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

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

Mortgage Clause	
<b>All States but Florida</b>	<b>Florida Only</b>
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:
8:14:34 AM

Table with 3 columns: Conventional 30 Yr Fixed, Conventional 25 Yr Fixed, Conventional 20 Yr Fixed. Each column has sub-columns for Rate, 15 Day, 30 Day, 45 Day. Rows show rates for various terms from 5.625 to 8.500.

Table with 3 columns: Conventional 15 Yr Fixed, Conventional 10 Yr Fixed, Conventional 5 Yr Fixed. Each column has sub-columns for Rate, 15 Day, 30 Day, 45 Day. Rows show rates for various terms from 4.625 to 7.000.

Table with 3 columns: Conventional 30 Yr Fixed High Balance, Conventional 20 Yr Fixed High Balance, Conventional 15 Yr Fixed High Balance. Each column has sub-columns for Rate, 15 Day, 30 Day, 45 Day. Rows show rates for various terms from 6.750 to 8.625.

Conventional Fixed Adjustments

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with columns for LTV ranges and FICO score ranges, showing adjustment values.

Additional Purchase LLPA Adjusters. Table with columns for property types (Attached Condo, Investment Property, 2nd Home, etc.) and DTI ranges, showing adjustment values.

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with columns for LTV ranges and FICO score ranges, showing adjustment values.

Additional R/T Refinance LLPA Adjusters. Table with columns for property types and DTI ranges, showing adjustment values.

Cash-Out Refinance LTV / FICO Adjusters: All Products. Table with columns for LTV ranges and FICO score ranges, showing adjustment values.

Additional Cash-Out Refinance LLPA Adjusters. Table with columns for property types and DTI ranges, showing adjustment values.

