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

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

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

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

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



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

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

Effective Time:
8:19:20 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625				5.625				5.000	90.718	90.718	90.718	
5.750				5.750				5.125	91.603	91.603	91.603	
5.875	96.117	96.117	96.132	5.875	96.117	96.117	96.132	5.250	93.644	93.635	93.656	
6.000	96.645	96.645	96.660	6.000	96.645	96.645	96.660	5.375	94.260	94.251	94.271	
6.125	97.068	97.068	97.068	6.125	97.068	97.068	97.068	5.500	94.935	94.912	94.919	
6.250	98.064	98.064	98.063	6.250	98.064	98.064	98.063	5.625	95.769	95.746	95.753	
6.375	98.605	98.605	98.604	6.375	98.605	98.605	98.604	5.750	96.501	96.478	96.485	
6.500	99.189	99.181	99.179	6.500	99.189	99.181	99.179	5.875	97.092	97.069	97.076	
6.625	99.571	99.608	99.642	6.625	99.571	99.608	99.642	6.000	97.666	97.643	97.650	
6.750	99.971	99.973	99.992	6.750	99.971	99.973	99.992	6.125	98.218	98.188	98.188	
6.875	100.450	100.437	100.455	6.875	100.450	100.437	100.455	6.250	98.899	98.869	98.869	
7.000	100.935	100.892	100.886	7.000	100.935	100.892	100.886	6.375	99.683	99.653	99.653	
7.125	101.254	101.251	101.266	7.125	101.254	101.251	101.266	6.500	100.159	100.129	100.129	
7.250	101.343	101.338	101.371	7.250	101.343	101.338	101.371	6.625	100.548	100.518	100.518	
7.375	101.766	101.732	101.694	7.375	101.766	101.732	101.694	6.750	100.963	100.909	100.896	
7.500	102.192	102.143	102.107	7.500	102.192	102.143	102.107	6.875	101.443	101.399	101.385	
7.625	102.473	102.415	102.388	7.625	102.473	102.415	102.388	7.000	101.871	101.827	101.813	
7.750	102.352	102.290	102.223	7.750	102.352	102.290	102.223	7.125	102.202	102.158	102.144	
7.875	102.726	102.641	102.586	7.875	102.726	102.641	102.586	7.250	101.712	101.778	101.536	
8.000	103.156	103.071	103.016	8.000	103.156	103.071	103.016	7.375	102.046	102.095	102.100	
8.125	103.407	103.322	103.267	8.125	103.407	103.322	103.267	7.500	102.379	102.414	102.418	
8.250	103.005	102.865	102.754	8.250	103.005	102.865	102.754	7.625	102.664	102.699	102.702	
8.375	103.176	103.036	102.926	8.375	103.176	103.036	102.926	7.750	102.102	102.290	102.223	
8.500	103.566	103.425	103.315	8.500	103.566	103.425	103.315	7.875	102.402	102.340	102.523	
8.625	102.985	102.793	102.769	8.625	102.985	102.793	102.769	8.000	102.738	102.676	102.610	

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	96.515	96.569	96.638	5.000	96.260	96.382	96.447					
5.125	96.660	96.753	96.815	5.125	96.710	96.828	96.890					
5.250	97.084	97.103	97.162	5.250	97.048	97.163	97.222					
5.375	97.632	97.562	97.562	5.375	97.655	97.768	97.824					
5.500	97.649	97.763	97.819	5.500	97.817	97.931	97.987					
5.625	98.440	98.403	98.396	5.625	98.440	98.499	98.548					
5.750	98.939	98.902	98.894	5.750	98.939	98.902	98.894					
5.875	99.154	99.367	99.359	5.875	99.404	99.367	99.359					
6.000	99.755	99.718	99.710	6.000	99.755	99.718	99.710					
6.125	99.641	99.604	99.596	6.125	99.641	99.604	99.596					
6.250	99.863	99.826	100.068	6.250	100.113	100.076	100.068					
6.375	100.299	100.262	100.254	6.375	100.549	100.512	100.504					
6.500	100.850	100.813	100.806	6.500	100.850	100.813	100.806					
6.625	100.776	100.709	100.671	6.625	100.776	100.709	100.671					
6.750	100.983	100.916	101.128	6.750	101.233	101.166	101.128					
6.875	101.398	101.331	101.293	6.875	101.398	101.331	101.543					
7.000	101.662	101.595	101.807	7.000	101.662	101.845	101.807					

