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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

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				
5.750				5.750				5.125				
5.875	94.671	94.686	94.686	5.875	94.671	94.686	94.686	5.250				
6.000	95.200	95.216	95.216	6.000	95.200	95.216	95.216	5.375				
6.125	95.798	95.767	95.767	6.125	95.798	95.767	95.767	5.500	93.934	93.934	93.941	
6.250	96.786	96.755	96.755	6.250	96.786	96.755	96.755	5.625	94.757	94.758	94.765	
6.375	97.628	97.585	97.557	6.375	97.628	97.585	97.557	5.750	95.484	95.484	95.491	
6.500	98.230	98.187	98.160	6.500	98.230	98.187	98.160	5.875	96.074	96.075	96.082	
6.625	98.651	98.608	98.581	6.625	98.651	98.608	98.581	6.000	96.655	96.655	96.662	
6.750	99.098	99.047	99.034	6.750	99.098	99.047	99.034	6.125	97.332	97.289	97.261	
6.875	99.684	99.633	99.619	6.875	99.684	99.633	99.619	6.250	98.017	97.974	97.947	
7.000	100.232	100.181	100.167	7.000	100.232	100.181	100.167	6.375	98.609	98.566	98.538	
7.125	100.583	100.532	100.518	7.125	100.583	100.532	100.518	6.500	99.164	99.121	99.093	
7.250	100.772	100.701	100.701	7.250	100.772	100.702	100.701	6.625	99.614	99.571	99.543	
7.375	101.290	101.217	101.162	7.375	101.290	101.217	101.162	6.750	100.100	100.299	100.285	
7.500	101.769	101.695	101.640	7.500	101.769	101.695	101.640	6.875	100.633	100.582	100.568	
7.625	102.071	101.998	101.942	7.625	102.071	101.998	101.942	7.000	101.094	101.044	101.030	
7.750	102.170	102.208	102.147	7.750	102.170	102.208	102.147	7.125	101.450	101.649	101.635	
7.875	102.527	102.552	102.498	7.875	102.527	102.552	102.498	7.250	101.325	101.252	101.197	
8.000	102.962	102.952	102.898	8.000	102.962	102.952	102.898	7.375	101.814	101.741	101.685	
8.125	103.241	103.268	103.200	8.125	103.241	103.268	103.200	7.500	102.237	102.164	102.109	
8.250	102.911	102.781	102.636	8.250	102.911	102.781	102.636	7.625	102.225	102.301	102.277	
8.375	102.773	102.777	102.570	8.375	102.773	102.777	102.570	7.750	102.038	102.086	102.006	
8.500	103.053	103.055	102.848	8.500	103.053	103.055	102.848	7.875	102.390	102.391	102.309	
8.625	103.363	103.386	103.164	8.625	103.363	103.386	103.164	8.000	102.717	102.685	102.601	

Conventional 15 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625				4.625								
4.750				4.750								
4.875				4.875								
5.000	95.672	95.891	95.902	5.000	95.451	95.624	95.658					
5.125	95.850	96.032	96.063	5.125	95.916	96.099	96.130					
5.250	96.244	96.417	96.444	5.250	96.275	96.465	96.493					
5.375	96.637	96.836	96.861	5.375	96.645	96.842	96.867					
5.500	96.918	97.118	97.143	5.500	97.071	97.270	97.295					
5.625	97.700	97.649	97.639	5.625	97.735	97.894	97.923					
5.750	98.214	98.163	98.112	5.750	98.214	98.246	98.271					
5.875	98.456	98.655	98.604	5.875	98.706	98.655	98.626					
6.000	99.098	99.046	98.995	6.000	99.098	99.046	99.038					
6.125	99.040	98.982	98.952	6.125	99.040	99.138	98.952					
6.250	99.533	99.474	99.194	6.250	99.533	99.474	99.444					
6.375	99.736	99.927	99.647	6.375	99.986	99.927	99.647					
6.500	100.306	100.248	99.968	6.500	100.306	100.248	100.218					
6.625	100.203	100.162	100.000	6.625	100.225	100.339	100.000					
6.750	100.673	100.586	100.469	6.750	100.673	100.618	100.469					
6.875	101.101	101.014	100.898	6.875	101.101	101.014	100.898					
7.000	101.386	101.299	101.183	7.000	101.386	101.299	101.183					

