



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



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:
1:48:37 PM

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	87.493	87.493	87.407	
5.750				5.750				5.125	88.505	88.505	88.426	
5.875	92.415	92.415	92.359	5.875	92.415	92.415	92.359	5.250	89.345	89.345	89.272	
6.000	93.013	93.013	92.963	6.000	93.013	93.013	92.963	5.375	89.873	89.873	89.806	
6.125	93.691	93.691	93.617	6.125	93.691	93.691	93.617	5.500	90.772	90.772	90.697	
6.250	95.145	95.130	95.109	6.250	95.145	95.130	95.109	5.625	91.453	91.453	91.384	
6.375	95.968	95.952	95.932	6.375	95.968	95.952	95.932	5.750	92.454	92.454	92.391	
6.500	96.529	96.513	96.492	6.500	96.529	96.513	96.492	5.875	93.056	93.056	93.000	
6.625	97.129	97.098	97.071	6.625	97.129	97.098	97.071	6.000	94.763	94.717	94.703	
6.750	97.848	97.817	97.789	6.750	97.848	97.817	97.789	6.125	95.528	95.483	95.469	
6.875	98.365	98.334	98.306	6.875	98.365	98.334	98.306	6.250	96.214	96.168	96.154	
7.000	98.834	98.803	98.776	7.000	98.834	98.803	98.776	6.375	96.805	97.010	96.996	
7.125	99.352	99.306	99.264	7.125	99.352	99.306	99.264	6.500	97.610	97.565	97.551	
7.250	99.893	99.846	99.805	7.250	99.893	99.846	99.805	6.625	98.175	98.123	98.109	
7.375	100.351	100.304	100.263	7.375	100.351	100.304	100.263	6.750	98.813	98.760	98.746	
7.500	100.829	100.782	100.741	7.500	100.829	100.782	100.741	6.875	99.132	99.330	99.316	
7.625	101.178	101.131	101.090	7.625	101.178	101.131	101.090	7.000	99.609	99.807	99.793	
7.750	101.561	101.482	101.392	7.750	101.561	101.482	101.392	7.125	100.215	100.162	100.149	
7.875	101.949	101.870	101.780	7.875	101.949	101.870	101.780	7.250	100.247	100.171	100.144	
8.000	102.261	102.173	102.085	8.000	102.261	102.173	102.085	7.375	100.746	100.671	100.643	
8.125	102.516	102.471	102.401	8.125	102.516	102.471	102.401	7.500	101.177	101.102	101.074	
8.250	102.630	102.653	102.467	8.250	102.630	102.653	102.467	7.625	101.500	101.425	101.397	
8.375	102.903	102.942	102.752	8.375	102.903	102.942	102.752	7.750	101.561	101.482	101.392	
8.500	103.216	103.271	103.079	8.500	103.216	103.271	103.079	7.875	102.007	101.899	101.830	
8.625	103.619	103.674	103.482	8.625	103.619	103.674	103.482	8.000	102.252	102.173	102.084	

Conventional 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	94.474	94.611	94.617	5.000	94.445	94.609	94.611					
5.125	94.668	94.774	94.773	5.125	94.901	95.088	94.837					
5.250	95.071	95.163	95.158	5.250	95.260	95.458	95.204					
5.375	95.535	95.587	95.580	5.375	95.681	95.842	95.835					
5.500	95.916	95.877	95.871	5.500	95.924	96.074	96.064					
5.625	96.349	96.264	96.250	5.625	96.380	96.545	96.532					
5.750	96.459	96.638	96.621	5.750	96.724	96.901	96.885					
5.875	97.456	97.383	97.361	5.875	97.456	97.516	97.497					
6.000	97.849	97.814	97.795	6.000	97.849	97.958	97.935					
6.125	98.025	98.152	98.136	6.125	98.261	98.404	98.378					
6.250	98.523	98.495	98.466	6.250	98.575	98.732	98.702					
6.375	98.982	98.923	98.894	6.375	98.982	99.075	99.043					
6.500	99.305	99.380	99.349	6.500	99.311	99.477	99.446					
6.625	99.395	99.516	99.477	6.625	99.573	99.694	99.655					
6.750	99.858	99.820	99.779	6.750	99.858	99.984	99.942					
6.875	100.290	100.203	100.123	6.875	100.290	100.290	100.246					
7.000	100.574	100.669	100.625	7.000	100.574	100.688	100.644					