Conventional 20 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	100.022	100.087	100.107	6.750	99.655	99.611	99.597	5.125	95.178	95.148	95.148	
6.875	100.485	100.535	100.553	6.875	100.145	100.102	100.088	5.250	95.686	95.656	95.656	
7.000	100.915	100.931	100.951	7.000	100.584	100.541	100.527	5.375	96.178	96.148	96.148	
7.125	101.234	101.264	101.279	7.125	100.899	100.855	100.842	5.500	96.585	96.555	96.555	
7.250	101.271	101.255	101.262	7.250	100.944	100.886	100.859	5.625	96.615	96.578	96.571	
7.375	101.701	101.644	101.616	7.375	101.399	101.341	101.314	5.750	97.218	97.181	97.173	
7.500	102.142	102.084	102.057	7.500	101.803	101.746	101.718	5.875	97.665	97.628	97.621	
7.625	102.355	102.297	102.270	7.625	102.078	102.021	101.993	6.000	98.087	98.050	98.043	
7.750	102.196	102.094	102.059	7.750	101.858	101.772	101.717	6.125	98.629	98.591	98.584	
7.875	102.593	102.508	102.453	7.875	102.285	102.200	102.145	6.250	99.096	99.059	99.051	
8.000	102.737	102.639	102.604	8.000	101.387	101.288	101.253	6.375	99.525	99.488	99.481	
8.125	102.988	102.891	102.856	8.125	101.662	101.564	101.529	6.500	99.810	99.773	99.766	
8.250	100.783	100.656	100.607	8.250	101.308	101.180	101.131	6.625	99.639	99.572	99.534	
8.375	101.050	100.924	100.875	8.375	101.566	101.440	101.390	6.750	100.092	100.024	99.987	
8.500	101.306	101.182	101.133	8.500	98.030	97.615	97.352	6.875	100.498	100.431	100.393	
8.625	101.460	101.338	101.289	8.625				7.000	100.734	100.667	100.629	

Conventional Fixed Adjustments

Cumulative LLPA 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
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	0.000	-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</
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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	96.098	96.028	95.965	5.250				5.250				
5.375	96.474	96.402	96.327	5.375				5.375				
5.500	96.849	96.777	96.697	5.500				5.500				
5.625	97.224	97.152	97.072	5.625	96.434	96.371	96.308	5.625	95.543	95.480	95.418	
5.750	97.586	97.513	97.432	5.750	96.858	96.795	96.732	5.750	96.016	95.953	95.891	
5.875	97.938	97.865	97.784	5.875	97.282	97.219	97.156	5.875	96.740	96.677	96.614	
6.000	98.278	98.204	98.124	6.000	97.707	97.644	97.581	6.000	97.155	97.082	97.001	
6.125	98.603	98.529	98.449	6.125	98.133	98.070	98.007	6.125	97.645	97.571	97.490	
6.250	98.924	98.850	98.769	6.250	98.559	98.496	98.433	6.250	98.118	98.044	97.964	
6.375	99.238	99.164	99.083	6.375	98.986	98.923	98.860	6.375	98.573	98.499	98.418	
6.500	99.550	99.475	99.395	6.500	99.251	99.176	99.100	6.500	99.026	98.951	98.871	
6.625	99.820	99.745	99.664	6.625	99.630	99.567	99.504	6.625	99.436	99.361	99.281	
6.750	100.071	99.996	99.915	6.750	99.959	99.883	99.803	6.750	99.772	99.696	99.616	
6.875	100.294	100.218	100.137	6.875	100.322	100.246	100.165	6.875	100.018	99.942	99.861	
7.000	100.519	100.443	100.362	7.000	100.654	100.577	100.497	7.000	100.223	100.160	100.098	
7.125	100.265	100.202	100.139	7.125	100.492	100.429	100.366	7.125	100.240	100.177	100.114	