Conventional 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	
6.750	98.918	98.907	98.913	6.750	98.708	98.658	98.644	5.125	92.736	92.768	92.684	
6.875	99.493	99.453	99.463	6.875	99.243	99.192	99.178	5.250	94.729	94.706	94.706	
7.000	100.039	99.978	99.964	7.000	99.716	99.666	99.652	5.375	95.223	95.200	95.200	
7.125	100.348	100.298	100.284	7.125	100.061	100.010	99.996	5.500	95.646	95.623	95.623	
7.250	100.590	100.653	100.662	7.250	100.283	100.209	100.154	5.625	95.719	95.918	95.867	
7.375	101.069	101.057	101.073	7.375	100.773	100.700	100.644	5.750	96.438	96.379	96.349	
7.500	101.536	101.463	101.459	7.500	101.209	101.135	101.080	5.875	96.924	96.865	96.835	
7.625	101.773	101.737	101.740	7.625	101.514	101.441	101.386	6.000	97.389	97.331	97.301	
7.750	102.102	102.030	101.941	7.750	101.438	101.323	101.241	6.125	97.965	97.907	97.877	
7.875	102.139	102.317	102.230	7.875	101.893	101.778	101.695	6.250	98.453	98.394	98.364	
8.000	102.415	102.592	102.508	8.000	100.759	100.687	100.601	6.375	98.899	98.841	98.811	
8.125	102.653	102.830	102.747	8.125	101.015	100.942	100.859	6.500	99.205	99.146	99.116	
8.250	100.692	100.546	100.444	8.250	101.210	101.064	100.961	6.625	99.003	98.917	98.800	
8.375	100.940	100.794	100.694	8.375	101.498	101.353	101.252	6.750	99.469	99.382	99.265	
8.500	101.199	101.052	100.954	8.500	98.461	98.302	97.782	6.875	99.888	99.802	99.685	
8.625	101.428	101.281	101.185					7.000	100.145	100.058	99.942	

Conventional Fixed Adjustments

Cumulative LPPA 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 LPPA 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 LPPA 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					



YOUR BFF IN WHOLESALE
Thursday, November 2, 2023
Effective Time:
11:19:34 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

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	96.059	95.996	95.933	5.250				5.250				
5.375	96.419	96.356	96.293	5.375				5.375				
5.500	96.779	96.716	96.653	5.500				5.500				
5.625	97.140	97.077	97.014	5.625	96.268	96.205	96.142	5.625	95.266	95.203	95.141	
5.750	97.501	97.438	97.375	5.750	96.689	96.626	96.563	5.750	95.734	95.671	95.609	
5.875	97.863	97.800	97.737	5.875	97.110	97.047	96.984	5.875	96.454	96.391	96.328	
6.000	98.085	98.022	97.959	6.000	97.531	97.468	97.405	6.000	96.746	96.683	96.620	
6.125	98.435	98.372	98.309	6.125	97.954	97.891	97.828	6.125	97.216	97.153	97.090	
6.250	98.669	98.606	98.543	6.250	98.377	98.314	98.251	6.250	97.624	97.561	97.498	
6.375	98.986	98.923	98.860	6.375	98.801	98.738	98.675	6.375	98.075	98.012	97.949	
6.500	99.303	99.240	99.177	6.500	99.070	98.986	98.923	6.500	98.529	98.466	98.403	
6.625	99.619	99.556	99.493	6.625	99.495	99.432	99.369	6.625	98.985	98.922	98.859	
6.750	99.911	99.848	99.785	6.750	99.802	99.708	99.624	6.750	99.409	99.316	99.232	
6.875	100.136	100.042	99.958	6.875	100.113	100.023	99.960	6.875	99.760	99.666	99.582	
7.000	100.377	100.283	100.199	7.000	100.447	100.354	100.270	7.000	100.129	100.036	99.952	
7.125	100.216	100.153	100.090	7.125	100.306	100.243	100.180	7.125	99.936	99.873	99.811	

