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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	94.412	94.443	94.443	5.875	94.412	94.443	94.443	5.250				
6.000	94.942	94.973	94.973	6.000	94.942	94.973	94.973	5.375				
6.125	95.494	95.494	95.494	6.125	95.494	95.494	95.494	5.500	93.778	93.753	93.760	
6.250	96.837	96.835	96.835	6.250	96.837	96.835	96.835	5.625	94.602	94.577	94.584	
6.375	97.384	97.382	97.382	6.375	97.384	97.382	97.382	5.750	95.328	95.304	95.311	
6.500	97.911	97.909	97.909	6.500	97.911	97.909	97.909	5.875	95.919	95.894	95.901	
6.625	98.340	98.320	98.320	6.625	98.340	98.320	98.320	6.000	96.499	96.475	96.482	
6.750	98.880	98.866	98.852	6.750	98.880	98.866	98.852	6.125	97.048	97.018	97.021	
6.875	99.371	99.357	99.343	6.875	99.371	99.357	99.343	6.250	97.734	97.704	97.704	
7.000	99.827	99.813	99.799	7.000	99.827	99.813	99.799	6.375	98.325	98.295	98.295	
7.125	100.269	100.255	100.241	7.125	100.269	100.255	100.241	6.500	98.859	98.829	98.829	
7.250	100.511	100.456	100.456	7.250	100.511	100.484	100.456	6.625	99.298	99.268	99.268	
7.375	100.973	100.946	100.918	7.375	100.973	100.946	100.918	6.750	99.946	99.901	99.888	
7.500	101.406	101.379	101.352	7.500	101.406	101.379	101.352	6.875	100.211	100.417	100.403	
7.625	101.699	101.672	101.645	7.625	101.699	101.672	101.645	7.000	100.663	100.869	100.855	
7.750	101.693	101.638	101.583	7.750	101.693	101.638	101.583	7.125	101.275	101.231	101.217	
7.875	102.040	101.976	101.933	7.875	102.040	101.976	101.933	7.250	100.821	100.767	100.769	
8.000	102.485	102.399	102.343	8.000	102.485	102.399	102.343	7.375	101.297	101.239	101.211	
8.125	102.740	102.653	102.598	8.125	102.740	102.653	102.598	7.500	101.713	101.654	101.627	
8.250	102.508	102.365	102.254	8.250	102.508	102.365	102.254	7.625	101.789	101.829	101.828	
8.375	102.960	102.816	102.706	8.375	102.960	102.816	102.706	7.750	101.693	101.638	101.583	
8.500	103.133	103.240	103.130	8.500	103.133	103.240	103.130	7.875	102.031	101.976	101.921	
8.625	103.342	103.449	103.338	8.625	103.342	103.449	103.338	8.000	102.354	102.299	102.244	

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				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	
4.625				4.625								
4.750				4.750								
4.875				4.875								
5.000	95.590	95.579	95.624	5.000	95.283	95.310	95.377					
5.125	95.769	95.758	95.766	5.125	95.752	95.774	95.837					
5.250	96.128	96.120	96.135	5.250	96.114	96.130	96.190					
5.375	96.471	96.483	96.540	5.375	96.484	96.496	96.554					
5.500	96.747	96.760	96.817	5.500	96.907	96.920	96.977					
5.625	97.538	97.497	97.482	5.625	97.538	97.523	97.572					
5.750	98.051	98.010	97.995	5.750	98.051	98.010	97.995					
5.875	98.293	98.253	98.487	5.875	98.543	98.503	98.487					
6.000	98.923	98.882	98.867	6.000	98.923	98.882	98.867					
6.125	98.667	98.611	98.831	6.125	98.917	98.861	98.831					
6.250	99.155	99.100	99.070	6.250	99.155	99.350	99.320					
6.375	99.604	99.549	99.518	6.375	99.604	99.549	99.518					
6.500	99.923	99.868	99.838	6.500	99.923	99.868	100.088					
6.625	99.908	99.802	99.946	6.625	100.158	100.052	99.946					
6.750	100.375	100.269	100.163	6.750	100.375	100.269	100.413					
6.875	100.801	100.695	100.589	6.875	100.801	100.695	100.589					
7.000	101.086	100.980	100.874	7.000	101.086	100.980	100.874					