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	95.968	95.905	95.842	5.250				5.250				
5.375	96.330	96.267	96.204	5.375				5.375				
5.500	96.693	96.630	96.567	5.500				5.500				
5.625	97.056	96.993	96.930	5.625	96.311	96.248	96.185	5.625	95.671	95.608	95.545	
5.750	97.419	97.356	97.293	5.750	96.735	96.672	96.609	5.750	96.143	96.080	96.017	
5.875	97.783	97.720	97.657	5.875	97.159	97.096	97.033	5.875	96.617	96.554	96.491	
6.000	98.006	97.943	97.880	6.000	97.584	97.521	97.458	6.000	96.910	96.847	96.784	
6.125	98.350	98.287	98.224	6.125	98.010	97.947	97.884	6.125	97.385	97.322	97.259	
6.250	98.549	98.486	98.423	6.250	98.436	98.373	98.310	6.250	97.678	97.615	97.552	
6.375	98.889	98.826	98.763	6.375	98.863	98.800	98.737	6.375	98.153	98.090	98.027	
6.500	99.086	99.023	98.960	6.500	99.103	99.040	98.977	6.500	98.630	98.567	98.504	
6.625	99.426	99.363	99.300	6.625	99.507	99.444	99.381	6.625	99.107	99.044	98.981	
6.750	99.649	99.586	99.523	6.750	99.743	99.680	99.617	6.750	99.378	99.315	99.252	
6.875	99.992	99.929	99.866	6.875	100.146	100.083	100.020	6.875	99.833	99.770	99.707	
7.000	100.192	100.129	100.066	7.000	100.381	100.318	100.255	7.000	100.100	100.037	99.974	
7.125	100.392	100.329	100.266	7.125	100.619	100.556	100.493	7.125	100.367	100.304	100.241	

Conventional ARM Adjustments

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

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

Additional Purchase LLPA Adjusters										
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	

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

Additional R/T Refinance LLPA Adjusters										
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters					
	≤30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-2.000	-2.000	-2.250	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	96.395	96.395	96.410	6.000				4.375				
6.125	96.818	96.818	96.818	6.125				4.500				
6.250	98.064	98.064	98.063	6.250	97.814	97.814	97.813	4.625				
6.375	98.605	98.605	98.604	6.375	98.605	98.605	98.604	4.750				
6.500	99.181	99.181	99.179	6.500	98.931	98.931	98.929	4.875				
6.625	99.309	99.309	99.308	6.625	99.559	99.559	99.558	5.000	96.265	96.257	96.249	
6.750	100.107	100.063	100.050	6.750	100.107	100.063	100.050	5.125	96.410	96.402	96.394	
6.875	100.627	100.583	100.569	6.875	100.627	100.583	100.569	5.250	96.834	96.819	96.804	
7.000	101.125	101.081	101.067	7.000	101.125	101.081	101.067	5.375	97.025	97.010	96.995	
7.125	101.522	101.479	101.465	7.125	101.522	101.479	101.465	5.500	97.404	97.371	97.358	
7.250	101.438	101.380	101.352	7.250	101.438	101.380	101.352	5.625	97.704	97.689	97.673	
7.375	101.921	101.863	101.836	7.375	101.921	101.863	101.836	5.750	97.921	97.903	97.887	
7.500	102.390	102.332	102.304	7.500	102.390	102.332	102.304	5.875	98.294	98.252	98.239	
7.625	102.743	102.685	102.658	7.625	102.743	102.685	102.658	6.000	98.448	98.407	98.394	

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	94.945	94.923	94.899									
4.875	95.088	95.065	95.042									
5.000	95.349	95.326	95.303									
5.125	95.704	95.674	95.644									
5.250	96.032	96.002	95.971									
5.375	96.419	96.389	96.358									
5.500	97.142	97.112	97.080									
5.625	97.327	97.296	97.265									
5.750	97.644	97.614	97.583									
5.875	97.941	97.910	97.879									
6.000	98.463	98.432	98.401									

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	96.395	96.395	96.410	6.000				4.375				
6.125	96.818	96.818	96.818	6.125				4.500				
6.250	98.064	98.064	98.063	6.250	97.814	97.814	97.813	4.625				
6.375	98.605	98.605	98.604	6.375	98.605	98.605	98.604	4.750				
6.500	99.181	99.181	99.179	6.500	98.931	98.931	98.929	4.875				
6.625	99.309	99.309	99.308	6.625	99.559	99.559	99.558	5.000	96.265	96.257	96.249	
6.750	99.971	99.958	99.942	6.750	99.721	99.708	99.692	5.125	96.410	96.402	96.394	
6.875	100.435	100.421	100.405	6.875	100.185	100.171	100.155	5.250	96.834	96.819	96.804	
7.000	100.853	100.840	100.824	7.000	100.603	100.590	100.574	5.375	97.025	97.010	96.995	
7.125	100.949	100.935	100.919	7.125	100.949	100.935	100.919	5.500	97.404	97.371	97.358	
7.250	101.343	101.308	101.271	7.250	101.093	101.058	101.021	5.625	97.704	97.689	97.673	
7.375	101.766	101.732	101.694	7.375	101.516	101.482	101.444	5.750	97.921	97.903	97.887	
7.500	101.927	101.893	101.855	7.500	101.927	101.893	101.855	5.875	98.294	98.252	98.239	
7.625	102.156	102.122	102.084	7.625	102.156	102.122	102.084	6.000	98.448	98.407	98.394	