Conventional 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	97.515	97.606	97.607	6.750	97.169	97.117	97.103	5.125	91.623	91.852	91.580	
6.875	97.998	98.108	98.106	6.875	97.741	97.688	97.674	5.250	92.067	92.025	91.980	
7.000	98.514	98.598	98.593	7.000	98.231	98.179	98.165	5.375	92.572	92.530	92.485	
7.125	98.909	99.028	99.023	7.125	98.666	98.591	98.563	5.500	94.419	94.389	94.361	
7.250	99.608	99.676	99.665	7.250	99.203	99.128	99.100	5.625	94.469	94.647	94.624	
7.375	99.997	100.076	100.062	7.375	99.704	99.628	99.601	5.750	95.412	95.354	95.324	
7.500	100.476	100.499	100.483	7.500	100.149	100.073	100.046	5.875	95.898	95.840	95.810	
7.625	100.782	100.866	100.849	7.625	100.454	100.378	100.350	6.000	96.364	96.306	96.276	
7.750	101.018	100.948	100.902	7.750	100.725	100.618	100.549	6.125	96.951	96.892	96.862	
7.875	101.489	101.381	101.312	7.875	101.188	101.081	101.012	6.250	97.443	97.385	97.355	
8.000	101.936	101.829	101.760	8.000	99.663	99.592	99.548	6.375	97.895	97.837	97.807	
8.125	102.170	102.062	101.993	8.125	100.192	100.030	99.928	6.500	98.204	98.145	98.115	
8.250	100.238	100.093	100.034	8.250	100.745	100.602	100.542	6.625	98.186	98.100	97.996	
8.375	100.480	100.334	100.276	8.375	101.019	100.874	100.815	6.750	98.654	98.567	98.463	
8.500	100.731	100.584	100.527	8.500	98.253	98.130	97.635	6.875	99.077	98.990	98.886	
8.625	100.988	100.840	100.785	8.625				7.000	99.333	99.246	99.143	

Conventional Fixed Adjustments

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125	
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250	
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500	
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-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	



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

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

Conventional 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	95.343	95.280	95.217	5.250				5.250				
5.375	95.702	95.639	95.576	5.375				5.375				
5.500	96.061	95.998	95.935	5.500				5.500				
5.625	96.420	96.357	96.294	5.625	95.437	95.374	95.311	5.625	94.613	94.550	94.487	
5.750	96.780	96.717	96.654	5.750	96.105	95.792	95.729	5.750	95.078	95.015	94.952	
5.875	97.140	97.077	97.014	5.875	96.524	96.461	96.398	5.875	95.544	95.481	95.418	
6.000	97.612	97.549	97.486	6.000	96.943	96.880	96.817	6.000	96.085	96.022	95.959	
6.125	97.961	97.898	97.835	6.125	97.363	97.300	97.237	6.125	96.552	96.489	96.426	
6.250	98.160	98.097	98.034	6.250	97.784	97.721	97.658	6.250	96.843	96.780	96.717	
6.375	98.497	98.434	98.371	6.375	98.206	98.143	98.080	6.375	97.311	97.248	97.185	
6.500	98.694	98.631	98.568	6.500	98.454	98.391	98.328	6.500	97.779	97.716	97.654	
6.625	99.030	98.967	98.904	6.625	98.852	98.789	98.726	6.625	98.249	98.186	98.124	
6.750	99.251	99.188	99.125	6.750	99.088	99.025	98.962	6.750	98.546	98.483	98.420	
6.875	99.590	99.527	99.464	6.875	99.485	99.422	99.359	6.875	98.975	98.912	98.850	
7.000	99.789	99.726	99.663	7.000	99.719	99.656	99.593	7.000	99.262	99.198	99.136	
7.125	99.738	99.675	99.612	7.125	99.705	99.642	99.579	7.125	99.256	99.193	99.130	