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	95.786	95.723	95.660	5.250				5.250				
5.375	96.146	96.083	96.020	5.375				5.375				
5.500	96.506	96.443	96.380	5.500				5.500				
5.625	96.867	96.804	96.741	5.625	95.995	95.932	95.869	5.625	95.243	95.180	95.117	
5.750	97.228	97.165	97.102	5.750	96.416	96.353	96.290	5.750	95.711	95.648	95.585	
5.875	97.590	97.527	97.464	5.875	96.837	96.774	96.711	5.875	96.181	96.118	96.055	
6.000	97.812	97.749	97.686	6.000	97.259	97.196	97.133	6.000	96.473	96.410	96.347	
6.125	98.162	98.099	98.036	6.125	97.681	97.618	97.555	6.125	96.943	96.880	96.817	
6.250	98.361	98.298	98.235	6.250	98.104	98.041	97.978	6.250	97.235	97.172	97.109	
6.375	98.699	98.636	98.573	6.375	98.528	98.465	98.402	6.375	97.706	97.643	97.580	
6.500	98.896	98.833	98.770	6.500	98.776	98.713	98.650	6.500	98.178	98.115	98.052	
6.625	99.233	99.170	99.107	6.625	99.177	99.114	99.051	6.625	98.651	98.588	98.525	
6.750	99.455	99.392	99.329	6.750	99.413	99.350	99.287	6.750	98.931	98.868	98.805	
6.875	99.795	99.732	99.669	6.875	99.813	99.750	99.687	6.875	99.381	99.318	99.255	
7.000	99.994	99.931	99.868	7.000	100.047	99.984	99.921	7.000	99.648	99.585	99.522	
7.125	100.193	100.130	100.067	7.125	100.283	100.220	100.157	7.125	99.913	99.850	99.787	

Conventional ARM Adjustments												
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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	-2.250
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	95.200	95.216	95.216	6.000				4.375				
6.125	95.798	95.767	95.767	6.125				4.500				
6.250	96.786	96.755	96.755	6.250	96.450	96.437	96.430	4.625				
6.375	97.321	97.289	97.289	6.375	97.265	97.251	97.244	4.750				
6.500	98.166	98.123	98.095	6.500	98.166	98.123	98.095	4.875				
6.625	98.671	98.628	98.601	6.625	98.671	98.628	98.601	5.000	95.407	95.400	95.385	
6.750	99.270	99.219	99.206	6.750	99.270	99.219	99.206	5.125	95.598	95.591	95.577	
6.875	99.857	99.806	99.792	6.875	99.857	99.806	99.792	5.250	95.994	95.987	95.979	
7.000	100.169	100.369	100.355	7.000	100.169	100.369	100.355	5.375	96.224	96.217	96.209	
7.125	100.853	100.802	100.788	7.125	100.853	100.802	100.788	5.500	96.626	96.609	96.600	
7.250	100.948	100.875	100.819	7.250	100.948	100.875	100.819	5.625	97.011	96.983	96.953	
7.375	101.467	101.394	101.338	7.375	101.467	101.394	101.338	5.750	97.321	97.303	97.264	
7.500	101.965	101.891	101.836	7.500	101.965	101.891	101.836	5.875	97.715	97.696	97.659	
7.625	102.341	102.268	102.212	7.625	102.341	102.268	102.212	6.000	97.888	97.869	97.834	

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	94.058	94.037	94.007									
4.875	94.202	94.180	94.151									
5.000	94.535	94.514	94.484									
5.125	94.922	94.900	94.871									
5.250	95.397	95.354	95.309									
5.375	95.917	95.874	95.829									
5.500	96.428	96.385	96.340									
5.625	96.900	96.857	96.812									
5.750	97.258	97.215	97.170									
5.875	97.600	97.557	97.512									
6.000	98.165	98.122	98.077									

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	95.200	95.216	95.216	6.000				4.375				
6.125	95.798	95.767	95.767	6.125				4.500				
6.250	96.786	96.755	96.755	6.250	96.450	96.437	96.430	4.625				
6.375	97.321	97.289	97.289	6.375	97.265	97.251	97.244	4.750				
6.500	97.813	97.800	97.793	6.500	97.813	97.800	97.793	4.875				
6.625	98.262	98.248	98.241	6.625	98.262	98.248	98.241	5.000	95.407	95.400	95.385	
6.750	98.933	98.904	98.883	6.750	98.933	98.904	98.883	5.125	95.598	95.591	95.577	
6.875	99.451	99.423	99.402	6.875	99.451	99.423	99.152	5.250	95.994	95.987	95.979	
7.000	99.911	99.882	99.861	7.000	99.911	99.882	99.611	5.375	96.224	96.217	96.209	
7.125	100.366	100.088	100.067	7.125	100.116	100.088	100.067	5.500	96.626	96.609	96.600	
7.250	100.673	100.629	100.595	7.250	100.423	100.379	100.345	5.625	97.011	96.983	96.953	
7.375	101.135	101.092	101.057	7.375	100.885	100.842	100.807	5.750	97.321	97.303	97.264	
7.500	101.579	101.285	101.501	7.500	101.329	101.285	101.251	5.875	97.715	97.696	97.659	
7.625	101.639	101.596	101.561	7.625	101.639	101.596	101.561	6.000	97.888	97.869	97.834	