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	94.945	94.923	94.899									
4.875	95.088	95.065	95.042									
5.000	95.349	95.326	95.303									
5.125	95.704	95.674	95.644									
5.250	96.032	96.002	95.971									
5.375	96.419	96.389	96.358									
5.500	97.142	97.112	97.080									
5.625	97.327	97.296	97.265									
5.750	97.644	97.614	97.583									

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	93.379	93.379	93.379	2.625				2.625				
5.750	94.117	94.117	94.117	2.750				2.750				
5.875	94.679	94.679	94.679	2.875				2.875				
6.000	95.233	95.233	95.233	3.000				3.000				
6.125	95.817	95.813	95.813	3.125				3.125				
6.250	96.519	96.514	96.514	3.250				3.250				
6.375	98.244	98.307	98.336	3.375				3.375				
6.500	98.670	98.723	98.749	3.500				3.500				
6.625	99.267	99.317	99.343	3.625				3.625				
6.750	99.656	99.722	99.741	3.750				3.750				
6.875	100.115	100.164	100.180	3.875				3.875				
7.000	100.513	100.547	100.560	4.000				4.000				
7.125	100.965	100.996	101.010	4.125				4.125				
7.250	100.925	100.997	101.004	4.250				4.250				
7.375	101.197	101.248	101.251									