Conventional 30 Yr Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.750	98.697	98.739	98.756	6.750	98.456	98.411	98.398	5.125	92.613	92.591	92.568	
6.875	99.257	99.275	99.295	6.875	98.973	98.929	98.915	5.250	94.679	94.656	94.656	
7.000	99.760	99.716	99.729	7.000	99.435	99.391	99.377	5.375	95.173	95.150	95.150	
7.125	100.074	100.021	100.042	7.125	99.785	99.741	99.728	5.500	95.596	95.573	95.573	
7.250	100.316	100.359	100.361	7.250	99.930	99.872	99.844	5.625	95.713	95.672	95.657	
7.375	100.705	100.760	100.772	7.375	100.407	100.349	100.322	5.750	96.385	96.329	96.299	
7.500	101.162	101.134	101.145	7.500	100.834	100.776	100.749	5.875	96.870	96.815	96.785	
7.625	101.402	101.352	101.349	7.625	101.143	101.085	101.057	6.000	97.329	97.274	97.244	
7.750	101.574	101.464	101.450	7.750	101.124	101.038	100.983	6.125	97.905	97.849	97.819	
7.875	101.876	101.789	101.744	7.875	101.572	101.485	101.430	6.250	98.388	98.333	98.303	
8.000	102.132	102.026	102.023	8.000	101.007	100.901	100.862	6.375	98.830	98.775	98.744	
8.125	102.364	102.260	102.221	8.125	101.261	101.157	101.118	6.500	99.134	99.079	99.049	
8.250	100.353	100.171	100.119	8.250	100.885	100.702	100.650	6.625	99.021	98.915	98.809	
8.375	100.618	100.439	100.386	8.375	101.151	100.971	100.919	6.750	99.483	99.377	99.271	
8.500	100.905	100.728	100.674	8.500	97.857	97.821	97.537	6.875	99.901	99.795	99.689	
8.625	101.064	100.888	100.834	8.625				7.000	100.158	100.052	99.946	

Conventional Fixed Adjustments

Cumulative LPPA Cap

FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase 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	-			



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:
3:18:35 PM

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	95.533	95.443	95.362	5.250				5.250				
5.375	95.908	95.818	95.737	5.375				5.375				
5.500	96.283	96.193	96.112	5.500				5.500				
5.625	96.658	96.568	96.487	5.625	95.740	95.672	95.609	5.625	94.807	94.744	94.681	
5.750	97.025	96.935	96.855	5.750	96.210	96.120	96.040	5.750	95.278	95.215	95.152	
5.875	97.385	97.295	97.214	5.875	96.648	96.557	96.477	5.875	96.020	95.936	95.874	
6.000	97.726	97.636	97.555	6.000	97.085	96.995	96.915	6.000	96.521	96.431	96.350	
6.125	98.062	97.972	97.891	6.125	97.539	97.448	97.368	6.125	97.013	96.923	96.843	
6.250	98.384	98.294	98.214	6.250	97.971	97.881	97.800	6.250	97.484	97.394	97.314	
6.375	98.695	98.604	98.524	6.375	98.383	98.292	98.212	6.375	97.935	97.845	97.765	
6.500	99.007	98.917	98.836	6.500	98.789	98.699	98.619	6.500	98.388	98.298	98.218	
6.625	99.320	99.230	99.149	6.625	99.188	99.098	99.017	6.625	98.842	98.752	98.671	
6.750	99.558	99.467	99.387	6.750	99.504	99.414	99.334	6.750	99.224	99.134	99.053	
6.875	99.774	99.684	99.604	6.875	99.791	99.701	99.621	6.875	99.589	99.499	99.419	
7.000	99.998	99.907	99.827	7.000	100.077	99.987	99.907	7.000	99.931	99.841	99.760	
7.125	99.656	99.593	99.530	7.125	99.793	99.730	99.667	7.125	99.496	99.433	99.370	