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	95.321	95.258	95.195	5.250				5.250				
5.375	95.679	95.616	95.553	5.375				5.375				
5.500	96.038	95.975	95.912	5.500				5.500				
5.625	96.397	96.334	96.271	5.625	95.414	95.351	95.288	5.625	94.590	94.527	94.464	
5.750	96.757	96.694	96.631	5.750	95.832	95.769	95.706	5.750	95.055	94.992	94.929	
5.875	97.117	97.054	96.991	5.875	96.251	96.188	96.125	5.875	95.521	95.458	95.395	
6.000	97.340	97.277	97.214	6.000	96.670	96.607	96.544	6.000	95.812	95.749	95.686	
6.125	97.688	97.625	97.562	6.125	97.090	97.027	96.964	6.125	96.279	96.216	96.153	
6.250	97.887	97.824	97.761	6.250	97.511	97.448	97.385	6.250	96.570	96.507	96.444	
6.375	98.224	98.161	98.098	6.375	97.933	97.870	97.807	6.375	97.038	96.975	96.912	
6.500	98.421	98.358	98.295	6.500	98.181	98.118	98.055	6.500	97.507	97.444	97.381	
6.625	98.757	98.694	98.631	6.625	98.579	98.516	98.453	6.625	97.976	97.913	97.850	
6.750	98.978	98.915	98.852	6.750	98.815	98.752	98.689	6.750	98.255	98.192	98.129	
6.875	99.317	99.254	99.191	6.875	99.212	99.149	99.086	6.875	98.702	98.639	98.576	
7.000	99.516	99.453	99.390	7.000	99.446	99.383	99.320	7.000	98.968	98.905	98.842	
7.125	99.715	99.652	99.589	7.125	99.682	99.619	99.556	7.125	99.233	99.170	99.107	

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				6.000				4.375				
6.125				6.125				4.500				
6.250	95.145	95.130	95.109	6.250	95.145	95.130	95.109	4.625				
6.375	95.718	95.702	95.682	6.375	95.968	95.952	95.932	4.750				
6.500	96.279	96.263	96.242	6.500	96.279	96.263	96.242	4.875				
6.625	96.879	96.848	96.821	6.625	97.129	97.098	97.071	5.000	94.224	94.216	94.203	
6.750	97.598	97.567	97.539	6.750	97.598	97.567	97.539	5.125	94.418	94.411	94.398	
6.875	98.115	98.084	98.056	6.875	98.115	98.084	98.056	5.250	94.821	94.814	94.806	
7.000	98.905	98.852	98.839	7.000	98.905	98.852	98.839	5.375	95.054	95.047	95.039	
7.125	99.352	99.306	99.286	7.125	99.352	99.306	99.286	5.500	95.536	95.508	95.478	
7.250	99.893	99.846	99.805	7.250	99.893	99.846	99.805	5.625	95.941	95.912	95.883	
7.375	100.395	100.319	100.292	7.375	100.395	100.319	100.292	5.750	96.203	96.175	96.145	
7.500	100.905	100.829	100.802	7.500	100.905	100.829	100.802	5.875	96.479	96.462	96.445	
7.625	101.280	101.205	101.177	7.625	101.280	101.205	101.177	6.000	96.647	96.630	96.613	

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	92.871	92.850	92.822									
4.875	93.021	93.000	92.972									
5.000	93.355	93.333	93.305									
5.125	93.744	93.722	93.695									
5.250	94.187	94.144	94.100									
5.375	94.710	94.668	94.623									
5.500	95.228	95.185	95.140									
5.625	95.707	95.664	95.620									
5.750	96.069	96.027	95.982									
5.875	96.418	96.375	96.330									
6.000	97.057	96.993	96.938									

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				6.000				4.375				
6.125				6.125				4.500				
6.250	95.145	95.130	95.109	6.250	95.145	95.130	95.109	4.625				
6.375	95.718	95.702	95.682	6.375	95.968	95.952	95.932	4.750				
6.500	96.279	96.263	96.242	6.500	96.279	96.263	96.242	4.875				
6.625	96.879	96.848	96.821	6.625	97.129	97.098	97.071	5.000	94.224	94.216	94.203	
6.750	97.598	97.567	97.539	6.750	97.598	97.567	97.539	5.125	94.418	94.411	94.398	
6.875	98.115	98.084	98.056	6.875	98.115	98.084	98.056	5.250	94.821	94.814	94.806	
7.000	98.584	98.553	98.526	7.000	98.584	98.553	98.526	5.375	95.054	95.047	95.039	
7.125	99.102	99.056	99.014	7.125	99.102	99.056	99.014	5.500	95.536	95.508	95.478	
7.250	99.643	99.596	99.555	7.250	99.643	99.596	99.555	5.625	95.941	95.912	95.883	
7.375	100.101	100.054	100.013	7.375	100.101	100.054	100.013	5.750	96.203	96.175	96.145	
7.500	100.579	100.532	100.491	7.500	100.579	100.532	100.491	5.875	96.479	96.462	96.445	
7.625	100.928	100.881	100.840	7.625	100.928	100.881	100.840	6.000	96.647	96.630	96.613	