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	96.239	96.203	96.189	5.750	96.239	96.203	96.189	5.375	96.239	96.203	96.189	
5.875	98.522	98.568	98.632	5.875	98.522	98.568	98.632	5.500	98.522	98.568	98.632	
6.000	99.331	99.376	99.441	6.000	99.331	99.376	99.441	5.625	99.331	99.376	99.441	
6.125	100.263	100.078	99.970	6.125	100.263	100.078	99.970	5.750	96.239	96.203	96.189	
6.250	100.737	100.552	100.440	6.250	100.737	100.552	100.440	5.875	98.522	98.568	98.632	
6.375	100.603	100.568	100.532	6.375	100.603	100.568	100.532	6.000	99.331	99.376	99.441	
6.500	101.143	101.108	101.072	6.500	101.143	101.108	101.072	6.125	100.263	100.078	99.970	
6.625	101.530	101.494	101.459	6.625	101.530	101.494	101.459	6.250	100.737	100.552	100.440	
6.750	101.714	101.721	101.770	6.750	101.714	101.721	101.770	6.375	100.603	100.568	100.532	
6.875	101.753	101.704	101.654	6.875	101.753	101.704	101.654	6.500	101.143	101.108	101.072	
7.000	102.234	102.184	102.134	7.000	102.234	102.184	102.134	6.625	101.530	101.494	101.459	
7.125	102.503	102.453	102.404	7.125	102.503	102.453	102.404	6.750	101.714	101.721	101.770	
7.250	102.525	102.412	102.417	7.250	102.525	102.412	102.417	6.875	101.753	101.704	101.654	
7.375	102.558	102.445	102.331	7.375	102.558	102.445	102.331	7.000	102.234	102.184	102.134	
7.500	102.849	102.735	102.622	7.500	102.849	102.735	102.622	7.125	102.503	102.453	102.404	
7.625	103.105	102.992	102.878	7.625	103.105	102.992	102.878	7.250	102.525	102.412	102.417	
7.750	103.315	103.201	103.088	7.750	103.315	103.201	103.088	7.375	102.558	102.445	102.331	
7.875	103.024	102.910	102.797	7.875	103.024	102.910	102.797	7.500	102.849	102.735	102.622	
8.000	103.018	102.904	102.791	8.000	103.018	102.904	102.791	7.625	103.105	102.992	102.878	
8.125	103.188	103.074	102.961	8.125	103.188	103.074	102.961	7.750	103.315	103.201	103.088	
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	89.665	89.784	89.923	3.500	89.665	89.784	89.923	5.625				
3.625	90.211	90.330	90.469	3.625	90.211	90.330	90.469	5.750	94.746	94.712	94.702	
3.750	91.380	91.522	91.645	3.750	91.380	91.522	91.645	5.875	97.168	97.163	97.227	
3.875	91.925	92.067	92.191	3.875	91.925	92.067	92.191	6.000	97.726	97.721	97.786	
4.000	92.470	92.612	92.735	4.000	92.470	92.612	92.735	6.125	98.693	98.508	98.566	
4.125	93.014	93.156	93.279	4.125	93.014	93.156	93.279	6.250	100.048	99.863	99.679	
4.250	93.669	93.811	93.935	4.250	93.669	93.811	93.935	6.375	100.086	100.093	100.142	
4.375	94.462	94.610	94.468	4.375	94.462	94.610	94.468	6.500	100.621	100.628	100.678	
4.500	95.002	95.151	95.259	4.500	95.002	95.151	95.259	6.625	101.068	101.076	101.125	
4.625	95.540	95.688	95.796	4.625	95.540	95.688	95.796	6.750	100.768	100.718	100.668	
4.750	95.999	95.983	95.998	4.750	95.999	95.983	95.998	6.875	100.764	100.757	100.791	
4.875	96.192	96.331	96.424	4.875	96.192	96.331	96.424	7.000	101.263	101.257	101.291	
5.000	96.720	96.860	96.703	5.000	96.720	96.860	96.703	7.125	101.681	101.674	101.708	
5.125	97.241	97.130	97.223	5.125	97.241	97.130	97.223	7.250	101.536	101.448	101.141	
5.250	97.369	97.468	97.545	5.250	97.369	97.468	97.545	7.375	101.759	101.675	101.693	
5.375	97.635	97.734	97.811	5.375	97.635	97.734	97.811	7.500	102.219	102.135	102.153	
5.500	98.136	98.235	98.313	5.500	98.136	98.235	98.313	7.625	102.484	102.352	102.337	
5.625	98.621	98.720	98.797	5.625	98.621	98.720	98.797	7.750	102.535	102.404	102.305	