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	95.349	95.286	95.223	5.250				5.250				
5.375	95.711	95.648	95.585	5.375				5.375				
5.500	96.074	96.011	95.948	5.500				5.500				
5.625	96.437	96.374	96.311	5.625	95.612	95.549	95.486	5.625	94.934	94.871	94.808	
5.750	96.801	96.738	96.675	5.750	96.035	95.972	95.909	5.750	95.405	95.342	95.279	
5.875	97.165	97.102	97.039	5.875	96.458	96.395	96.332	5.875	95.876	95.813	95.750	
6.000	97.389	97.326	97.263	6.000	96.882	96.819	96.756	6.000	96.170	96.107	96.044	
6.125	97.736	97.673	97.610	6.125	97.307	97.244	97.181	6.125	96.643	96.580	96.517	
6.250	97.936	97.873	97.810	6.250	97.733	97.670	97.607	6.250	96.936	96.873	96.810	
6.375	98.277	98.214	98.151	6.375	98.159	98.096	98.033	6.375	97.410	97.347	97.284	
6.500	98.475	98.412	98.349	6.500	98.403	98.340	98.277	6.500	97.884	97.821	97.758	
6.625	98.815	98.752	98.689	6.625	98.807	98.744	98.681	6.625	98.360	98.297	98.234	
6.750	99.039	98.976	98.913	6.750	99.044	98.981	98.918	6.750	98.635	98.572	98.509	
6.875	99.381	99.318	99.255	6.875	99.446	99.383	99.320	6.875	99.088	99.025	98.962	
7.000	99.582	99.519	99.456	7.000	99.682	99.619	99.556	7.000	99.356	99.293	99.230	
7.125	99.783	99.720	99.657	7.125	99.920	99.857	99.794	7.125	99.623	99.560	99.497	

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	-4.875

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	94.942	94.973	94.973	6.000				4.375				
6.125	95.494	95.494	95.494	6.125				4.500				
6.250	96.837	96.835	96.835	6.250	96.587	96.585	96.585	4.625				
6.375	97.384	97.382	97.382	6.375	97.384	97.382	97.382	4.750				
6.500	98.111	98.081	98.081	6.500	98.111	98.081	98.081	4.875				
6.625	98.610	98.580	98.580	6.625	98.610	98.580	98.580	5.000	95.340	95.329	95.314	
6.750	98.900	98.866	98.852	6.750	98.900	98.866	98.852	5.125	95.519	95.508	95.493	
6.875	99.472	99.428	99.414	6.875	99.472	99.428	99.414	5.250	95.878	95.870	95.863	
7.000	100.000	99.956	99.942	7.000	100.000	99.956	99.942	5.375	96.093	96.086	96.078	
7.125	100.428	100.384	100.370	7.125	100.428	100.384	100.370	5.500	96.474	96.467	96.460	
7.250	100.511	100.484	100.456	7.250	100.511	100.484	100.456	5.625	96.791	96.769	96.747	
7.375	100.973	100.946	100.918	7.375	100.973	100.946	100.918	5.750	97.120	97.071	97.057	
7.500	101.440	101.382	101.355	7.500	101.440	101.382	101.355	5.875	97.501	97.455	97.441	
7.625	101.820	101.761	101.734	7.625	101.820	101.761	101.734	6.000	97.653	97.610	97.596	

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	94.000	93.975	93.945									
4.875	94.152	94.127	94.096									
5.000	94.465	94.439	94.409									
5.125	94.840	94.814	94.784									
5.250	95.115	95.093	95.070									
5.375	95.558	95.521	95.484									
5.500	96.056	96.019	95.982									
5.625	96.516	96.479	96.442									
5.750	96.864	96.828	96.790									
5.875	97.193	97.156	97.119									
6.000	97.751	97.709	97.671									

Home Ready Adjustments

Cumulative LLPA Caps	
Home Ready	0.000

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

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

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

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

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



YOUR BFF IN WHOLESALE

Friday, November 10, 2023

Effective Time:

3:18:35 PM

Brokers First Funding

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875				5.875				4.250				
6.000	94.942	94.973	94.973	6.000				4.375				
6.125	95.494	95.494	95.494	6.125				4.500				
6.250	96.837	96.835	96.835	6.250	96.587	96.585	96.585	4.625				
6.375	97.384	97.382	97.382	6.375	97.384	97.382	97.382	4.750				
6.500	97.911	97.909	97.909	6.500	97.911	97.909	97.909	4.875				
6.625	98.072	98.070	98.070	6.625	98.322	98.320	98.320	5.000	95.340	95.329	95.314	
6.750	98.880	98.616	98.852	6.750	98.630	98.616	98.602	5.125	95.519	95.508	95.493	
6.875	99.121	99.107	99.093	6.875	99.121	99.107	99.093	5.250	95.878	95.870	95.863	
7.000	99.577	99.563	99.549	7.000	99.577	99.563	99.549	5.375	96.093	96.086	96.078	
7.125	100.019	100.005	99.991	7.125	100.019	100.005	99.991	5.500	96.474	96.467	96.460	
7.250	100.261	100.234	100.206	7.250	100.261	100.234	100.206	5.625	96.791	96.769	96.747	
7.375	100.723	100.696	100.668	7.375	100.723	100.696	100.668	5.750	97.120	97.071	97.057	
7.500	101.156	101.129	101.102	7.500	101.156	101.129	101.102	5.875	97.501	97.455	97.441	
7.625	101.449	101.422	101.395	7.625	101.449	101.422	101.395	6.000	97.653	97.610	97.596	

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	94.000	93.975	93.945									
4.875	94.152	94.127	94.096									
5.000	94.465	94.439	94.409									
5.125	94.840	94.814	94.784									
5.250	95.115	95.093	95.070									
5.375	95.558	95.521	95.484									
5.500	96.056	96.019	95.982									
5.625	96.516	96.479	96.442									
5.750	96.864	96.828	96.790									

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

Effective Time:
 3:18:35 PM

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	92.111	92.111	92.111	2.625				2.625				
5.750	92.871	92.871	92.871	2.750				2.750				
5.875	93.447	93.447	93.447	2.875				2.875				
6.000	94.016	94.016	94.016	3.000				3.000				
6.125	94.601	94.593	94.592	3.125				3.125				
6.250	95.325	95.317	95.316	3.250				3.250				
6.375	96.744	96.793	96.820	3.375				3.375				
6.500	97.180	97.226	97.250	3.500				3.500				
6.625	97.791	97.836	97.860	3.625				3.625				
6.750	98.319	98.368	98.384	3.750				3.750				
6.875	98.791	98.835	98.847	3.875				3.875				
7.000	99.199	99.238	99.248	4.000				4.000				
7.125	99.648	99.687	99.697	4.125				4.125				
7.250	99.997	100.039	100.042	4.250				4.250				
7.375	100.284	100.321	100.320									