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	92.871	92.850	92.822									
4.875	93.021	93.000	92.972									
5.000	93.355	93.333	93.305									
5.125	93.744	93.722	93.695									
5.250	94.187	94.144	94.100									
5.375	94.710	94.668	94.623									
5.500	95.228	95.185	95.140									
5.625	95.707	95.664	95.620									
5.750	96.069	96.027	95.982									

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	90.406	90.398	90.390	2.625				2.625				
5.750	91.187	91.179	91.172	2.750				2.750				
5.875	91.784	91.776	91.769	2.875				2.875				
6.000	92.376	92.368	92.361	3.000				3.000				
6.125	93.115	93.099	93.083	3.125				3.125				
6.250	93.867	93.852	93.836	3.250				3.250				
6.375	95.329	95.460	95.475	3.375				3.375				
6.500	95.868	96.014	96.028	3.500				3.500				
6.625	96.558	96.627	96.621	3.625				3.625				
6.750	97.292	97.383	97.374	3.750				3.750				
6.875	97.775	97.885	97.873	3.875				3.875				
7.000	98.250	98.374	98.359	4.000				4.000				
7.125	98.681	98.796	98.781	4.125				4.125				
7.250	99.389	99.457	99.436	4.250				4.250				
7.375	99.782	99.862	99.838									

