890	6.125	97.263	97.060	96.970	
6.625	99.430	99.391	99.352	6.625	99.430	99.391	99.352	6.250	97.788	97.585	97.452	
6.750	99.985	99.938	99.891	6.750	99.985	99.938	99.891	6.375	98.421	98.382	98.343	
6.875	100.200	100.153	100.106	6.875	100.200	100.153	100.106	6.500	98.968	98.929	98.890	
7.000	100.779	100.732	100.685	7.000	100.779	100.732	100.685	6.625	99.430	99.391	99.352	
7.125	101.178	101.131	101.084	7.125	101.178	101.131	101.084	6.750	99.985	99.938	99.891	
7.250	101.648	101.523	101.398	7.250	101.648	101.523	101.398	6.875	100.200	100.153	100.106	
7.375	101.854	101.729	101.604	7.375	101.854	101.729	101.604	7.000	100.779	100.732	100.685	
7.500	102.183	102.058	101.933	7.500	102.183	102.058	101.933	7.125	101.178	101.131	101.084	
7.625	102.448	102.323	102.198	7.625	102.448	102.323	102.198	7.250	101.648	101.523	101.398	
7.750	102.473	102.357	102.263	7.750	102.473	102.357	102.263	7.375	101.854	101.729	101.604	
7.875	102.114	101.989	101.906	7.875	102.114	101.989	101.906	7.500	102.183	102.058	101.933	
8.000	102.541	102.440	102.376	8.000	102.541	102.440	102.376	7.625	102.448	102.323	102.198	
8.125	102.907	102.806	102.742	8.125	102.907	102.806	102.742	7.750	102.473	102.357	102.263	
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	92.852	93.026	93.057	4.500	92.852	93.026	93.057	6.625	98.661	98.622	98.583	
4.625	93.394	93.567	93.598	4.625	93.394	93.567	93.598	6.750	98.954	98.907	98.860	
4.750	93.774	93.774	93.774	4.750	93.774	93.774	93.774	6.875	99.485	99.410	99.374	
4.875	94.112	94.264	94.282	4.875	94.112	94.264	94.282	7.000	100.064	99.990	99.954	
5.000	94.400	94.553	94.570	5.000	94.400	94.553	94.570	7.125	100.546	100.471	100.435	
5.125	94.935	95.087	95.105	5.125	94.935	95.087	95.105	7.250	100.241	100.104	100.054	
5.250	95.294	95.425	95.429	5.250	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