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

8:14:34 AM

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	96.286	96.205	96.125	5.250				5.250				
5.375	96.661	96.580	96.500	5.375				5.375				
5.500	97.036	96.955	96.875	5.500				5.500				
5.625	97.411	97.330	97.250	5.625	96.586	96.506	96.425	5.625	95.451	95.388	95.325	
5.750	97.768	97.687	97.607	5.750	97.042	96.961	96.881	5.750	95.922	95.859	95.797	
5.875	98.118	98.038	97.958	5.875	97.463	97.382	97.302	5.875	96.972	96.892	96.812	
6.000	98.456	98.376	98.296	6.000	97.875	97.794	97.714	6.000	97.427	97.347	97.266	
6.125	98.781	98.701	98.620	6.125	98.277	98.197	98.117	6.125	97.884	97.804	97.724	
6.250	98.843	98.762	98.682	6.250	98.671	98.591	98.510	6.250	98.045	97.965	97.884	
6.375	99.140	99.060	98.980	6.375	99.055	98.974	98.894	6.375	98.655	98.575	98.495	
6.500	99.411	99.331	99.251	6.500	99.408	99.328	99.247	6.500	99.004	98.924	98.843	
6.625	99.879	99.798	99.718	6.625	99.703	99.623	99.543	6.625	99.315	99.235	99.154	
6.750	100.091	100.011	99.930	6.750	100.005	99.925	99.844	6.750	99.617	99.537	99.456	
6.875	100.290	100.210	100.129	6.875	100.306	100.225	100.145	6.875	99.902	99.822	99.742	
7.000	100.514	100.434	100.354	7.000	100.609	100.529	100.448	7.000	100.201	100.121	100.041	
7.125	100.092	100.029	99.966	7.125	100.349	100.286	100.223	7.125	100.117	100.054	99.992	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				
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	95.843	95.780	95.717	5.250				5.250				
5.375	96.204	96.141	96.078	5.375				5.375				
5.500	96.565	96.502	96.439	5.500				5.500				
5.625	96.927	96.864	96.801	5.625	96.203	96.140	96.077	5.625	95.570	95.507	95.444	
5.750	97.290	97.227	97.164	5.750	96.626	96.563	96.500	5.750	96.042	95.979	95.916	
5.875	97.652	97.589	97.526	5.875	97.049	96.986	96.923	5.875	96.515	96.452	96.389	
6.000	97.875	97.812	97.749	6.000	97.473	97.410	97.347	6.000	96.807	96.744	96.681	
6.125	98.212	98.149	98.086	6.125	97.898	97.835	97.772	6.125	97.281	97.218	97.155	
6.250	98.406	98.343	98.280	6.250	98.323	98.260	98.197	6.250	97.574	97.511	97.448	
6.375	98.739	98.676	98.613	6.375	98.749	98.686	98.623	6.375	98.048	97.985	97.922	
6.500	98.930	98.867	98.804	6.500	98.984	98.921	98.858	6.500	98.524	98.461	98.398	
6.625	99.262	99.199	99.136	6.625	99.381	99.318	99.255	6.625	99.001	98.938	98.875	
6.750	99.484	99.421	99.358	6.750	99.612	99.549	99.486	6.750	99.267	99.204	99.141	
6.875	99.821	99.758	99.695	6.875	100.008	99.945	99.882	6.875	99.715	99.652	99.589	
7.000	100.016	99.953	99.890	7.000	100.236	100.173	100.110	7.000	99.977	99.914	99.851	
7.125	100.211	100.148	100.085	7.125	100.468	100.405	100.342	7.125	100.237	100.174	100.111	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				
Conventional ARM Adjustments												
<b>Cumulative LLPA Cap</b>												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas			0.000									
<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>												
	≤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			
<b>Additional Purchase LLPA Adjusters</b>												
	≤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			
<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>												
	≤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			
<b>Additional R/T Refinance LLPA Adjusters</b>												
	≤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			
<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>												
	≤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							
<b>Additional Cash-Out Refinance LLPA Adjusters</b>												
	≤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							
<b>Additional Miscellaneous LLPA Adjusters</b>												
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	96.551	96.551	96.566	6.000				4.375				
6.125	96.990	96.990	96.990	6.125				4.500				
6.250	98.374	98.374	98.372	6.250	98.124	98.124	98.122	4.625				
6.375	98.912	98.912	98.910	6.375	98.912	98.912	98.910	4.750				
6.500	99.232	99.232	99.230	6.500	99.482	99.482	99.230	4.875				
6.625	99.614	99.614	99.611	6.625	99.864	99.864	99.861	5.000	96.479	96.472	96.463	
6.750	100.245	100.231	100.214	6.750	100.245	100.231	100.214	5.125	96.619	96.611	96.602	
6.875	100.709	100.696	100.679	6.875	100.709	100.696	100.679	5.250	97.047	97.032	97.017	
7.000	101.177	101.133	101.121	7.000	101.177	101.133	101.121	5.375	97.239	97.224	97.208	
7.125	101.566	101.522	101.510	7.125	101.566	101.522	101.510	5.500	97.585	97.570	97.554	
7.250	101.542	101.514	101.480	7.250	101.542	101.514	101.480	5.625	97.917	97.902	97.885	
7.375	101.964	101.936	101.903	7.375	101.964	101.936	101.903	5.750	98.131	98.116	98.099	
7.500	102.377	102.349	102.316	7.500	102.377	102.349	102.316	5.875	98.360	98.348	98.336	
7.625	102.716	102.658	102.634	7.625	102.716	102.658	102.634	6.000	98.510	98.498	98.486	

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	95.059	95.036	95.012									
4.875	95.202	95.179	95.155									
5.000	95.462	95.439	95.415									
5.125	95.817	95.787	95.757									
5.250	96.179	96.148	96.115									
5.375	96.657	96.627	96.594									
5.500	97.130	97.100	97.067									
5.625	97.563	97.533	97.500									
5.750	97.881	97.851	97.818									
5.875	98.175	98.144	98.112									
6.000	98.700	98.669	98.637									