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				5.375				5.000				
5.500				5.500				5.125				
5.625				5.625				5.250				
5.750	93.177	93.158	92.960	5.750	93.177	93.158	92.960	5.375				
5.875	95.532	95.601	95.576	5.875	95.532	95.604	95.576	5.500				
6.000	96.352	96.421	96.396	6.000	96.352	96.421	96.396	5.625				
6.125	97.317	97.114	96.939	6.125	97.317	97.114	96.939	5.750	93.177	93.158	92.960	
6.250	97.841	97.638	97.434	6.250	97.841	97.638	97.434	5.875	95.532	95.601	95.576	
6.375	98.371	98.332	98.293	6.375	98.371	98.332	98.293	6.000	96.352	96.421	96.396	
6.500	98.910	98.870	98.831	6.500	98.910	98.870	98.831	6.125	97.317	97.114	96.939	
6.625	99.367	99.328	99.288	6.625	99.367	99.328	99.288	6.250	97.841	97.638	97.434	
6.750	99.981	99.903	99.825	6.750	99.981	99.903	99.825	6.375	98.371	98.332	98.293	
6.875	100.230	100.152	100.074	6.875	100.230	100.152	100.074	6.500	98.910	98.870	98.831	
7.000	100.803	100.725	100.647	7.000	100.803	100.725	100.647	6.625	99.367	99.328	99.288	
7.125	101.195	101.117	101.039	7.125	101.195	101.117	101.039	6.750	99.981	99.903	99.825	
7.250	101.602	101.496	101.443	7.250	101.602	101.496	101.443	6.875	100.230	100.152	100.074	
7.375	101.803	101.678	101.553	7.375	101.803	101.678	101.553	7.000	100.803	100.725	100.647	
7.500	102.127	102.002	101.898	7.500	102.127	102.002	101.898	7.125	101.195	101.117	101.039	
7.625	102.409	102.284	102.175	7.625	102.409	102.284	102.175	7.250	101.602	101.496	101.443	
7.750	102.675	102.520	102.389	7.750	102.675	102.520	102.389	7.375	101.803	101.678	101.553	
7.875	102.516	102.502	102.421	7.875	102.516	102.502	102.421	7.500	102.127	102.002	101.898	
8.000	102.992	102.978	102.897	8.000	102.992	102.978	102.897	7.625	102.409	102.284	102.175	
8.125	103.365	103.101	103.020	8.125	103.365	103.101	103.020	7.750	102.675	102.520	102.389	
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	87.496	87.715	87.757	3.500	87.496	87.715	87.757	5.625				
3.625	88.040	88.259	88.301	3.625	88.040	88.259	88.301	5.750	93.727	93.674	93.626	
3.750	89.184	89.383	89.411	3.750	89.184	89.383	89.411	5.875	94.873	94.913	94.888	
3.875	91.596	91.565	91.534	3.875	91.596	91.565	91.534	6.000	95.443	95.483	95.457	
4.000	91.941	91.910	91.878	4.000	91.941	91.910	91.878	6.125	96.434	96.231	96.028	
4.125	92.233	92.202	92.170	4.125	92.233	92.202	92.170	6.250	97.152	96.949	96.746	
4.250	91.946	92.204	92.212	4.250	91.946	92.204	92.212	6.375	97.603	97.564	97.525	
4.375	92.219	92.147	92.161	4.375	92.219	92.147	92.161	6.500	98.141	98.102	98.063	
4.500	92.762	92.940	92.954	4.500	92.762	92.940	92.954	6.625	98.598	98.559	98.520	
4.625	93.304	93.482	93.496	4.625	93.304	93.482	93.496	6.750	98.950	98.872	98.794	
4.750	93.734	93.734	93.734	4.750	93.734	93.734	93.734	6.875	99.462	99.480	99.427	
4.875	94.018	94.175	94.175	4.875	94.018	94.175	94.175	7.000	100.045	100.064	100.011	
5.000	94.557	94.463	94.464	5.000	94.557	94.463	94.464	7.125	100.532	100.550	100.497	
5.125	95.092	94.999	95.000	5.125	95.092	94.999	95.000	7.250	100.339	100.215	100.122	
5.250	95.211	95.347	95.334	5.250	95.211	95.347	95.334	7.375	100.949	100.691	100.624	
5.375	95.745	95.631	95.617	5.375	95.745	95.631	95.617	7.500	101.417	101.159	101.092	
5.500	96.272	96.159	96.145	5.500	96.272	96.159	96.145	7.625	101.694	101.685	101.619	
5.625	96.542	96.678	96.664	5.625	96.542	96.678	96.664	7.750	101.650	101.495	101.364	
5.750	96.936	97.051	97.023	5.750	96.936	97.051	97.023	7.875	99.722	99.597	99.472	
