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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:
8:21:29 AM

Table with 3 columns of rates (Conventional 30 Yr Fixed, 25 Yr Fixed, 20 Yr Fixed) and 4 sub-columns (Rate, 15 Day, 30 Day, 45 Day) for various interest rates from 5.625 to 8.500.

Table with 3 columns of rates (Conventional 15 Yr Fixed, 10 Yr Fixed, 5 Yr Fixed) and 4 sub-columns (Rate, 15 Day, 30 Day, 45 Day) for various interest rates from 4.625 to 7.000.

Table with 3 columns of rates (Conventional 30 Yr Fixed High Balance, 20 Yr Fixed High Balance, 15 Yr Fixed High Balance) and 4 sub-columns (Rate, 15 Day, 30 Day, 45 Day) for various interest rates from 6.750 to 7.000.

Conventional Fixed Adjustments

Cumulative LLPA Cap

Table with 2 columns: FTHB with AMI at or below 100% or 120% in designated High Cost Areas, and 0.000.

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

Table with 11 columns of LTV/FICO adjuster values for various interest rates and property types.

Additional Purchase LLPA Adjusters

Table with 11 columns of LLPA adjuster values for attached condo, investment property, 2nd home, etc.

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

Table with 11 columns of R/T Refinance LTV/FICO adjuster values for various interest rates and property types.

Additional R/T Refinance LLPA Adjusters

Table with 11 columns of R/T Refinance LLPA adjuster values for attached condo, investment property, 2nd home, etc.

Cash-Out Refinance LTV / FICO Adjusters: All Products

Table with 6 columns of Cash-Out Refinance LTV/FICO adjuster values for various interest rates and property types.

Additional Cash-Out Refinance LLPA Adjusters

Table with 6 columns of Cash-Out Refinance LLPA adjuster values for attached condo, investment property, 2nd home, etc.

Additional Miscellaneous LLPA Adjusters

Table with 2 columns: Escrow Waiver (-0.250), Temporary 2-1 Buydown (Buydown options and pricing available through FPL), 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	97.726	97.741	97.741	6.000				4.375				
6.125	98.478	98.488	98.488	6.125				4.500				
6.250	99.301	99.303	99.303	6.250	99.051	99.053	99.053	4.625				
6.375	99.808	99.810	99.810	6.375	99.558	99.560	99.560	4.750				
6.500	100.405	100.380	100.388	6.500	100.405	100.380	100.388	4.875				
6.625	100.853	100.829	100.837	6.625	100.853	100.829	100.837	5.000	97.337	97.333	97.325	
6.750	100.897	100.891	100.883	6.750	100.897	100.891	100.883	5.125	97.482	97.477	97.469	
6.875	101.362	101.357	101.349	6.875	101.362	101.357	101.349	5.250	97.915	97.911	97.903	
7.000	101.829	101.793	101.785	7.000	101.829	101.793	101.785	5.375	98.187	98.183	98.175	
7.125	102.223	102.187	102.179	7.125	102.223	102.187	102.179	5.500	98.564	98.559	98.551	
7.250	101.887	101.873	101.856	7.250	101.887	101.873	101.856	5.625	98.845	98.834	98.819	
7.375	102.314	102.301	102.292	7.375	102.314	102.301	102.292	5.750	99.188	99.167	99.133	
7.500	102.751	102.727	102.735	7.500	102.751	102.727	102.735	5.875	99.524	99.503	99.470	
7.625	103.096	103.071	103.080	7.625	103.096	103.071	103.080	6.000	99.691	99.669	99.636	

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	95.788	95.768	95.742									
4.875	95.927	95.907	95.881									
5.000	96.166	96.145	96.120									
5.125	96.488	96.467	96.442									
5.250	96.838	96.801	96.751									
5.375	97.302	97.265	97.215									
5.500	97.755	97.718	97.668									
5.625	98.168	98.130	98.080									
5.750	98.465	98.427	98.377									
5.875	98.737	98.700	98.650									
6.000	99.233	99.195	99.145									