Effective Time:
8:21:37 AM

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375				5.375				5.000				
5.500				5.500				5.125				
5.625				5.625				5.250				
5.750	93.252	93.233	93.036	5.750	93.252	93.233	93.036	5.375				
5.875	95.552	95.606	95.597	5.875	95.552	95.606	95.597	5.500				
6.000	96.369	96.423	96.415	6.000	96.369	96.423	96.415	5.625				
6.125	97.263	97.060	96.925	6.125	97.263	97.060	96.925	5.750	93.252	93.233	93.036	
6.250	97.538	97.585	97.382	6.250	97.538	97.585	97.382	5.875	95.552	95.606	95.597	
6.375	98.421	98.382	98.343	6.375	98.421	98.382	98.343	6.000	96.369	96.423	96.415	
6.500	98.968	98.929	98.890	6.500	98.968	98.929	98.890	6.125	97.263	97.060	96.925	
6.625	99.430	99.391	99.352	6.625	99.430	99.391	99.352	6.250	97.538	97.585	97.382	
6.750	99.735	99.688	99.641	6.750	99.735	99.688	99.641	6.375	98.421	98.382	98.343	
6.875	100.200	100.153	100.106	6.875	100.200	100.153	100.106	6.500	98.968	98.929	98.890	
7.000	100.779	100.732	100.685	7.000	100.779	100.732	100.685	6.625	99.430	99.391	99.352	
7.125	101.178	101.131	101.084	7.125	101.178	101.131	101.084	6.750	99.735	99.688	99.641	
7.250	101.398	101.273	101.398	7.250	101.398	101.273	101.398	6.875	100.200	100.153	100.106	
7.375	101.854	101.729	101.604	7.375	101.854	101.729	101.604	7.000	100.779	100.732	100.685	
7.500	102.183	102.058	101.933	7.500	102.183	102.058	101.933	7.125	101.178	101.131	101.084	
7.625	102.448	102.323	102.198	7.625	102.448	102.323	102.198	7.250	101.398	101.273	101.398	
7.750	102.473	102.357	102.263	7.750	102.473	102.357	102.263	7.375	101.854	101.729	101.604	
7.875	102.114	101.989	101.864	7.875	102.114	101.989	101.864	7.500	102.183	102.058	101.933	
8.000	102.463	102.272	102.147	8.000	102.463	102.272	102.147	7.625	102.448	102.323	102.198	
8.125	102.617	102.510	102.446	8.125	102.617	102.510	102.446	7.750	102.473	102.357	102.263	
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				
3.250				3.250				5.375				
3.375				3.375				5.500				
3.500	87.461	87.676	87.735	3.500	87.461	87.676	87.735	5.625				
3.625	87.976	88.191	88.250	3.625	87.976	88.191	88.250	5.750	93.451	93.397	93.360	
3.750	89.208	89.402	89.447	3.750	89.208	89.402	89.447	5.875	94.611	94.635	94.627	
3.875	90.261	90.285	90.308	3.875	90.261	90.285	90.308	6.000	95.178	95.202	95.194	
4.000	90.607	90.679	90.724	4.000	90.607	90.679	90.724	6.125	96.380	96.177	95.974	
4.125	90.997	91.191	91.236	4.125	90.997	91.191	91.236	6.250	97.099	96.896	96.693	
4.250	92.216	92.263	92.310	4.250	92.216	92.263	92.310	6.375	97.652	97.613	97.574	
4.375	92.349	92.272	92.303	4.375	92.349	92.272	92.303	6.500	98.199	98.160	98.121	
4.500	92.855	93.029	93.060	4.500	92.855	93.029	93.060	6.625	98.661	98.622	98.583	
4.625	93.357	93.531	93.562	4.625	93.357	93.531	93.562	6.750	98.954	98.907	98.860	
4.750	93.774	93.785	93.803	4.750	93.774	93.785	93.803	6.875	99.420	99.366	99.330	
4.875	94.131	94.284	94.301	4.875	94.131	94.284	94.301	7.000	99.919	99.865	99.829	
5.000	94.370	94.523	94.540	5.000	94.370	94.523	94.540	7.125	100.301	100.247	100.211	
5.125	94.849	95.001	95.019	5.125	94.849	95.001	95.019	7.250	100.210	100.085	99.960	
5.250	95.332	95.214	95.217	5.250	95.332	95.214	95.217	7.375	100.835	100.718	100.668	
5.375	95.554	95.686	95.690	5.375	95.554	95.686	95.690	7.500	101.187	101.070	101.020	
5.500	96.010	96.142	96.145	5.500	96.010	96.142	96.145	7.625	101.447	101.329	101.279	
5.625	96.445	96.577	96.580	5.625	96.445	96.577	96.580	7.750	101.448	101.332	101.238	
5.750	96.928	97.039	97.028	5.750	96.928	97.039	97.028	7.875	99.457	99.332	99.207	
5.875	97.355	97.216	97.205	5.875	97.355	97.216	97.205	8.000	99.741	99.616	99.491	
6.000				6.000				8.125	99.961	99.836	99.711	
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	98.199	98.160	98.121	6.125	96.380	96.177	95.974	4.500	89.997	90.045	90.097	