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												
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	95.028	94.871	94.857	5.750	95.028	94.871	94.857	5.375				
5.875	97.160	97.274	97.250	5.875	97.160	97.274	97.250	5.500				
6.000	97.722	97.836	97.812	6.000	97.722	97.836	97.812	5.625				
6.125	98.740	98.588	98.564	6.125	98.740	98.588	98.564	5.750	95.028	94.871	94.857	
6.250	99.228	99.025	98.943	6.250	99.228	99.025	98.943	5.875	97.160	97.274	97.250	
6.375	99.629	99.582	99.535	6.375	99.629	99.582	99.535	6.000	97.722	97.836	97.812	
6.500	100.150	100.103	100.057	6.500	100.150	100.103	100.057	6.125	98.740	98.588	98.564	
6.625	100.593	100.546	100.499	6.625	100.593	100.546	100.499	6.250	99.228	99.025	98.943	
6.750	100.699	100.648	100.606	6.750	100.699	100.648	100.606	6.375	99.629	99.582	99.535	
6.875	100.910	100.855	100.800	6.875	100.910	100.855	100.800	6.500	100.150	100.103	100.057	
7.000	101.459	101.404	101.350	7.000	101.459	101.404	101.350	6.625	100.593	100.546	100.499	
7.125	101.805	101.751	101.696	7.125	101.805	101.751	101.696	6.750	100.699	100.648	100.606	
7.250	101.961	101.836	101.711	7.250	101.961	101.836	101.711	6.875	100.910	100.855	100.800	
7.375	101.892	101.767	101.642	7.375	101.892	101.767	101.642	7.000	101.459	101.404	101.350	
7.500	102.455	102.330	102.205	7.500	102.455	102.330	102.205	7.125	101.805	101.751	101.696	
7.625	102.729	102.604	102.479	7.625	102.729	102.604	102.479	7.250	101.961	101.836	101.711	
7.750	102.813	102.678	102.564	7.750	102.813	102.678	102.564	7.375	101.892	101.767	101.642	
7.875	102.197	102.060	101.935	7.875	102.197	102.060	101.935	7.500	102.455	102.330	102.205	
8.000	102.617	102.430	102.288	8.000	102.617	102.430	102.288	7.625	102.729	102.604	102.479	
8.125	103.024	102.838	102.696	8.125	103.024	102.838	102.696	7.750	102.813	102.678	102.564	
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	88.591	88.827	88.934	3.500	88.591	88.827	88.934	5.625				
3.625	89.105	89.342	89.449	3.625	89.105	89.342	89.449	5.750	95.153	95.096	95.032	
3.750	90.314	90.531	90.649	3.750	90.314	90.531	90.649	5.875	96.153	96.267	96.198	
3.875	90.828	91.045	91.163	3.875	90.828	91.045	91.163	6.000	96.715	96.829	96.760	
4.000	91.339	91.556	91.674	4.000	91.339	91.556	91.674	6.125	97.607	97.654	97.451	
4.125	91.848	92.065	92.183	4.125	91.848	92.065	92.183	6.250	98.539	98.586	98.383	
4.250	92.354	92.571	92.636	4.250	92.354	92.571	92.636	6.375	99.013	99.107	98.965	
4.375	93.350	93.547	93.692	4.375	93.350	93.547	93.692	6.500	99.569	99.663	99.621	
4.500	93.899	94.047	94.191	4.500	93.899	94.047	94.191	6.625	100.047	100.141	100.100	
4.625	94.504	94.538	94.683	4.625	94.504	94.538	94.683	6.750	99.837	99.782	99.728	
4.750	95.001	95.009	95.017	4.750	95.001	95.009	95.017	6.875	99.939	100.014	99.915	
4.875	95.222	95.400	95.368	4.875	95.222	95.400	95.368	7.000	100.428	100.450	100.351	
5.000	95.696	95.874	95.842	5.000	95.696	95.874	95.842	7.125	100.774	100.805	100.706	
5.125	96.154	96.332	96.299	5.125	96.154	96.332	96.299	7.250	100.871	100.785	100.729	
5.250	96.357	96.499	96.462	5.250	96.357	96.499	96.462	7.375	101.026	100.990	100.777	
5.375	96.792	96.700	96.663	5.375	96.792	96.700	96.663	7.500	101.477	101.341	101.228	
5.500	97.222	97.130	97.343	5.500	97.222	97.130	97.343	7.625	101.909	101.774	101.660	
5.625	97.628	97.787	97.750	5.625	97.628	97.787	97.750	7.750	101.976	101.840	101.727	
5.750	97.837	97.796	97.781	5.750	97.837	97.796	97.781	7.875	99.529	99.404	99.279	
5.875	97.867	98.006	97.964	5.875	97.867	98.006	97.964	8.000	99.784	99.659	99.534	
6.000				6.000				8.125	99.994	99.869	99.744	