5.875	97.199	97.314	97.287	5.875	97.199	97.314	97.287	8.000	100.000	99.875	99.750	
6.000				6.000				8.125	100.215	100.090	99.965	
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	98.141	98.102	98.063	6.125	96.434	96.231	96.028	4.500	89.933	89.985	90.000	
6.625	98.598	98.559	98.520	6.250	97.152	96.949	96.746	4.625	90.473	90.526	90.540	
6.750	98.950	98.872	98.794	6.375	97.603	97.564	97.525	4.750	90.109	90.109	90.109	
6.875	99.462	99.480	99.427	6.500	98.141	98.102	98.063	4.875	90.248	90.248	90.248	
7.000	100.045	100.064	100.011	6.625	98.598	98.559	98.520	5.000	90.571	90.571	90.571	
7.125	100.532	100.550	100.497	6.750	98.950	98.872	98.794	5.125	90.927	90.884	90.884	
7.250	100.339	100.215	100.122	6.875	99.462	99.480	99.427	5.250	92.539	92.515	92.492	
7.375	100.949	100.691	100.624	7.000	100.045	100.064	100.011	5.375	92.461	92.437	92.414	
7.500	101.417	101.159	101.092	7.125	100.532	100.550	100.497	5.500	92.617	92.593	92.570	
7.625	101.694	101.685	101.619	7.250	100.339	100.215	100.122	5.625	92.941	92.918	92.895	
7.750	101.650	101.495	101.364	7.375	100.949	100.691	100.624	5.750	93.988	93.964	93.941	
7.875	99.722	99.597	99.472	7.500	101.417	101.159	101.092	5.875	94.349	94.325	94.302	
8.000	100.000	99.875	99.750	7.625	101.694	101.685	101.619	6.000	94.725	94.701	94.678	
8.125	100.215	100.090	99.965	7.750	101.650	101.495	101.364	6.125	95.073	95.049	95.026	
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	98.371	98.332	98.293	6.375	98.371	98.332	98.293	6.000	96.352	96.421	96.396	
6.500	98.910	98.870	98.831	6.500	98.910	98.870	98.831	6.125	97.317	97.114	96.939	
6.625	99.367	99.328	99.288	6.625	99.367	99.328	99.288	6.250	97.841	97.638	97.434	
6.750	99.981	99.903	99.825	6.750	99.981	99.903	99.825	6.375	98.371	98.332	98.293	
6.875	100.230	100.152	100.074	6.875	100.230	100.152	100.074	6.500	98.910	98.870	98.831	
7.000	100.803	100.725	100.647	7.000	100.803	100.725	100.647	6.625	99.367	99.328	99.288	
7.125	101.195	101.117	101.039	7.125	101.195	101.117	101.039	6.750	99.981	99.903	99.825	
7.250	101.602	101.496	101.443	7.250	101.602	101.496	101.443	6.875	100.230	100.152	100.074	
7.375	101.803	101.678	101.553	7.375	101.803	101.678	101.553	7.000	100.803	100.725	100.647	
7.500	102.127	102.002	101.898	7.500	102.127	102.002	101.898	7.125	101.195	101.117	101.039	
7.625	102.409	102.284	102.175	7.625	102.409	102.284	102.175	7.250	101.602	101.496	101.443	
7.750	102.675	102.520	102.389	7.750	102.675	102.520	102.389	7.375	101.803	101.678	101.553	
7.875	102.516	102.502	102.421	7.875	102.516	102.502	102.421	7.500	102.127	102.002	101.898	
8.000	102.992	102.978	102.897	8.000	102.992	102.978	102.897	7.625	102.409	102.284	102.175	
8.125	103.365	103.101	103.020	8.125	103.365	103.101	103.020	7.750	102.675	102.520	102.389	
FHA 15 Yr Fixed HB Streamline				FHA 10 Yr Fixed HB 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	92.762	92.940	92.954	4.500	92.762	92.940	92.954	6.625	98.598	98.559	98.520	
4.625	93.304	93.482	93.496	4.625	93.304	93.482	93.496	6.750	98.950	98.872	98.794	
4.750	93.734	93.734	93.734	4.750	93.734	93.734	93.734	6.875	99.462	99.480	99.427	
4.875	94.018	94.175	94.175	4.875	94.018	94.175	94.175	7.000	100.045	100.064	100.011	
5.000	94.557	94.463	94.464	5.000	94.557	94.463	94.464	7.125	100.532	100.550	100.497	
5.125	95.092	94.999	95.000	5.125	95.092	94.999	95.000	7.250	100.339	100.215	100.122	
5.250	95.211	95.347	95.334	5.250	95.211	95.347	95.334	7.375	100.949	100		