**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	96.551	96.551	96.566	6.000				4.375				
6.125	96.990	96.990	96.990	6.125				4.500				
6.250	98.374	98.374	98.372	6.250	98.124	98.124	98.122	4.625				
6.375	98.912	98.912	98.910	6.375	98.912	98.912	98.910	4.750				
6.500	99.232	99.232	99.230	6.500	99.482	99.482	99.230	4.875				
6.625	99.614	99.614	99.611	6.625	99.864	99.864	99.861	5.000	96.479	96.472	96.463	
6.750	99.995	99.981	99.964	6.750	99.995	99.981	99.964	5.125	96.619	96.611	96.602	
6.875	100.459	100.446	100.429	6.875	100.459	100.446	100.429	5.250	97.047	97.032	97.017	
7.000	100.877	100.864	100.847	7.000	100.877	100.864	100.847	5.375	97.239	97.224	97.208	
7.125	101.223	101.209	101.192	7.125	101.223	101.209	101.192	5.500	97.585	97.570	97.554	
7.250	101.292	101.264	101.230	7.250	101.292	101.264	101.230	5.625	97.917	97.902	97.885	
7.375	101.714	101.686	101.653	7.375	101.714	101.686	101.653	5.750	98.131	98.116	98.099	
7.500	102.127	102.099	102.066	7.500	102.127	102.099	102.066	5.875	98.360	98.348	98.336	
7.625	102.356	102.328	102.295	7.625	102.356	102.328	102.295	6.000	98.510	98.498	98.486	

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	95.059	95.036	95.012									
4.875	95.202	95.179	95.155									
5.000	95.462	95.439	95.415									
5.125	95.817	95.787	95.757									
5.250	96.179	96.148	96.115									
5.375	96.657	96.627	96.594									
5.500	97.130	97.100	97.067									
5.625	97.563	97.533	97.500									
5.750	97.881	97.851	97.818									

**Home Possible Adjustments**

<b>Cumulative LLPA Caps</b>	
Home Possible	0.000

**Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only**

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

**Additional Purchase LLPA Adjusters**

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

**R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only**

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

**Additional R/T Refinance LLPA Adjusters**

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

**Additional Miscellaneous LLPA Adjusters**

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

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	93.751	93.755	93.755	2.625				2.625				
5.750	94.488	94.492	94.492	2.750				2.750				
5.875	95.050	95.054	95.054	2.875				2.875				
6.000	95.604	95.608	95.608	3.000				3.000				
6.125	96.188	96.188	96.188	3.125				3.125				
6.250	96.889	96.889	96.889	3.250				3.250				
6.375	98.297	98.371	98.397	3.375				3.375				
6.500	98.721	98.785	98.809	3.500				3.500				
6.625	99.314	99.375	99.399	3.625				3.625				
6.750	99.535	99.613	99.630	3.750				3.750				
6.875	99.996	100.059	100.071	3.875				3.875				
7.000	100.395	100.443	100.453	4.000				4.000				
7.125	100.843	100.888	100.898	4.125				4.125				
7.250	100.977	101.033	101.035	4.250				4.250				
7.375	101.244	101.278	101.277									

**RefiNow Adjustments**

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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional Purchase LLPA Adjusters</b>									
	≤ 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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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