5.750	98.715	98.678	98.670	5.750	98.715	98.678	98.670	7.875	100.368	100.254	100.141	
5.875	99.024	98.817	98.879	5.875	99.024	98.817	98.879	8.000	100.612	100.498	100.385	
6.000				6.000				8.125	100.782	100.668	100.554	
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	100.621	100.628	100.678	6.125	98.693	98.508	98.566	4.500	92.168	92.191	92.299	
6.625	101.068	101.076	101.125	6.250	100.048	99.863	99.679	4.625	92.699	92.722	92.830	
6.750	100.768	100.718	100.668	6.375	100.086	100.093	100.142	4.750	92.336	92.336	92.336	
6.875	100.764	100.757	100.791	6.500	100.621	100.628	100.678	4.875	92.472	92.472	92.472	
7.000	101.263	101.257	101.291	6.625	101.068	101.076	101.125	5.000	92.794	92.794	92.794	
7.125	101.681	101.674	101.708	6.750	100.768	100.718	100.668	5.125	93.033	92.972	93.065	
7.250	101.536	101.448	101.141	6.875	100.764	100.757	100.791	5.250	94.551	94.544	94.537	
7.375	101.759	101.675	101.693	7.000	101.263	101.257	101.291	5.375	94.463	94.456	94.449	
7.500	102.219	102.135	102.153	7.125	101.681	101.674	101.708	5.500	94.601	94.594	94.587	
7.625	102.484	102.352	102.337	7.250	101.536	101.448	101.141	5.625	94.882	94.875	94.868	
7.750	102.535	102.404	102.305	7.375	101.759	101.675	101.693	5.750	95.661	95.654	95.647	
7.875	100.368	100.254	100.141	7.500	102.219	102.135	102.153	5.875	95.986	95.978	95.971	
8.000	100.612	100.498	100.385	7.625	102.484	102.352	102.337	6.000	96.327	96.320	96.313	
8.125	100.782	100.668	100.554	7.750	102.535	102.404	102.305	6.125	96.620	96.612	96.605	
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	100.609	100.568	100.532	6.375	100.609	100.568	100.532	6.000	99.331	99.376	99.441	
6.500	101.143	101.108	101.072	6.500	101.143	101.108	101.072	6.125	100.263	100.078	99.970	
6.625	101.530	101.494	101.459	6.625	101.530	101.494	101.459	6.250	100.737	100.552	100.440	
6.750	101.714	101.721	101.770	6.750	101.714	101.721	101.770	6.375	100.603	100.568	100.532	
6.875	101.753	101.704	101.654	6.875	101.753	101.704	101.654	6.500	101.143	101.108	101.072	
7.000	102.234	102.184	102.134	7.000	102.234	102.184	102.134	6.625	101.530	101.494	101.459	
7.125	102.503	102.453	102.404	7.125	102.503	102.453	102.404	6.750	101.714	101.721	101.770	
7.250	102.525	102.412	102.417	7.250	102.525	102.412	102.417	6.875	101.753	101.704	101.654	
7.375	102.558	102.445	102.331	7.375	102.558	102.445	102.331	7.000	102.234	102.184	102.134	
7.500	102.849	102.735	102.622	7.500	102.849	102.735	102.622	7.125	102.503	102.453	102.404	
7.625	103.105	102.992	102.878	7.625	103.105	102.992	102.878	7.250	102.525	102.412	102.417	
7.750	103.315	103.201	103.088	7.750	103.315	103.201	103.088	7.375	102.558	102.445	102.331	
7.875	103.024	102.910	102.797	7.875	103.024	102.910	102.797	7.500	102.849	102.735	102.622	
8.000	103.018	102.904	102.791	8.000	103.018	102.904	102.791	7.625	103.105	102.992	102.878	
8.125	103.188	103.074	102.961	8.125	103.188	103.074	102.961	7.750	103.315	103.201	103.088	
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	95.002	95.151	95.259	4.500	95.002	95.151	95.259	6.625	101.068	101.076	101.125	
4.625	95.540	95.688	95.796	4.625	95.540	95.688	95.796	6.750	100.768	100.718	100.668	
4.750	95.999	95.983	95.998	4.750	95.999	95.983	95.998	6.875	100.764	100.757	100.791	
4.875	96.192	96.331	96.424	4.875	96.192	96.331	96.424	7.000	101.263	101.257	101.291	
5.000	96.720	96.860	96.703	5.000	96.720	96.860	96.703	7.125	101.681	101.674	101.708	
5.125	97.241	97.130										

