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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:  
8:25:24 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	Rate	
5.625	97.891	97.972	97.988	5.625	97.891	97.972	97.988	5.000	95.940	95.552	95.582		
5.750	98.495	98.554	98.566	5.750	98.495	98.554	98.566	5.125	96.152	96.156	96.176		
5.875	99.057	99.057	99.055	5.875	99.057	99.057	99.055	5.250	97.135	97.140	97.169		
6.000	99.646	99.656	99.660	6.000	99.646	99.656	99.660	5.375	97.749	97.752	97.773		
6.125	100.181	100.181	100.179	6.125	100.181	100.181	100.179	5.500	98.319	98.322	98.342		
6.250	100.322	100.322	100.321	6.250	100.322	100.322	100.321	5.625	98.927	98.989	98.997		
6.375	100.842	100.842	100.841	6.375	100.842	100.842	100.841	5.750	99.532	99.589	99.603		
6.500	101.287	101.287	101.285	6.500	101.287	101.287	101.285	5.875	100.009	100.061	100.082		
6.625	101.599	101.599	101.598	6.625	101.599	101.599	101.598	6.000	100.484	100.533	100.559		
6.750	101.498	101.489	101.480	6.750	101.498	101.489	101.480	6.125	100.949	100.998	101.024		
6.875	101.935	101.927	101.917	6.875	101.935	101.927	101.917	6.250	100.944	100.971	100.971		
7.000	102.330	102.322	102.312	7.000	102.330	102.322	102.312	6.375	101.388	101.359	101.367		
7.125	102.598	102.589	102.579	7.125	102.598	102.589	102.579	6.500	101.796	101.766	101.761		
7.250	102.334	102.324	102.296	7.250	102.334	102.317	102.296	6.625	102.094	102.112	102.125		
7.375	102.707	102.669	102.669	7.375	102.707	102.693	102.669	6.750	101.730	101.758	101.745		
7.500	103.075	103.058	103.037	7.500	103.075	103.058	103.037	6.875	102.039	102.062	102.056		
7.625	103.403	103.386	103.364	7.625	103.403	103.386	103.364	7.000	102.330	102.337	102.336		
7.750	102.908	102.866	102.818	7.750	102.908	102.866	102.818	7.125	102.598	102.605	102.603		
7.875	103.308	103.266	103.218	7.875	103.308	103.266	103.218	7.250	102.334	102.317	102.296		
8.000	103.364	103.292	103.229	8.000	103.364	103.292	103.229	7.375	102.707	102.691	102.669		
8.125	103.622	103.551	103.488	8.125	103.622	103.551	103.488	7.500	103.075	103.058	103.037		
8.250				8.250				7.625	103.153	103.136	103.114		
8.375				8.375				7.750	102.658	102.616	102.568		
8.500				8.500				7.875	103.058	103.016	102.968		
8.625				8.625				8.000	102.578	102.583	102.554		

Conventional Fixed													
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	
4.625	97.292	97.324	97.361	4.625	97.181	97.163	97.200						
4.750	97.648	97.674	97.719	4.750	97.472	97.498	97.543						
4.875	98.011	98.032	98.083	4.875	98.052	97.854	97.874						
5.000	98.570	98.566	98.558	5.000	98.290	98.344	98.360						
5.125	98.662	98.684	98.707	5.125	98.723	98.772	98.795						
5.250	99.010	99.005	99.017	5.250	99.016	99.059	99.090						
5.375	99.430	99.357	99.357	5.375	99.561	99.600	99.636						
5.500	99.728	99.767	99.803	5.500	99.671	99.710	99.746						
5.625	100.053	100.030	100.035	5.625	100.189	100.254	100.263						
5.750	100.518	100.496	100.500	5.750	100.518	100.496	100.511						
5.875	100.939	100.917	100.922	5.875	100.939	100.917	100.922						
6.000	101.209	101.187	101.192	6.000	101.209	101.187	101.192						
6.125	100.838	100.791	100.774	6.125	100.891	101.036	101.031						
6.250	101.286	101.239	101.222	6.250	101.286	101.239	101.241						
6.375	101.439	101.642	101.625	6.375	101.689	101.642	101.625						
6.500	101.673	101.876	101.859	6.500	101.923	101.876	101.859						
6.625	101.576	101.496	101.442	6.625	101.576	101.616	101.598						
6.750	102.013	101.933	101.879	6.750	102.013	101.933	101.879						
6.875	102.156	102.076	102.271	6.875	102.156	102.326	102.271						
7.000	102.367	102.537	102.483	7.000	102.367	102.537	102.483						