<b>Additional Miscellaneous LLPA Adjusters</b>	
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	96.484	96.471	96.458	5.750	96.484	96.471	96.458	5.375	96.484	96.471	96.458	
5.875	98.625	98.605	98.751	5.875	98.625	98.605	98.751	5.500	98.625	98.605	98.751	
6.000	99.432	99.501	99.557	6.000	99.432	99.501	99.557	5.625	99.432	99.501	99.557	
6.125	100.254	100.319	100.134	6.125	100.254	100.319	100.134	5.750	96.484	96.471	96.458	
6.250	100.693	100.758	100.574	6.250	100.693	100.758	100.574	5.875	98.625	98.605	98.751	
6.375	100.855	100.827	100.798	6.375	100.855	100.827	100.798	6.000	99.432	99.501	99.557	
6.500	101.384	101.356	101.328	6.500	101.384	101.356	101.328	6.125	100.254	100.319	100.134	
6.625	101.765	101.737	101.708	6.625	101.765	101.737	101.708	6.250	100.693	100.758	100.574	
6.750	101.773	101.751	101.794	6.750	101.773	101.751	101.794	6.375	100.855	100.827	100.798	
6.875	101.720	101.670	101.870	6.875	101.720	101.670	101.870	6.500	101.384	101.356	101.328	
7.000	102.173	102.123	102.324	7.000	102.173	102.123	102.324	6.625	101.765	101.737	101.708	
7.125	102.710	102.661	102.611	7.125	102.710	102.661	102.611	6.750	101.773	101.751	101.794	
7.250	102.793	102.680	102.566	7.250	102.793	102.680	102.566	6.875	101.720	101.670	101.870	
7.375	102.571	102.457	102.344	7.375	102.571	102.457	102.344	7.000	102.173	102.123	102.324	
7.500	102.860	102.996	102.882	7.500	102.860	102.996	102.882	7.125	102.710	102.661	102.611	
7.625	103.368	103.254	103.141	7.625	103.368	103.254	103.141	7.250	102.793	102.680	102.566	
7.750	103.584	103.471	103.357	7.750	103.584	103.471	103.357	7.375	102.571	102.457	102.344	
7.875	103.020	102.906	102.792	7.875	103.020	102.906	102.792	7.500	102.860	102.996	102.882	
8.000	103.281	103.168	103.054	8.000	103.281	103.168	103.054	7.625	103.368	103.254	103.141	
8.125	103.446	103.333	103.219	8.125	103.446	103.333	103.219	7.750	103.584	103.471	103.357	

  

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	89.584	89.679	89.802	3.500	89.584	89.679	89.802	5.625			
3.625	90.131	90.225	90.349	3.625	90.131	90.225	90.349	5.750	94.988	94.978	94.969
3.750	91.299	91.398	91.507	3.750	91.299	91.398	91.507	5.875	97.271	97.290	97.346
3.875	91.845	91.943	92.053	3.875	91.845	91.943	92.053	6.000	97.827	97.846	97.903
4.000	92.389	92.488	92.597	4.000	92.389	92.488	92.597	6.125	98.394	98.749	98.680
4.125	92.933	93.031	93.141	4.125	92.933	93.031	93.141	6.250	100.254	100.070	99.885
4.250	93.477	93.574	93.770	4.250	93.477	93.574	93.770	6.375	100.086	100.074	100.116
4.375	94.515	94.543	94.572	4.375	94.515	94.543	94.572	6.500	100.616	100.604	100.646
4.500	95.177	95.206	95.234	4.500	95.177	95.206	95.234	6.625	101.012	101.041	101.084
4.625	95.699	95.727	95.755	4.625	95.699	95.727	95.755	6.750	100.992	100.692	100.892
4.750	96.340	96.354	96.368	4.750	96.340	96.354	96.368	6.875	100.939	100.910	100.938
4.875	96.476	96.491	96.505	4.875	96.476	96.491	96.505	7.000	101.392	101.398	101.426
5.000	96.635	96.694	96.776	5.000	96.635	96.694	96.776	7.125	101.797	101.809	101.838
5.125	97.152	97.211	97.293	5.125	97.152	97.211	97.293	7.250	101.611	101.531	101.482
5.250	97.394	97.395	97.463	5.250	97.394	97.395	97.463	7.375	101.856	101.772	101.787
5.375	97.797	97.657	97.725	5.375	97.797	97.657	97.725	7.500	102.306	102.222	102.237
5.500	98.295	98.155	98.222	5.500	98.295	98.155	98.222	7.625	102.480	102.396	102.411
5.625	98.773	98.633	98.701	5.625	98.773	98.633	98.701	7.750	102.520	102.397	102.305
5.750	98.768	98.738	98.734	5.750	98.768	98.738	98.734	7.875	100.613	100.500	100.386
5.875	99.042	99.015	98.819	5.875	99.042	99.015	98.819	8.000	100.875	100.761	100.648
6.000				6.000				8.125	101.040	100.927	100.813