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	94.058	94.037	94.007									
4.875	94.202	94.180	94.151									
5.000	94.535	94.514	94.484									
5.125	94.922	94.900	94.871									
5.250	95.397	95.354	95.309									
5.375	95.917	95.874	95.829									
5.500	96.428	96.385	96.340									
5.625	96.900	96.857	96.812									
5.750	97.258	97.215	97.170									

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	91.893	91.886	91.878	2.625				2.625				
5.750	92.669	92.661	92.654	2.750				2.750				
5.875	93.261	93.253	93.245	2.875				2.875				
6.000	93.845	93.837	93.830	3.000				3.000				
6.125	94.524	94.509	94.496	3.125				3.125				
6.250	95.269	95.253	95.240	3.250				3.250				
6.375	96.904	97.023	96.998	3.375				3.375				
6.500	97.349	97.475	97.448	3.500				3.500				
6.625	97.971	98.095	98.068	3.625				3.625				
6.750	98.596	98.683	98.679	3.750				3.750				
6.875	99.078	99.172	99.165	3.875				3.875				
7.000	99.458	99.555	99.545	4.000				4.000				
7.125	99.961	100.054	100.044	4.125				4.125				
7.250	100.389	100.452	100.451	4.250				4.250				
7.375	100.695	100.756	100.751									