BFF
 BROKERS FIRST FUNDING
 YOUR BFF IN WHOLESALE
 Monday, October 30, 2023

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:
 1:48:37 PM

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	93.177	93.158	92.960	5.750	93.177	93.158	92.960	5.375				
5.875	95.496	95.588	95.563	5.875	95.496	95.588	95.563	5.500				
6.000	96.346	96.407	96.382	6.000	96.346	96.407	96.382	5.625				
6.125	97.317	97.114	96.910	6.125	97.317	97.114	96.910	5.750	93.177	93.158	92.960	
6.250	97.591	97.638	97.434	6.250	97.591	97.638	97.434	5.875	95.496	95.588	95.563	
6.375	98.371	98.332	98.293	6.375	98.371	98.332	98.293	6.000	96.346	96.407	96.382	
6.500	98.910	98.870	98.831	6.500	98.910	98.870	98.831	6.125	97.317	97.114	96.910	
6.625	99.367	99.328	99.288	6.625	99.367	99.328	99.288	6.250	97.591	97.638	97.434	
6.750	99.731	99.903	99.825	6.750	99.731	99.903	99.825	6.375	98.371	98.332	98.293	
6.875	100.230	100.152	100.074	6.875	100.230	100.152	100.074	6.500	98.910	98.870	98.831	
7.000	100.803	100.725	100.647	7.000	100.803	100.725	100.647	6.625	99.367	99.328	99.288	
7.125	101.195	101.117	101.039	7.125	101.195	101.117	101.039	6.750	99.731	99.903	99.825	
7.250	101.352	101.477	101.352	7.250	101.352	101.477	101.352	6.875	100.230	100.152	100.074	
7.375	101.803	101.678	101.553	7.375	101.803	101.678	101.553	7.000	100.803	100.725	100.647	
7.500	102.127	102.002	101.877	7.500	102.127	102.002	101.877	7.125	101.195	101.117	101.039	
7.625	102.409	102.284	102.159	7.625	102.409	102.284	102.159	7.250	101.352	101.477	101.352	
7.750	102.675	102.520	102.389	7.750	102.675	102.520	102.389	7.375	101.803	101.678	101.553	
7.875	102.378	102.317	102.236	7.875	102.378	102.317	102.236	7.500	102.127	102.002	101.877	
8.000	102.690	102.696	102.616	8.000	102.690	102.696	102.616	7.625	102.409	102.284	102.159	
8.125	103.047	103.053	102.972	8.125	103.047	103.053	102.972	7.750	102.675	102.520	102.389	
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	87.519	87.739	87.781	3.500	87.519	87.739	87.781	5.625				
3.625	88.034	88.254	88.296	3.625	88.034	88.254	88.296	5.750	93.727	93.674	93.626	
3.750	89.262	89.461	89.489	3.750	89.262	89.461	89.489	5.875	94.808	94.867	94.842	
3.875	91.596	91.565	91.534	3.875	91.596	91.565	91.534	6.000	95.377	95.436	95.411	
4.000	91.941	91.910	91.878	4.000	91.941	91.910	91.878	6.125	96.184	96.231	96.028	
4.125	92.233	92.202	92.170	4.125	92.233	92.202	92.170	6.250	97.152	96.949	96.746	
4.250	92.196	92.204	92.212	4.250	92.196	92.204	92.212	6.375	97.603	97.564	97.525	
4.375	92.260	92.188	92.202	4.375	92.260	92.188	92.202	6.500	98.141	98.102	98.063	
4.500	92.768	92.945	92.960	4.500	92.768	92.945	92.960	6.625	98.598	98.559	98.520	
4.625	93.271	93.449	93.463	4.625	93.271	93.449	93.463	6.750	98.950	98.872	98.794	
4.750	93.734	93.734	93.734	4.750	93.734	93.734	93.734	6.875	99.405	99.443	99.390	
4.875	94.040	94.197	94.197	4.875	94.040	94.197	94.197	7.000	99.914	99.952	99.899	
5.000	94.532	94.439	94.439	5.000	94.532	94.439	94.439	7.125	100.311	100.349	100.296	
5.125	95.013	94.920	94.920	5.125	95.013	94.920	94.920	7.250	100.339	100.215	100.122	
5.250	95.253	95.389	95.375	5.250	95.253	95.389	95.375	7.375	100.771	100.782	100.716	
5.375	95.728	95.614	95.601	5.375	95.728	95.614	95.601	7.500	101.141	101.153	101.086	
5.500	96.187	96.073	96.060	5.500	96.187	96.073	96.060	7.625	101.512	101.426	101.359	
5.625	96.626	96.512	96.499	5.625	96.626	96.512	96.499	7.750	101.650	101.495	101.364	
5.750	96.939	97.055	97.027	5.750	96.939	97.055	97.027	7.875	99.722	99.597	99.472	
5.875	97.370	97.236	97.208	5.875	97.370	97.236	97.208	8.000	100.000	99.875	99.750	
6.000				6.000				8.125	100.215	100.090	99.965	
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	98.141	98.102	98.063	6.125	96.184	96.231	96.028	4.500	89.912	89.965	89.999	
6.625	98.598	98.559	98.520	6.250	97.152	96.949	96.746	4.625	90.403	90.456	90.490	