  

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	100.616	100.604	100.646	6.125	98.934	98.749	98.680	4.500	92.068	92.046	92.141
6.625	101.012	101.041	101.084	6.250	100.254	100.070	99.885	4.625	92.597	92.574	92.670
6.750	100.992	100.692	100.892	6.375	100.086	100.074	100.116	4.750	92.715	92.729	92.743
6.875	100.939	100.910	100.938	6.500	100.616	100.604	100.646	4.875	92.851	92.866	92.880
7.000	101.392	101.398	101.426	6.625	101.012	101.041	101.084	5.000	92.919	92.934	92.948
7.125	101.797	101.809	101.838	6.750	100.992	100.692	100.892	5.125	93.282	93.047	93.311
7.250	101.611	101.531	101.482	6.875	100.939	100.910	100.938	5.250	94.880	94.880	94.880
7.375	101.856	101.772	101.787	7.000	101.392	101.398	101.426	5.375	94.789	94.789	94.789
7.500	102.306	102.222	102.237	7.125	101.797	101.809	101.838	5.500	94.926	94.926	94.926
7.625	102.480	102.396	102.411	7.250	101.611	101.531	101.482	5.625	94.961	94.961	94.961
7.750	102.520	102.397	102.305	7.375	101.856	101.772	101.787	5.750	95.969	95.955	95.940
7.875	100.613	100.500	100.386	7.500	102.306	102.222	102.237	5.875	96.294	96.279	96.265
8.000	100.875	100.761	100.648	7.625	102.480	102.396	102.411	6.000	96.635	96.621	96.607
8.125	101.040	100.927	100.813	7.750	102.520	102.397	102.305	6.125	96.926	96.912	96.898

  

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	100.855	100.827	100.798	6.375	100.855	100.827	100.798	6.000	99.432	99.501	99.557
6.500	101.384	101.356	101.328	6.500	101.384	101.356	101.328	6.125	100.254	100.319	100.134
6.625	101.765	101.737	101.708	6.625	101.765	101.737	101.708	6.250	100.693	100.758	100.574
6.750	101.773	101.751	101.794	6.750	101.773	101.751	101.794	6.375	100.855	100.827	100.798
6.875	101.720	101.670	101.870	6.875	101.720	101.670	101.870	6.500	101.384	101.356	101.328
7.000	102.173	102.123	102.324	7.000	102.173	102.123	102.324	6.625	101.765	101.737	101.708
7.125	102.710	102.661	102.611	7.125	102.710	102.661	102.611	6.750	101.773	101.751	101.794
7.250	102.793	102.680	102.566	7.250	102.793	102.680	102.566	6.875	101.720	101.670	101.870
7.375	102.571	102.457	102.344	7.375	102.571	102.457	102.344	7.000	102.173	102.123	102.324
7.500	102.860	102.996	102.882	7.500	102.860	102.996	102.882	7.125	102.710	102.661	102.611
7.625	103.368	103.254	103.141	7.625	103.368	103.254	103.141	7.250	102.793	102.680	102.566
7.750	103.584	103.471	103.357	7.750	103.584	103.471	103.357	7.375	102.571	102.457	102.344
7.875	103.020	102.906	102.792	7.875	103.020	102.906	102.792	7.500	102.860	102.996	102.882
8.000	103.281	103.168	103.054	8.000	103.281	103.168	103.054	7.625	103.368	103.254	103.141
8.125	103.446	103.333	103.219	8.125	103.446	103.333	103.219	7.750	103.584	103.471	103.357

  

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	95.177	95.206	95.234	4.500	95.177	95.206	95.234	6.625	101.012	101.041	101.084
4.625	95.699	95.727	95.755	4.625	95.699	95.727	95.755	6.750	100.992	100.692	100.892
4.750	96.340	96.354	96.368	4.750	96.340	96.354	96.368	6.875	100.939	100.910	100.938
4.875	96.476	96.491	96.505	4.875	96.476	96.491	96.505	7.000	101.392	101.398	101.426
5.000	96.635	96.694	96.776								