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	96.239	96.203	96.189	5.750	96.239	96.203	96.189	5.375	96.239	96.203	96.189	
5.875	98.481	98.578	98.611	5.875	98.481	98.546	98.611	5.500	98.481	98.546	98.611	
6.000	99.285	99.350	99.414	6.000	99.285	99.350	99.414	5.625	99.285	99.350	99.414	
6.125	100.263	100.078	99.903	6.125	100.263	100.078	99.903	5.750	100.263	100.078	99.903	
6.250	100.487	100.552	100.368	6.250	100.487	100.552	100.368	5.875	100.487	100.552	100.368	
6.375	100.603	100.568	100.532	6.375	100.603	100.568	100.532	6.000	100.603	100.568	100.532	
6.500	101.143	101.108	101.072	6.500	101.143	101.108	101.072	6.125	101.143	101.108	101.072	
6.625	101.530	101.494	101.459	6.625	101.530	101.494	101.459	6.250	101.530	101.494	101.459	
6.750	101.644	101.565	101.515	6.750	101.644	101.565	101.515	6.375	101.644	101.565	101.515	
6.875	101.753	101.704	101.654	6.875	101.753	101.704	101.654	6.500	101.753	101.704	101.654	
7.000	102.234	101.934	101.884	7.000	102.234	101.934	101.884	6.625	102.234	101.934	101.884	
7.125	102.503	102.453	102.404	7.125	102.503	102.453	102.404	6.750	102.503	102.453	102.404	
7.250	102.525	102.412	102.298	7.250	102.525	102.412	102.298	6.875	102.525	102.412	102.298	
7.375	102.558	102.445	102.331	7.375	102.558	102.445	102.331	7.000	102.558	102.445	102.331	
7.500	102.849	102.735	102.622	7.500	102.849	102.735	102.622	7.125	102.849	102.735	102.622	
7.625	103.105	102.992	102.878	7.625	103.105	102.992	102.878	7.250	103.105	102.992	102.878	
7.750	103.315	103.201	103.088	7.750	103.315	103.201	103.088	7.375	103.315	103.201	103.088	
7.875	103.024	102.910	102.797	7.875	103.024	102.910	102.797	7.500	103.024	102.910	102.797	
8.000	103.018	102.904	102.791	8.000	103.018	102.904	102.791	7.625	103.018	102.904	102.791	
8.125	103.188	103.074	102.961	8.125	103.188	103.074	102.961	7.750	103.188	103.074	102.961	
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	89.680	89.800	89.938	3.500	89.680	89.800	89.938	5.625				
3.625	90.194	90.314	90.452	3.625	90.194	90.314	90.452	5.750	94.746	94.712	94.702	
3.750	91.451	91.593	91.716	3.750	91.451	91.593	91.716	5.875	97.095	97.110	97.174	
3.875	91.964	92.105	92.229	3.875	91.964	92.105	92.229	6.000	97.648	97.663	97.728	
4.000	92.477	92.614	92.738	4.000	92.477	92.614	92.738	6.125	98.693	98.508	98.466	
4.125	92.977	93.119	93.242	4.125	92.977	93.119	93.242	6.250	100.048	99.863	99.679	
4.250	93.730	93.878	93.986	4.250	93.730	93.878	93.986	6.375	99.917	99.845	99.994	
4.375	94.480	94.628	94.486	4.375	94.480	94.628	94.486	6.500	100.442	100.470	100.519	
4.500	94.972	95.120	95.228	4.500	94.972	95.120	95.228	6.625	100.824	100.852	100.901	
4.625	95.527	95.600	95.708	4.625	95.527	95.600	95.708	6.750	100.768	100.718	100.668	
4.750	95.999	95.983	95.998	4.750	95.999	95.983	95.998	6.875	100.722	100.672	100.623	
4.875	96.169	96.308	96.401	4.875	96.169	96.308	96.401	7.000	101.203	101.153	101.103	
5.000	96.626	96.766	96.858	5.000	96.626	96.766	96.858	7.125	101.472	101.422	101.373	
5.125	97.064	97.203	97.296	5.125	97.064	97.203	97.296	7.250	101.536	101.448	101.141	
5.250	97.369	97.468	97.545	5.250	97.369	97.468	97.545	7.375	101.642	101.510	101.411	
5.375	97.800	97.649	97.726	5.375	97.800	97.649	97.726	7.500	102.070	101.938	101.839	
5.500	98.207	98.056	98.133	5.500	98.207	98.056	98.133	7.625	102.484	102.352	102.253	
5.625	98.586	98.685	98.513	5.625	98.586	98.685	98.513	7.750	102.535	102.404	102.305	
5.750	98.715	98.678	98.670	5.750	98.715	98.678	98.670	7.875	100.368	100.254	100.141	
5.875	98.878	98.922	98.984	5.875	98.878	98.922	98.984	8.000	100.612	100.498	100.385	
6.000				6.000				8.125	100.782	100.668	100.554	
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	100.442	100.470	100.519	6.125	98.693	98.508	98.466	4.500	92.082	92.105	92.213	
6.625	100.824	100.852	100.901	6.250	100.048	99.863	99.679	4.625	92.531	92.554	92.662	
6.750	100.768	100.718	100.668	6.375	99.917	99.945	99.994	4.750	92.336	92.336	92.336	
6.875	100.722	100.672	100.623	6.500	100.442	100.470	100.519	4.875	92.472	92.472	92.472	
7.000	101.203	101.153	101.103	6.625	100.824	100.852	100.901	5.000	92.794	92.544	92.794	
7.125	101.472	101.422	101.373	6.750	100.768	100.718	100.668	5.125	92.906	92.906	92.906	
7.250	101.536	101.448	101.141	6.875	100.722	100.672	100.623	5.250	94.551	94.544	94.537	
7.375	101.642	101.510	101.411	7.000	101.203	101.153	101.103	5.375	94.463	94.456	94.449	
7.500	102.070	101.938	101.839	7.125	101.472	101.422	101.373	5.500	94.601	94.594	94.587	
7.625	102.484	102.352	102.253	7.250	101.536	101.448	101.141	5.625	94.632	94.625	94.618	
7.750	102.535	102.404	102.305	7.375	101.642	101.510	101.411	5.750	95.661	95.654	95.647	
7.875	100.368	100.254	100.141	7.500	102.070	101.938	101.839	5.875	95.986	95.978	95.971	
8.000	100.612	100.498	100.385	7.625	102.484	102.352	102.253	6.000	96.327	96.320	96.313	
8.125	100.782	100.668	100.554	7.750	102.535	102.404	102.305	6.125	96.620	96.612	96.605	
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	100.603	100.568	100.532	6.375	100.603	100.568	100.532	6.000	99.285	99.350	99.414	
6.500	101.143	101.108	101.072	6.500	101.143	101.108	101.072	6.125	100.263	100.078	99.903	
6.625	101.530	101.494	101.459	6.625	101.530	101.494	101.459	6.250	100.487	100.552	100.368	
6.750	101.644	101.565	101.515	6.750	101.644	101.565	101.515	6.375	100.603	100.568	100.532	
6.875	101.753	101.704	101.654	6.875	101.753	101.704	101.654	6.500	101.143	101.108	101.072	
7.000	102.234	101.934	101.884	7.000	102.234	101.934	101.884	6.625	101.530	101.494	101.459	
7.125	102.503	102.453	102.404	7.125	102.503	102.453	102.404	6.750	101.644	101.565	101.515	
7.250	102.525	102.412	102.298	7.250	102.525	102.412	102.298	6.875	101.753	101.704	101.654	
7.375	102.558	102.445	102.331	7.375	102.558	102.445	102.331	7.000	102.234	101.934	101.884	
7.500	102.849	102.735	102.622	7.500	102.849	102.735	102.622	7.125	102.503	102.453	102.404	
7.625	103.105	102.992	102.878	7.625	103.105	102.992	102.878	7.250	102.525	102.412	102.298	
7.750	103.315	103.201	103.088	7.750	103.315	103.201	103.088	7.375	102.558	102.445	102.331	
7.875	103.024	102.910	102.797	7.875	103.024	102.910	102.797	7.500	102.849	102.735	102.622	
8.000	103.018	102.904	102.791	8.000	103.018	102.904	102.791	7.625	103.105	102.992	102.878	
8.125	103.188	103.074	102.961	8.125	103.188	103.074	102.961	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	94.972	95.120	95.228	4.500	94.972	95.120	95.228	6.625	100.824	100.852	100.901	
4.625	95.527	95.600	95.708	4.625	95.527	95.600	95.708	6.750	100.768	100.718	100.668	
4.750	95.999	95.983	95.998	4.750	95.999	95.983	95.998	6.875	100.722	100.672	100.623	
4.875	96.169	96.308	96.401	4.875	96.169	96.308	96.401	7.000	101.203	101.153	101.103	
5.000	96.626	96.766	96.858	5.000	96.626	96.766	96.858	7.125	101.472	101.422	101.373	
5.125	97.064	97.203	97.296	5.125	97.064</							