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	96.010	96.011	95.978	5.625	96.010	96.011	95.978	5.250	96.010	96.011	95.978	
5.750	96.769	96.724	96.652	5.750	96.769	96.724	96.652	5.375	96.769	96.724	96.652	
5.875	97.582	97.536	97.465	5.875	97.582	97.536	97.465	5.500	97.582	97.536	97.465	
6.000	98.144	98.099	98.027	6.000	98.144	98.099	98.027	5.625	98.144	98.099	98.027	
6.125	98.692	98.646	98.575	6.125	98.692	98.646	98.575	5.750	98.692	98.646	98.575	
6.250	99.126	99.080	99.009	6.250	99.126	99.080	99.009	5.875	99.126	99.080	99.009	
6.375	99.602	99.594	99.586	6.375	99.602	99.594	99.586	6.000	99.602	99.594	99.586	
6.500	100.136	100.128	100.120	6.500	100.136	100.128	100.120	6.125	99.602	99.594	99.586	
6.625	100.582	100.575	100.567	6.625	100.582	100.575	100.567	6.250	99.602	99.594	99.586	
6.750	101.010	101.058	101.025	6.750	101.010	101.058	101.025	6.375	100.136	100.128	100.120	
6.875	101.069	100.989	100.938	6.875	101.069	100.989	100.938	6.500	100.582	100.575	100.567	
7.000	101.608	101.572	101.522	7.000	101.608	101.572	101.522	6.625	101.010	101.058	101.025	
7.125	102.025	102.046	101.995	7.125	102.025	102.046	101.995	6.750	101.069	100.989	100.938	
7.250	102.457	102.478	102.178	7.250	102.457	102.478	102.178	6.875	101.608	101.572	101.522	
7.375	102.180	102.055	101.930	7.375	102.180	102.055	101.930	7.000	102.025	102.046	101.995	
7.500	102.510	102.385	102.260	7.500	102.510	102.385	102.260	7.125	102.457	102.478	102.178	
7.625	102.520	102.645	102.520	7.625	102.520	102.645	102.520	7.250	102.180	102.055	101.930	
7.750	102.014	101.889	101.764	7.750	102.014	101.889	101.764	7.375	102.510	102.385	102.260	
7.875	102.054	101.929	101.804	7.875	102.054	101.929	101.804	7.500	102.520	102.645	102.520	
8.000	102.318	102.193	102.068	8.000	102.318	102.193	102.068	7.625	102.014	101.889	101.764	
8.125	102.532	102.407	102.309	8.125	102.532	102.407	102.309	7.750	102.014	101.889	101.764	
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	92.673	92.674	92.640	
3.500	88.711	88.930	88.935	3.500	88.711	88.930	88.935	5.625	93.235	93.236	93.203	
3.625	89.256	89.476	89.481	3.625	89.256	89.476	89.481	5.750	95.526	95.480	95.409	
3.750	90.408	90.606	90.622	3.750	90.408	90.606	90.622	5.875	96.453	96.492	96.475	
3.875	90.953	91.152	91.167	3.875	90.953	91.152	91.167	6.000	97.020	97.059	97.042	
4.000	91.498	91.697	91.713	4.000	91.498	91.697	91.713	6.125	97.699	97.600	97.583	
4.125	92.043	92.242	92.258	4.125	92.043	92.242	92.258	6.250	98.403	98.450	98.246	
4.250	92.724	92.901	92.928	4.250	92.724	92.901	92.928	6.375	98.850	98.880	98.846	
4.375	93.518	93.446	93.472	4.375	93.518	93.446	93.472	6.500	99.401	99.430	99.396	
4.500	94.061	93.989	94.016	4.500	94.061	93.989	94.016	6.625	99.870	99.900	99.866	
4.625	94.603	94.781	94.807	4.625	94.603	94.781	94.807	6.750	100.082	100.012	99.976	
4.750	94.968	94.952	94.967	4.750	94.968	94.952	94.967	6.875	100.518	100.283	100.232	
4.875	95.280	95.437	95.474	4.875	95.280	95.437	95.474	7.000	101.101	100.866	100.816	
5.000	95.818	95.724	95.762	5.000	95.818	95.724	95.762	7.125	101.575	101.340	101.289	
5.125	96.351	96.258	96.295	5.125	96.351	96.258	96.295	7.250	101.139	101.015	100.905	
5.250	96.361	96.449	96.481	5.250	96.361	96.449	96.481	7.375	101.085	100.966	100.899	
5.375	96.843	96.979	96.761	5.375	96.843	96.979	96.761	7.500	101.547	101.404	101.337	
5.500	97.365	97.251	97.283	5.500	97.365	97.251	97.283	7.625	101.992	101.837	101.698	
5.625	97.876	97.762	97.795	5.625	97.876	97.762	97.795	7.750	99.858	99.733	99.608	
5.750	97.956	97.905	97.854	5.750	97.956	97.905	97.854	7.875	99.648	99.523	99.398	
5.875	98.175	98.290	97.880	5.875	98.175	98.290	97.880	8.000	99.912	99.787	99.662	
6.000				6.000				8.125	100.126	100.001	99.876	
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	99.401	99.430	99.396	6.125	97.699	97.600	97.583	4.500	91.356	91.409	91.436	
6.625	99.870	99.900	99.866	6.250	98.403	98.450	98.246	4.625	91.896	91.949	91.975	
6.750	100.082	100.012	99.976	6.375	98.850	98.880	98.846	4.750	91.222	91.230	91.238	
6.875	100.518	100.283	100.232	6.500	99.401	99.430	99.396	4.875	91.607	91.615	91.623	
7.000	101.101	100.866	100.816	6.625	99.870	99.900	99.866	5.000	91.854	91.811	91.848	
7.125	101.575	101.340	101.289	6.750	100.082	100.012	99.976	5.125	92.127	92.084	92.122	
7.250	101.139	101.015	100.905	6.875	100.518	100.283	100.232	5.250	93.560	93.537	93.514	
7.375	101.085	100.966	100.899	7.000	101.101	100.866	100.816	5.375	93.478	93.455	93.431	
7.500	101.547	101.404	101.337	7.125	101.575	101.340	101.289	5.500	93.634	93.611	93.587	
7.625	101.992	101.837	101.698	7.250	101.139	101.015	100.905	5.625	93.950	93.927	93.903	
7.750	99.858	99.733	99.608	7.375	101.085	100.966	100.899	5.750	94.883	94.859	94.836	
7.875	99.648	99.523	99.398	7.500	101.547	101.404	101.337	5.875	95.232	95.208	95.185	
8.000	99.912	99.787	99.662	7.625	101.992	101.837	101.698	6.000	95.599	95.575	95.552	
8.125	100.126	100.001	99.876	7.750	99.858	99.733	99.608	6.125	95.929	95.906	95.882	
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	99.699	99.594	99.586	6.375	99.699	99.594	99.586	6.000	98.144	98.099	98.027	
6.500	100.136	100.128	100.120	6.500	100.136	100.128	100.120	6.125	98.692	98.646	98.575	
6.625	100.582	100.575	100.567	6.625	100.582	100.575	100.567	6.250	99.126	99.080	99.009	
6.750	101.010	101.058	101.025	6.750	101.010	101.058	101.025	6.375	99.602	99.594	99.586	
6.875	101.069	100.989	100.938	6.875	101.069	100.989	100.938	6.500	100.136	100.128	100.120	
7.000	101.608	101.572	101.522	7.000	101.608	101.572	101.522	6.625	100.582	100.575	100.567	
7.125	102.025	102.046	101.995	7.125	102.025	102.046	101.995	6.750	101.010	101.058	101.025	
7.250	102.457	102.478	102.178	7.250	102.457	102.478	102.178	6.875	101.069	100.989	100.938	
7.375	102.180	102.055	101.930	7.375	102.180	102.055	101.930	7.000	101.608	101.572	101.522	
7.500	102.510	102.385	102.260	7.500	102.510	102.385	102.260	7.125	102.025	102.046	101.995	
7.625	102.520	102.645	102.520	7.625	102.520	102.645	102.520	7.250	102.457	102.478	102.178	
7.750	102.014	101.889	101.764	7.750	102.014	101.889	101.764	7.375	102.180	102.055	101.930	
7.875	102.054	101.929	101.804	7.875	102.054	101.929	101.804	7.500	102.510	102.385	102.260	
8.000	102.318	102.193	102.068	8.000	102.318	102.193	102.068	7.625	102.520	102.645	102.520	
8.125	102.532	102.407	102.309	8.125	102.532	102.407	102.309	7.750	102.014	101.889	101.764	
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	94.061	93.989	94.016	4.500	94.061	93.989	94.016	6.625	99.870	99.900	99.866	
4.625	94.603	94.781	94.807	4.625	94.603	94.781	94.807	6.750	100.082	100.012	99.976	
4.750	94.968	94.952	94.967	4.750	94.968	94.952	94.967	6.875	100.518	100.283	100.232	
4.875	95.280	95.437	95.474	4.875	95.280	95.437	95.474	7.000	101.101	100.866	100.816	
5.000	95.818											