6.750	98.950	98.872	98.794	6.375	97.603	97.564	97.525	4.750	90.109	90.109	90.109	
6.875	99.405	99.443	99.390	6.500	98.141	98.102	98.063	4.875	90.248	90.248	90.248	
7.000	99.914	99.952	99.899	6.625	98.598	98.559	98.520	5.000	90.571	90.571	90.571	
7.125	100.311	100.349	100.296	6.750	98.950	98.872	98.794	5.125	90.772	90.729	90.749	
7.250	100.339	100.215	100.122	6.875	99.405	99.443	99.390	5.250	92.539	92.515	92.492	
7.375	100.771	100.782	100.716	7.000	99.914	99.952	99.899	5.375	92.461	92.437	92.414	
7.500	101.141	101.153	101.086	7.125	100.311	100.349	100.296	5.500	92.617	92.593	92.570	
7.625	101.512	101.426	101.359	7.250	100.339	100.215	100.122	5.625	92.691	92.668	92.645	
7.750	101.650	101.495	101.364	7.375	100.771	100.782	100.716	5.750	93.988	93.964	93.941	
7.875	99.722	99.597	99.472	7.500	101.141	101.153	101.086	5.875	94.349	94.325	94.302	
8.000	100.000	99.875	99.750	7.625	101.512	101.426	101.359	6.000	94.725	94.701	94.678	
8.125	100.215	100.090	99.965	7.750	101.650	101.495	101.364	6.125	95.073	95.049	95.026	
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	98.371	98.332	98.293	6.375	98.371	98.332	98.293	6.000	96.346	96.407	96.382	
6.500	98.910	98.870	98.831	6.500	98.910	98.870	98.831	6.125	97.317	97.114	96.910	
6.625	99.367	99.328	99.288	6.625	99.367	99.328	99.288	6.250	97.591	97.638	97.434	
6.750	99.731	99.903	99.825	6.750	99.731	99.903	99.825	6.375	98.371	98.332	98.293	
6.875	100.230	100.152	100.074	6.875	100.230	100.152	100.074	6.500	98.910	98.870	98.831	
7.000	100.803	100.725	100.647	7.000	100.803	100.725	100.647	6.625	99.367	99.328	99.288	
7.125	101.195	101.117	101.039	7.125	101.195	101.117	101.039	6.750	99.731	99.903	99.825	
7.250	101.352	101.477	101.352	7.250	101.352	101.477	101.352	6.875	100.230	100.152	100.074	
7.375	101.803	101.678	101.553	7.375	101.803	101.678	101.553	7.000	100.803	100.725	100.647	
7.500	102.127	102.002	101.877	7.500	102.127	102.002	101.877	7.125	101.195	101.117	101.039	
7.625	102.409	102.284	102.159	7.625	102.409	102.284	102.159	7.250	101.352	101.477	101.352	
7.750	102.675	102.520	102.389	7.750	102.675	102.520	102.389	7.375	101.803	101.678	101.553	
7.875	102.378	102.317	102.236	7.875	102.378	102.317	102.236	7.500	102.127	102.002	101.877	
8.000	102.690	102.696	102.616	8.000	102.690	102.696	102.616	7.625	102.409	102.284	102.159	
8.125	103.047	103.053	102.972	8.125	103.047	103.053	102.972	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 Yr Fixed HB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	92.768	92.945	92.960	4.500	92.768	92.945	92.960	6.625	98.598	98.559	98.520	
4.625	93.271	93.449	93.463	4.625	93.271	93.449	93.463	6.750	98.950	98.872	98.794	
4.750	93.734	93.734	93.734	4.750	93.734	93.734	93.734	6.875	99.405	99.443	99.390	
4.875	94.040	94.197	94.197	4.875	94.040	94.197	94.197	7.000	99.914	99.952	99.899	
5.000	94.532	94.439	94.439	5.000	94.532	94.439	94.439	7.125	100.311	100.349	100.296	
5.125	95.013	94.920	94.920	5.125	95.013	94.920	94.920	7.250	100.339	100.215	100.122	
5.250	95.253	95.389	95.375	5.250	95.253	95.389	95.375	7.375	100			



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:
 1:48:37 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	97.387	97.036	96.736	7.250	94.787	94.436	94.136	7.250			
7.375	97.851	97.500	97.200	7.375	95.251	94.900	94.600	7.375			
7.500	98.295	97.944	97.644	7.500	95.695	95.344	95.044	7.500			
7.625	98.688	98.337	98.037	7.625	96.088	95.737	95.437	7.625			
7.750	99.532	99.118	98.818	7.750	96.932	96.518	96.218	7.750			
7.875	99.956	99.542	99.242	7.875	97.356	96.942	96.642	7.875			
8.000	100.370	99.956	99.656	8.000	97.770	97.356	97.056	8.000			
8.125	100.733	100.319	100.019	8.125	98.133	97.719	97.419	8.125			
8.250	101.077	100.663	100.363	8.250	98.477	98.063	97.763	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.