6.625	98.661	98.622	98.583	6.250	97.099	96.896	96.693	4.625	90.485	90.534	90.585	
6.750	98.954	98.907	98.860	6.375	97.652	97.613	97.574	4.750	90.149	90.149	90.149	
6.875	99.420	99.366	99.330	6.500	98.199	98.160	98.121	4.875	90.288	90.288	90.288	
7.000	99.919	99.865	99.829	6.625	98.661	98.622	98.583	5.000	90.613	90.613	90.613	
7.125	100.301	100.247	100.211	6.750	98.954	98.907	98.860	5.125	90.851	90.803	90.841	
7.250	100.210	100.085	99.960	6.875	99.420	99.366	99.330	5.250	92.526	92.510	92.495	
7.375	100.835	100.718	100.668	7.000	99.919	99.865	99.829	5.375	92.449	92.433	92.418	
7.500	101.187	101.070	101.020	7.125	100.301	100.247	100.211	5.500	92.606	92.590	92.575	
7.625	101.447	101.329	101.279	7.250	100.210	100.085	99.960	5.625	92.683	92.667	92.651	
7.750	101.448	101.332	101.238	7.375	100.835	100.718	100.668	5.750	93.981	93.949	93.918	
7.875	99.457	99.332	99.207	7.500	101.187	101.070	101.020	5.875	94.348	94.316	94.285	
8.000	99.741	99.616	99.491	7.625	101.447	101.329	101.279	6.000	94.731	94.700	94.669	
8.125	99.961	99.836	99.711	7.750	101.448	101.332	101.238	6.125	95.091	95.059	95.028	
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	98.421	98.382	98.343	6.375	98.421	98.382	98.343	6.000	96.369	96.423	96.415	
6.500	98.968	98.929	98.890	6.500	98.968	98.929	98.890	6.125	97.263	97.060	96.925	
6.625	99.430	99.391	99.352	6.625	99.430	99.391	99.352	6.250	97.538	97.585	97.382	
6.750	99.735	99.688	99.641	6.750	99.735	99.688	99.641	6.375	98.421	98.382	98.343	
6.875	100.200	100.153	100.106	6.875	100.200	100.153	100.106	6.500	98.968	98.929	98.890	
7.000	100.779	100.732	100.685	7.000	100.779	100.732	100.685	6.625	99.430	99.391	99.352	
7.125	101.178	101.131	101.084	7.125	101.178	101.131	101.084	6.750	99.735	99.688	99.641	
7.250	101.398	101.273	101.398	7.250	101.398	101.273	101.398	6.875	100.200	100.153	100.106	
7.375	101.854	101.729	101.604	7.375	101.854	101.729	101.604	7.000	100.779	100.732	100.685	
7.500	102.183	102.058	101.933	7.500	102.183	102.058	101.933	7.125	101.178	101.131	101.084	
7.625	102.448	102.323	102.198	7.625	102.448	102.323	102.198	7.250	101.398	101.273	101.398	
7.750	102.473	102.357	102.263	7.750	102.473	102.357	102.263	7.375	101.854	101.729	101.604	
7.875	102.114	101.989	101.864	7.875	102.114	101.989	101.864	7.500	102.183	102.058	101.933	
8.000	102.463	102.272	102.147	8.000	102.463	102.272	102.147	7.625	102.448	102.323	102.198	
8.125	102.617	102.510	102.446	8.125	102.617	102.510	102.446	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 5 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	92.855	93.029	93.060	4.500	92.855	93.029	93.060	6.625	98.661	98.622	98.583	
4.625	93.357	93.531	93.562	4.625	93.357	93.531	93.562	6.750	98.954	98.907	98.860	
4.750	93.774	93.785	93.803	4.750	93.774	93.785	93.803	6.875	99.420	99.366	99.330	
4.875	94.131	94.284	94.301	4.875	94.131	94.284	94.301	7.000	99.919	99.865	99.829	
5.000	94.370	94.523	94.540	5.000	94.370	94.523						



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:
 8:21:37 AM

Government DPA

BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750				6.750				6.750			
6.875				6.875				6.875			
7.000				7.000				7.000			
7.125	96.057	95.820	95.520	7.125	93.457	93.220	92.920	7.125			
7.250	97.498	97.200	96.900	7.250	94.898	94.600	94.300	7.250			
7.375	97.962	97.664	97.364	7.375	95.362	95.064	94.764	7.375			
7.500	98.406	98.108	97.808	7.500	95.806	95.508	95.208	7.500			
7.625	98.799	98.501	98.201	7.625	96.199	95.901	95.601	7.625			
7.750	99.651	99.294	98.994	7.750	97.051	96.694	96.394	7.750			
7.875	100.075	99.718	99.418	7.875	97.475	97.118	96.818	7.875			
8.000	100.489	100.132	99.832	8.000	97.889	97.532	97.232	8.000			
8.125	100.852	100.495	100.195	8.125	98.252	97.895	97.595	8.125			
8.250	101.196	100.839	100.539	8.250	98.596	98.239	97.939	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.