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	96.010	96.011	95.978	5.625	96.010	96.011	95.978	5.250				
5.750	96.769	96.724	96.652	5.750	96.769	96.724	96.652	5.375				
5.875	97.582	97.536	97.465	5.875	97.582	97.536	97.465	5.500				
6.000	98.144	98.099	98.027	6.000	98.144	98.099	98.027	5.625	96.010	96.011	95.978	
6.125	98.692	98.646	98.575	6.125	98.692	98.646	98.575	5.750	96.769	96.724	96.652	
6.250	99.126	99.080	99.009	6.250	99.126	99.080	99.009	5.875	97.582	97.536	97.465	
6.375	99.602	99.594	99.586	6.375	99.602	99.594	99.586	6.000	98.144	98.099	98.027	
6.500	100.136	100.128	100.120	6.500	100.136	100.128	100.120	6.125	98.692	98.646	98.575	
6.625	100.582	100.575	100.567	6.625	100.582	100.575	100.567	6.250	99.126	99.080	99.009	
6.750	100.982	100.912	100.876	6.750	100.982	100.912	100.876	6.375	99.602	99.594	99.586	
6.875	101.069	100.983	100.897	6.875	101.069	100.983	100.897	6.500	100.136	100.128	100.120	
7.000	101.608	101.522	101.437	7.000	101.608	101.522	101.437	6.625	100.582	100.575	100.567	
7.125	101.989	101.903	101.817	7.125	101.989	101.903	101.817	6.750	100.982	100.912	100.876	
7.250	102.133	102.009	101.921	7.250	102.133	102.009	101.921	6.875	101.069	100.983	100.897	
7.375	102.180	102.055	101.930	7.375	102.180	102.055	101.930	7.000	101.608	101.522	101.437	
7.500	102.510	102.385	102.260	7.500	102.510	102.385	102.260	7.125	101.989	101.903	101.817	
7.625	102.520	102.395	102.270	7.625	102.520	102.395	102.270	7.250	102.133	102.009	101.921	
7.750	102.014	101.889	101.764	7.750	102.014	101.889	101.764	7.375	102.180	102.055	101.930	
7.875	101.804	101.679	101.554	7.875	101.804	101.679	101.554	7.500	102.510	102.385	102.260	
8.000	102.068	102.193	102.068	8.000	102.068	102.193	102.068	7.625	102.520	102.395	102.270	
8.125	102.532	102.407	102.282	8.125	102.532	102.407	102.282	7.750	102.014	101.889	101.764	
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	92.673	92.674	92.640	
3.500	88.732	88.952	88.957	3.500	88.732	88.952	88.957	5.625	93.235	93.236	93.203	
3.625	89.248	89.468	89.473	3.625	89.248	89.468	89.473	5.750	95.226	95.480	95.409	
3.750	90.484	90.682	90.698	3.750	90.484	90.682	90.698	5.875	96.384	96.443	96.426	
3.875	90.999	91.197	91.213	3.875	90.999	91.197	91.213	6.000	96.951	97.010	96.993	
4.000	91.513	91.711	91.727	4.000	91.513	91.711	91.727	6.125	97.699	97.519	97.502	
4.125	92.024	92.223	92.239	4.125	92.024	92.223	92.239	6.250	98.403	98.450	98.246	
4.250	92.794	92.971	92.998	4.250	92.794	92.971	92.998	6.375	98.833	98.825	98.817	
4.375	93.303	93.481	93.507	4.375	93.303	93.481	93.507	6.500	99.367	99.359	99.351	
4.500	94.058	93.986	94.012	4.500	94.058	93.986	94.012	6.625	99.814	99.864	99.830	
4.625	94.556	94.734	94.760	4.625	94.556	94.734	94.760	6.750	100.082	100.012	99.976	
4.750	94.968	94.953	94.990	4.750	94.968	94.953	94.990	6.875	100.387	100.422	100.372	
4.875	95.290	95.446	95.484	4.875	95.290	95.446	95.484	7.000	100.865	100.900	100.850	
5.000	95.772	95.679	95.716	5.000	95.772	95.679	95.716	7.125	101.249	101.284	101.234	
5.125	96.241	96.148	96.185	5.125	96.241	96.148	96.185	7.250	101.139	101.015	100.905	
5.250	96.361	96.476	96.509	5.250	96.361	96.476	96.509	7.375	101.085	100.930	100.792	
5.375	96.802	96.938	96.721	5.375	96.802	96.938	96.721	7.500	101.547	101.392	101.253	
5.500	97.245	97.381	97.413	5.500	97.245	97.381	97.413	7.625	101.742	101.587	101.698	
5.625	97.664	97.800	97.833	5.625	97.664	97.800	97.833	7.750	99.858	99.733	99.608	