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	99.569	99.663	99.621	6.125	97.607	97.654	97.451	4.500	90.976	91.173	91.193	
6.625	100.047	100.141	100.100	6.250	98.539	98.586	98.383	4.625	91.445	91.643	91.662	
6.750	99.837	99.782	99.728	6.375	99.013	99.107	99.065	4.750	91.376	91.384	91.392	
6.875	99.939	100.014	99.915	6.500	99.569	99.663	99.621	4.875	91.513	91.521	91.528	
7.000	100.428	100.450	100.351	6.625	100.047	100.141	100.100	5.000	91.838	91.846	91.853	
7.125	100.774	100.805	100.706	6.750	99.837	99.782	99.728	5.125	91.951	92.038	91.967	
7.250	100.871	100.785	100.729	6.875	99.939	100.014	99.915	5.250	93.630	93.622	93.614	
7.375	101.026	100.990	100.777	7.000	100.428	100.450	100.351	5.375	93.548	93.540	93.532	
7.500	101.477	101.341	101.228	7.125	100.774	100.805	100.706	5.500	93.704	93.696	93.688	
7.625	101.909	101.774	101.660	7.250	100.871	100.785	100.729	5.625	93.758	93.750	93.742	
7.750	101.976	101.840	101.727	7.375	101.026	100.990	100.777	5.750	94.967	94.952	94.936	
7.875	99.529	99.404	99.279	7.500	101.477	101.341	101.228	5.875	95.314	95.298	95.282	
8.000	99.784	99.659	99.534	7.625	101.909	101.774	101.660	6.000	95.673	95.657	95.642	
8.125	99.994	99.869	99.744	7.750	101.976	101.840	101.727	6.125	95.991	95.976	95.960	
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	99.629	99.582	99.535	6.375	99.629	99.582	99.535	6.000	97.722	97.836	97.812	
6.500	100.150	100.103	100.057	6.500	100.150	100.103	100.057	6.125	98.740	98.588	98.564	
6.625	100.593	100.546	100.499	6.625	100.593	100.546	100.499	6.250	99.228	99.025	98.943	
6.750	100.699	100.648	100.606	6.750	100.699	100.648	100.606	6.375	99.629	99.582	99.535	
6.875	100.910	100.855	100.800	6.875	100.910	100.855	100.800	6.500	100.150	100.103	100.057	
7.000	101.459	101.404	101.350	7.000	101.459	101.404	101.350	6.625	100.593	100.546	100.499	
7.125	101.805	101.751	101.696	7.125	101.805	101.751	101.696	6.750	100.699	100.648	100.606	
7.250	101.961	101.836	101.711	7.250	101.961	101.836	101.711	6.875	100.910	100.855	100.800	
7.375	101.892	101.767	101.642	7.375	101.892	101.767	101.642	7.000	101.459	101.404	101.350	
7.500	102.455	102.330	102.205	7.500	102.455	102.330	102.205	7.125	101.805	101.751	101.696	
7.625	102.729	102.604	102.479	7.625	102.729	102.604	102.479	7.250	101.961	101.836	101.711	
7.750	102.813	102.678	102.564	7.750	102.813	102.678	102.564	7.375	101.892	101.767	101.642	
7.875	102.197	102.060	101.935	7.875	102.197	102.060	101.935	7.500	102.455	102.330	102.205	
8.000	102.617	102.430	102.288	8.000	102.617	102.430	102.288	7.625	102.729	102.604	102.479	
8.125	103.024	102.838	102.696	8.125	103.024	102.838	102.696	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	93.899	94.047	94.191	4.500	93.899	94.047	94.191	6.625	100.047	100.141	100.100	
4.625	94.504	94.538	94.683	4.625	94.504	94.538	94.683	6.750	99.837	99.782	99.728	
4.750	95.001	95.009	95.017	4.750	95.001	95.009	95.017	6.875	99.939	100.014	99.915	
4.875	95.222	95.400	95.368	4.875	95.222	95.400	95.368	7.000	100.428	100.450	100.351	
5.000	95.696	95.874	95.842	5.000	95.696	95.874	95.842	7.125	100.774	100.805	100.706	
5.125	96.154	96.332	96.299	5.125	96.154	96.332	96.299	7.250	100.871	100.785	100.729	
5.250	96.357	96.499	96.462	5.250	96.357	96.499	96.462					

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				7.250				7.250			
7.375				7.375				7.375			
7.500				7.500				7.500			
7.625				7.625				7.625			
7.750				7.750				7.750			
7.875				7.875				7.875			
8.000				8.000				8.000			
8.125				8.125				8.125			
8.250				8.250				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.