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

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

Effective Time:
 8:19:20 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	96.971	96.846	96.546	6.750	94.371	94.246	93.946	6.750				
6.875	97.100	96.945	96.645	6.875	94.500	94.345	94.045	6.875				
7.000	97.554	97.399	97.099	7.000	94.954	94.799	94.499	7.000				
7.125	97.957	97.802	97.502	7.125	95.357	95.202	94.902	7.125				
7.250	98.588	98.384	98.084	7.250	95.988	95.784	95.484	7.250				
7.375	99.022	98.818	98.518	7.375	96.422	96.218	95.918	7.375				
7.500	99.436	99.232	98.932	7.500	96.836	96.632	96.332	7.500				
7.625	99.809	99.605	99.305	7.625	97.209	97.005	96.705	7.625				
7.750	100.332	100.077	99.777	7.750	97.732	97.477	97.177	7.750				
7.875	100.726	100.471	100.171	7.875	98.126	97.871	97.571	7.875				
8.000	101.110	100.855	100.555	8.000	98.510	98.255	97.955	8.000				
8.125	101.453	101.198	100.898	8.125	98.853	98.598	98.298	8.125				
8.250	101.777	101.522	101.222	8.250	99.177	98.922	98.622	8.250				
8.375				8.375				8.375				

Government DPA												
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_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	94.971	94.846	94.546	6.750	92.371	92.246	91.946	6.750				
6.875	95.100	94.945	94.645	6.875	92.500	92.345	92.045	6.875				
7.000	95.554	95.399	95.099	7.000	92.954	92.799	92.499	7.000				
7.125	95.957	95.802	95.502	7.125	93.357	93.202	92.902	7.125				
7.250	96.588	96.384	96.084	7.250	93.988	93.784	93.484	7.250				
7.375	97.022	96.818	96.518	7.375	94.422	94.218	93.918	7.375				
7.500	97.436	97.232	96.932	7.500	94.836	94.632	94.332	7.500				
7.625	97.809	97.605	97.305	7.625	95.209	95.005	94.705	7.625				
7.750	98.332	98.077	97.777	7.750	95.732	95.477	95.177	7.750				
7.875	98.726	98.471	98.171	7.875	96.126	95.871	95.571	7.875				
8.000	99.110	98.855	98.555	8.000	96.510	96.255	95.955	8.000				
8.125	99.453	99.198	98.898	8.125	96.853	96.598	96.298	8.125				
8.250	99.777	99.522	99.222	8.250	97.177	96.922	96.622	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
Temporary 2-1 BuyDown	-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.