5.750	97.956	97.905	97.854	5.750	97.956	97.905	97.854	7.875	99.648	99.523	99.398	
5.875	98.067	98.183	97.812	5.875	98.067	98.183	97.812	8.000	99.912	99.787	99.662	
6.000				6.000				8.125	100.126	100.001	99.876	
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	99.367	99.359	99.351	6.125	97.699	97.519	97.502	4.500	91.299	91.352	91.398	
6.625	99.814	99.864	99.830	6.250	98.403	98.450	98.246	4.625	91.780	91.833	91.879	
6.750	100.082	100.012	99.976	6.375	98.833	98.825	98.817	4.750	91.222	91.230	91.238	
6.875	100.387	100.422	100.372	6.500	99.367	99.359	99.351	4.875	91.607	91.615	91.623	
7.000	100.865	100.900	100.850	6.625	99.814	99.864	99.830	5.000	91.720	91.688	91.734	
7.125	101.249	101.284	101.234	6.750	100.082	100.012	99.976	5.125	92.150	92.106	92.164	
7.250	101.139	101.015	100.905	6.875	100.387	100.422	100.372	5.250	93.560	93.537	93.514	
7.375	101.085	100.930	100.792	7.000	100.865	100.900	100.850	5.375	93.478	93.455	93.431	
7.500	101.547	101.392	101.253	7.125	101.249	101.284	101.234	5.500	93.634	93.611	93.587	
7.625	101.742	101.587	101.698	7.250	101.139	101.015	100.905	5.625	93.950	93.677	93.903	
7.750	99.858	99.733	99.608	7.375	101.085	100.930	100.792	5.750	94.883	94.859	94.836	
7.875	99.648	99.523	99.398	7.500	101.547	101.392	101.253	5.875	95.232	95.208	95.185	
8.000	99.912	99.787	99.662	7.625	101.742	101.587	101.698	6.000	95.599	95.575	95.552	
8.125	100.126	100.001	99.876	7.750	99.858	99.733	99.608	6.125	95.929	95.906	95.882	
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	99.602	99.594	99.586	6.375	99.602	99.594	99.586	6.000	98.144	98.099	98.027	
6.500	100.136	100.128	100.120	6.500	100.136	100.128	100.120	6.125	98.692	98.646	98.575	
6.625	100.582	100.575	100.567	6.625	100.582	100.575	100.567	6.250	99.126	99.080	99.009	
6.750	100.982	100.912	100.876	6.750	100.982	100.912	100.876	6.375	99.602	99.594	99.586	
6.875	101.069	100.983	100.897	6.875	101.069	100.983	100.897	6.500	100.136	100.128	100.120	
7.000	101.608	101.522	101.437	7.000	101.608	101.522	101.437	6.625	100.582	100.575	100.567	
7.125	101.989	101.903	101.817	7.125	101.989	101.903	101.817	6.750	100.982	100.912	100.876	
7.250	102.133	102.009	101.921	7.250	102.133	102.009	101.921	6.875	101.069	100.983	100.897	
7.375	102.180	102.055	101.930	7.375	102.180	102.055	101.930	7.000	101.608	101.522	101.437	
7.500	102.510	102.385	102.260	7.500	102.510	102.385	102.260	7.125	101.989	101.903	101.817	
7.625	102.520	102.395	102.270	7.625	102.520	102.395	102.270	7.250	102.133	102.009	101.921	
7.750	102.014	101.889	101.764	7.750	102.014	101.889	101.764	7.375	102.180	102.055	101.930	
7.875	101.804	101.679	101.554	7.875	101.804	101.679	101.554	7.500	102.510	102.385	102.260	
8.000	102.068	102.193	102.068	8.000	102.068	102.193	102.068	7.625	102.520	102.395	102.270	
8.125	102.532	102.407	102.282	8.125	102.532	102.407	102.282	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 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	94.058	93.986	94.012	4.500	94.058	93.986	94.012	6.625	99.814	99.864	99.830	
4.625	94.556	94.734	94.760	4.625	94.556	94.734	94.760	6.750	100.082	100.012	99.976	
4.750	94.968	94.953	94.990	4.750	94.968	94.953	94.990	6.875	100.387	100.422	100.372	
4.875	95.290	95.446	95.484	4.875	95.290	95.446	95.484	7.000	100.865	100.900	100.850	
5.000	95.772	95.679	95.716	5.000	95.772	95.679	95.716	7.125	101.249	101.284	101.234	
5.125	96.241	96.148	96.185	5.125	96.241	96.148	96.185	7.250	101.139	101.015		