**BROKERS FIRST FUNDING**  
YOUR BFF IN WHOLESALE  
Tuesday, November 21, 2023  
Effective Time:  
8:14:34 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

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	96.484	96.471	96.458	5.750	96.484	96.471	96.458	5.375				
5.875	98.581	98.671	98.727	5.875	98.581	98.671	98.727	5.500				
6.000	99.390	99.469	99.525	6.000	99.390	99.469	99.525	5.625				
6.125	100.254	100.319	100.134	6.125	100.254	100.319	100.134	5.750	96.484	96.471	96.458	
6.250	100.693	100.758	100.574	6.250	100.693	100.758	100.574	5.875	98.581	98.671	98.727	
6.375	100.855	100.827	100.548	6.375	100.855	100.827	100.548	6.000	99.390	99.469	99.525	
6.500	101.384	101.356	101.078	6.500	101.384	101.356	101.078	6.125	100.254	100.319	100.134	
6.625	101.765	101.737	101.708	6.625	101.765	101.737	101.708	6.250	100.693	100.758	100.574	
6.750	101.773	101.723	101.673	6.750	101.773	101.723	101.673	6.375	100.855	100.827	100.548	
6.875	101.720	101.670	101.620	6.875	101.720	101.670	101.620	6.500	101.384	101.356	101.078	
7.000	102.173	102.123	102.074	7.000	102.173	102.123	102.074	6.625	101.765	101.737	101.708	
7.125	102.710	102.661	102.611	7.125	102.710	102.661	102.611	6.750	101.773	101.723	101.673	
7.250	102.793	102.680	102.566	7.250	102.793	102.680	102.566	6.875	101.720	101.670	101.620	
7.375	102.571	102.457	102.344	7.375	102.571	102.457	102.344	7.000	102.173	102.123	102.074	
7.500	102.860	102.746	102.632	7.500	102.860	102.746	102.632	7.125	102.710	102.661	102.611	
7.625	103.368	103.254	103.141	7.625	103.368	103.254	103.141	7.250	102.793	102.680	102.566	
7.750	103.584	103.471	103.357	7.750	103.584	103.471	103.357	7.375	102.571	102.457	102.344	
7.875	103.020	102.906	102.792	7.875	103.020	102.906	102.792	7.500	102.860	102.746	102.632	
8.000	103.281	103.168	103.054	8.000	103.281	103.168	103.054	7.625	103.368	103.254	103.141	
8.125	103.446	103.333	103.219	8.125	103.446	103.333	103.219	7.750	103.584	103.471	103.357	

  

Government												
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	89.599	89.693	89.817	3.500	89.599	89.693	89.817	5.625				
3.625	90.112	90.207	90.330	3.625	90.112	90.207	90.330	5.750	94.988	94.978	94.969	
3.750	91.369	91.468	91.577	3.750	91.369	91.468	91.577	5.875	97.195	97.234	97.290	
3.875	91.881	91.979	92.089	3.875	91.881	91.979	92.089	6.000	97.743	97.782	97.839	
4.000	92.389	92.487	92.596	4.000	92.389	92.487	92.596	6.125	98.934	98.749	98.569	
4.125	92.891	92.989	93.099	4.125	92.891	92.989	93.099	6.250	100.254	100.070	99.885	
4.250	93.630	93.733	93.828	4.250	93.630	93.733	93.828	6.375	100.086	100.058	100.029	
4.375	94.515	94.543	94.576	4.375	94.515	94.543	94.576	6.500	100.616	100.587	100.559	
4.500	95.177	95.206	95.234	4.500	95.177	95.206	95.234	6.625	100.996	100.968	100.940	
4.625	95.699	95.727	95.755	4.625	95.699	95.727	95.755	6.750	100.992	100.692	100.892	
4.750	96.340	96.354	96.368	4.750	96.340	96.354	96.368	6.875	100.939	100.889	100.839	
4.875	96.476	96.491	96.505	4.875	96.476	96.491	96.505	7.000	101.392	101.342	101.292	
5.000	96.544	96.590	96.672	5.000	96.544	96.590	96.672	7.125	101.679	101.629	101.580	
5.125	96.963	97.022	97.104	5.125	96.963	97.022	97.104	7.250	101.611	101.531	101.482	
5.250	97.394	97.390	97.458	5.250	97.394	97.390	97.458	7.375	101.629	101.506	101.505	
5.375	97.705	97.815	97.633	5.375	97.705	97.815	97.633	7.500	102.060	101.938	101.845	
5.500	98.106	98.216	98.284	5.500	98.106	98.216	98.284	7.625	102.473	102.351	102.258	
5.625	98.479	98.589	98.657	5.625	98.479	98.589	98.657	7.750	102.520	102.397	102.305	
5.750	98.768	98.738	98.734	5.750	98.768	98.738	98.734	7.875	100.613	100.500	100.386	
5.875	98.893	98.866	98.920	5.875	98.893	98.866	98.920	8.000	100.875	100.761	100.648	
6.000				6.000				8.125	101.040	100.927	100.813	