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	97.726	97.741	97.741	6.000				4.375				
6.125	98.478	98.488	98.488	6.125	98.478	98.488	98.488	4.500				
6.250	99.301	99.303	99.303	6.250	99.051	99.053	99.053	4.625				
6.375	99.808	99.810	99.810	6.375	99.558	99.560	99.560	4.750				
6.500	100.027	100.030	100.030	6.500	100.027	100.030	100.030	4.875				
6.625	100.394	100.396	100.396	6.625	100.394	100.396	100.396	5.000	97.337	97.333	97.325	
6.750	100.647	100.641	100.633	6.750	100.647	100.641	100.633	5.125	97.482	97.477	97.469	
6.875	101.112	101.107	101.099	6.875	101.112	101.107	101.099	5.250	97.915	97.911	97.903	
7.000	101.495	101.489	101.481	7.000	101.495	101.489	101.481	5.375	98.187	98.183	98.175	
7.125	101.709	101.703	101.695	7.125	101.709	101.703	101.695	5.500	98.564	98.559	98.551	
7.250	101.887	101.873	101.856	7.250	101.637	101.623	101.606	5.625	98.845	98.834	98.819	
7.375	102.064	102.051	102.034	7.375	102.064	102.051	102.034	5.750	99.188	99.167	99.133	
7.500	102.400	102.387	102.370	7.500	102.400	102.387	102.370	5.875	99.524	99.503	99.470	
7.625	102.696	102.683	102.666	7.625	102.696	102.683	102.666	6.000	99.691	99.669	99.636	

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	95.788	95.768	95.742									
4.875	95.927	95.907	95.881									
5.000	96.166	96.145	96.120									
5.125	96.488	96.467	96.442									
5.250	96.838	96.801	96.751									
5.375	97.302	97.265	97.215									
5.500	97.755	97.718	97.668									
5.625	98.168	98.130	98.080									
5.750	98.465	98.427	98.377									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



Brokers First Funding

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Effective Time:

8:21:29 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	97.610	97.465	97.165	6.750	95.010	94.865	94.565	6.750			
6.875	97.990	97.748	97.448	6.875	95.390	95.148	94.848	6.875			
7.000	98.414	98.172	97.872	7.000	95.814	95.572	95.272	7.000			
7.125	98.797	98.555	98.255	7.125	96.197	95.955	95.655	7.125			
7.250	99.161	98.919	98.619	7.250	96.561	96.319	96.019	7.250			
7.375	99.334	99.028	98.728	7.375	96.734	96.428	96.128	7.375			
7.500	99.728	99.422	99.122	7.500	97.128	96.822	96.522	7.500			
7.625	100.071	99.765	99.465	7.625	97.471	97.165	96.865	7.625			
7.750	100.405	100.099	99.799	7.750	97.805	97.499	97.199	7.750			
7.875	100.501	100.130	99.830	7.875	97.901	97.530	97.230	7.875			
8.000	100.855	100.484	100.184	8.000	98.255	97.884	97.584	8.000			
8.125	101.178	100.807	100.507	8.125	98.578	98.207	97.907	8.125			
8.250	101.482	101.111	100.811	8.250	98.882	98.511	98.211	8.250			
8.375				8.375				8.375			

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	95.610	95.465	95.165	6.750	93.010	92.865	92.565	6.750			
6.875	95.990	95.748	95.448	6.875	93.390	93.148	92.848	6.875			
7.000	96.414	96.172	95.872	7.000	93.814	93.572	93.272	7.000			
7.125	96.797	96.555	96.255	7.125	94.197	93.955	93.655	7.125			
7.250	97.161	96.919	96.619	7.250	94.561	94.319	94.019	7.250			
7.375	97.334	97.028	96.728	7.375	94.734	94.428	94.128	7.375			
7.500	97.728	97.422	97.122	7.500	95.128	94.822	94.522	7.500			
7.625	98.071	97.765	97.465	7.625	95.471	95.165	94.865	7.625			
7.750	98.405	98.099	97.799	7.750	95.805	95.499	95.199	7.750			
7.875	98.501	98.130	97.830	7.875	95.901	95.530	95.230	7.875			
8.000	98.855	98.484	98.184	8.000	96.255	95.884	95.584	8.000			
8.125	99.178	98.807	98.507	8.125	96.578	96.207	95.907	8.125			
8.250	99.482	99.111	98.811	8.250	96.882	96.511	96.211	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.