Brokers First Funding

250 Baker St., Suite 200
Costa Mesa, CA, 92626

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Thursday, November 2, 2023

Effective Time:

11:19:34 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	96.337	96.127	95.827	6.750	93.737	93.527	93.227	6.750			
6.875	96.428	96.140	95.840	6.875	93.828	93.540	93.240	6.875			
7.000	96.902	96.614	96.314	7.000	94.302	94.014	93.714	7.000			
7.125	97.325	97.037	96.737	7.125	94.725	94.437	94.137	7.125			
7.250	98.600	98.250	97.950	7.250	96.000	95.650	95.350	7.250			
7.375	99.054	98.704	98.404	7.375	96.454	96.104	95.804	7.375			
7.500	99.488	99.138	98.838	7.500	96.888	96.538	96.238	7.500			
7.625	99.881	99.531	99.231	7.625	97.281	96.931	96.631	7.625			
7.750	100.756	100.345	100.045	7.750	98.156	97.745	97.445	7.750			
7.875	101.170	100.759	100.459	7.875	98.570	98.159	97.859	7.875			
8.000	101.574	101.163	100.863	8.000	98.974	98.563	98.263	8.000			
8.125	101.927	101.516	101.216	8.125	99.327	98.916	98.616	8.125			
8.250	102.271	101.860	101.560	8.250	99.671	99.260	98.960	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.