  

Government												
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	100.616	100.587	100.559	6.125	98.934	98.749	98.569	4.500	91.971	91.948	92.044	
6.625	100.996	100.968	100.940	6.250	100.254	100.070	99.885	4.625	92.413	92.391	92.486	
6.750	100.992	100.692	100.892	6.375	100.086	100.058	100.029	4.750	92.715	92.729	92.743	
6.875	100.939	100.889	100.839	6.500	100.616	100.587	100.559	4.875	92.851	92.866	92.880	
7.000	101.392	101.342	101.292	6.625	100.996	100.968	100.940	5.000	92.919	92.934	92.948	
7.125	101.679	101.629	101.580	6.750	100.992	100.692	100.892	5.125	93.032	93.047	93.061	
7.250	101.611	101.531	101.482	6.875	100.939	100.889	100.839	5.250	94.880	94.880	94.880	
7.375	101.629	101.506	101.505	7.000	101.392	101.342	101.292	5.375	94.789	94.789	94.789	
7.500	102.060	101.938	101.845	7.125	101.679	101.629	101.580	5.500	94.926	94.926	94.926	
7.625	102.473	102.351	102.258	7.250	101.611	101.531	101.482	5.625	94.961	94.961	94.961	
7.750	102.520	102.397	102.305	7.375	101.629	101.506	101.505	5.750	95.969	95.955	95.940	
7.875	100.613	100.500	100.386	7.500	102.060	101.938	101.845	5.875	96.294	96.279	96.265	
8.000	100.875	100.761	100.648	7.625	102.473	102.351	102.258	6.000	96.635	96.621	96.607	
8.125	101.040	100.927	100.813	7.750	102.520	102.397	102.305	6.125	96.926	96.912	96.898	

  

Government												
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	100.855	100.827	100.548	6.375	100.855	100.827	100.548	6.000	99.390	99.469	99.525	
6.500	101.384	101.356	101.078	6.500	101.384	101.356	101.078	6.125	100.254	100.319	100.134	
6.625	101.765	101.737	101.708	6.625	101.765	101.737	101.708	6.250	100.693	100.758	100.574	
6.750	101.773	101.723	101.673	6.750	101.773	101.723	101.673	6.375	100.855	100.827	100.548	
6.875	101.720	101.670	101.620	6.875	101.720	101.670	101.620	6.500	101.384	101.356	101.078	
7.000	102.173	102.123	102.074	7.000	102.173	102.123	102.074	6.625	101.765	101.737	101.708	
7.125	102.710	102.661	102.611	7.125	102.710	102.661	102.611	6.750	101.773	101.723	101.673	
7.250	102.793	102.680	102.566	7.250	102.793	102.680	102.566	6.875	101.720	101.670	101.620	
7.375	102.571	102.457	102.344	7.375	102.571	102.457	102.344	7.000	102.173	102.123	102.074	
7.500	102.860	102.746	102.632	7.500	102.860	102.746	102.632	7.125	102.710	102.661	102.611	
7.625	103.368	103.254	103.141	7.625	103.368	103.254	103.141	7.250	102.793	102.680	102.566	
7.750	103.584	103.471	103.357	7.750	103.584	103.471	103.357	7.375	102.571	102.457	102.344	
7.875	103.020	102.906	102.792	7.875	103.020	102.906	102.792	7.500	102.860	102.746	102.632	
8.000	103.281	103.168	103.054	8.000	103.281	103.168	103.054	7.625	103.368	103.254	103.141	
8.125	103.446	103.333	103.219	8.125	103.446	103.333	103.219	7.750				

  

Government												
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	95.177	95.206	95.234	4.500	95.177	95.206	95.234	6.625	100.996	100.968	100.940	
4.625	95.699	95.727	95.755	4.625	95.699	95.727	95.755	6.750	100.992	100.692	100.892	
4.750	96.340	96.354	96.368	4.750	96.340	96.354	96.368	6.875	100.939	100.889	100.839	
4.875	96.476	96.491	96.505	4.875	96.476	96.491	96.505	7.000	101.392	101.342	101.292	
5.000	96.544	96.590	96.672	5.000	96.544	96.590	96.672	7.125	101.679	101.629		





**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:  
 8:14:34 AM

Government DPA												
BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>								
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	97.169	97.036	96.736	6.750	94.569	94.436	94.136	6.750				
6.875	97.278	97.129	96.829	6.875	94.678	94.529	94.229	6.875				
7.000	97.732	97.583	97.283	7.000	95.132	94.983	94.683	7.000				
7.125	98.135	97.986	97.686	7.125	95.535	95.386	95.086	7.125				
7.250	98.567	98.380	98.080	7.250	95.967	95.780	95.480	7.250				
7.375	99.001	98.810	98.510	7.375	96.401	96.210	95.910	7.375				
7.500	99.415	99.224	98.924	7.500	96.815	96.624	96.324	7.500				
7.625	99.788	99.597	99.297	7.625	97.188	96.997	96.697	7.625				
7.750	100.299	100.067	99.767	7.750	97.699	97.467	97.167	7.750				
7.875	100.693	100.461	100.161	7.875	98.093	97.861	97.561	7.875				
8.000	101.077	100.845	100.545	8.000	98.477	98.245	97.945	8.000				
8.125	101.420	101.188	100.888	8.125	98.820	98.588	98.288	8.125				
8.250	101.744	101.512	101.212	8.250	99.144	98.912	98.612	8.250				
8.375				8.375				8.375				

  

Government DPA												
BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_Forgivable <sup>2</sup>								
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	95.169	95.036	94.736	6.750	92.569	92.436	92.136	6.750				
6.875	95.278	95.129	94.829	6.875	92.678	92.529	92.229	6.875				
7.000	95.732	95.583	95.283	7.000	93.132	92.983	92.683	7.000				
7.125	96.135	95.986	95.686	7.125	93.535	93.386	93.086	7.125				
7.250	96.567	96.380	96.080	7.250	93.967	93.780	93.480	7.250				
7.375	97.001	96.810	96.510	7.375	94.401	94.210	93.910	7.375				
7.500	97.415	97.224	96.924	7.500	94.815	94.624	94.324	7.500				
7.625	97.788	97.597	97.297	7.625	95.188	94.997	94.697	7.625				
7.750	98.299	98.067	97.767	7.750	95.699	95.467	95.167	7.750				
7.875	98.693	98.461	98.161	7.875	96.093	95.861	95.561	7.875				
8.000	99.077	98.845	98.545	8.000	96.477	96.245	95.945	8.000				
8.125	99.420	99.188	98.888	8.125	96.820	96.588	96.288	8.125				
8.250	99.744	99.512	99.212	8.250	97.144	96.912	96.612	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

<sup>(1)</sup> 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.  
<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.