Conventional 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	Rate	
6.000	99.038	99.022	98.997	6.000	98.789	98.759	98.742	5.125	97.101	97.054	97.040		
6.125	99.924	99.907	99.882	6.125	99.366	99.336	99.320	5.250	97.578	97.531	97.516		
6.250	100.181	100.151	100.135	6.250	99.882	99.862	99.846	5.375	98.011	97.965	97.950		
6.375	100.686	100.656	100.640	6.375	100.377	100.347	100.331	5.500	98.314	98.268	98.253		
6.500	101.147	101.117	101.101	6.500	100.804	100.774	100.758	5.625	98.407	98.385	98.389		
6.625	101.370	101.340	101.324	6.625	101.094	101.064	101.048	5.750	98.860	98.838	98.842		
6.750	101.322	101.272	101.262	6.750	100.996	100.975	100.965	5.875	99.268	99.246	99.250		
6.875	101.757	101.735	101.726	6.875	101.439	101.418	101.408	6.000	99.550	99.503	99.504		
7.000	102.184	102.163	102.153	7.000	101.824	101.803	101.793	6.125	100.005	99.958	99.941		
7.125	102.367	102.345	102.336	7.125	102.063	102.042	102.032	6.250	100.440	100.394	100.377		
7.250	102.444	102.362	102.341	7.250	101.643	101.561	101.539	6.375	100.829	100.782	100.765		
7.375	102.711	102.628	102.607	7.375	102.008	101.970	101.947	6.500	101.034	100.987	100.970		
7.500	102.996	102.912	102.892	7.500	102.363	102.325	102.302	6.625	100.618	100.538	100.484		
7.625	103.135	103.050	103.030	7.625	102.180	102.095	102.075	6.750	101.043	100.963	100.909		
7.750	103.074	102.969	102.939	7.750	101.519	101.664	101.384	6.875	101.417	101.338	101.283		
7.875	103.379	103.273	103.243	7.875	101.197	101.206	100.910	7.000	98.479	98.630	98.397		

**Conventional Fixed Adjustments**

<b>Cumulative LLPA Cap</b>	
FTBH 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	
740-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250	
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500	
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750	
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875	
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125	
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250	
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500	
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750	

<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	0.000	-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	

<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	

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	97.127	97.037	96.937	5.250				5.250				
5.375	97.485	97.395	97.295	5.375				5.375				
5.500	97.840	97.750	97.650	5.500				5.500				
5.625	98.193	98.103	98.003	5.625	97.953	97.863	97.763	5.625	96.369	96.306	96.244	
5.750	98.533	98.444	98.343	5.750	98.153	98.313	98.213	5.750	96.847	96.784	96.722	
5.875	98.860	98.770	98.669	5.875	98.823	98.733	98.633	5.875	98.211	98.121	98.020	
6.000	99.152	99.062	98.962	6.000	98.952	98.862	98.761	6.000	98.593	98.503	98.402	
6.125	99.429	99.339	99.239	6.125	99.307	99.217	99.117	6.125	98.963	98.874	98.773	
6.250	99.702	99.612	99.512	6.250	99.658	99.568	99.467	6.250	99.322	99.233	99.132	
6.375	99.963	99.873	99.773	6.375	99.997	99.907	99.807	6.375	99.662	99.572	99.471	
6.500	100.222	100.133	100.032	6.500	100.237	100.147	100.047	6.500	99.906	99.816	99.715	
6.625	100.489	100.399	100.299	6.625	100.378	100.289	100.438	6.625	100.305	100.215	100.115	
6.750	100.701	100.612	100.511	6.750	100.817	100.728	100.627	6.750	100.501	100.412	100.311	
6.875	100.857	100.767	100.667	6.875	100.809	100.969	100.868	6.875	100.751	100.661	100.560	
7.000	100.517	100.454	100.391	7.000	101.296	101.206	101.106	7.000	101.007	100.920	100.858	
7.125				7.125	100.941	100.878	100.815	7.125	101.000	100.937	100.874	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

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	96.850	96.787	96.724	5.250				5.250				
5.375	97.215	97.152	97.089	5.375				5.375				
5.500	97.579	97.516	97.453	5.500				5.500				
5.625	97.945	97.882	97.819	5.625	97.536	97.473	97.410	5.625	96.689	96.626	96.563	
5.750	98.283	98.220	98.157	5.750	97.965	97.902	97.839	5.750	97.167	97.104	97.041	
5.875	98.477	98.414	98.351	5.875	98.394	98.331	98.268	5.875	97.461	97.398	97.335	
6.000	98.814	98.751	98.688	6.000	98.489	98.426	98.363	6.000	97.940	97.877	97.814	
6.125	99.006	98.943	98.880	6.125	98.890	98.827	98.764	6.125	98.235	98.172	98.109	
6.250	99.341	99.278	99.215	6.250	99.291	99.228	99.165	6.250	98.714	98.651	98.588	
6.375	99.538	99.475	99.412	6.375	99.691	99.628	99.565	6.375	99.167	99.104	99.041	
6.500	99.879	99.816	99.753	6.500	99.922	99.859	99.796	6.500	99.619	99.556	99.493	
6.625	100.075	100.012	99.949	6.625	100.152	100.089	100.026	6.625	99.883	99.820	99.757	
6.750	100.298	100.235	100.172	6.750	100.556	100.493	100.430	6.750	100.334	100.271	100.208	
6.875	100.494	100.431	100.368	6.875	100.622	100.559	100.496	6.875	100.596	100.533	100.470	
7.000	100.837	100.774	100.711	7.000	101.026	100.963	100.900	7.000	101.053	100.990	100.927	
7.125	101.036	100.973	100.910	7.125	101.261	101.198	101.135	7.125	101.319	101.256	101.193	
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

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

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

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

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

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

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

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	99.646	99.646	99.644	6.000	99.396	99.396	99.394	4.375				
6.125	99.931	99.931	99.929	6.125	99.931	99.931	99.929	4.500				
6.250	100.322	100.322	100.321	6.250	100.322	100.322	100.321	4.625				
6.375	100.842	100.842	100.841	6.375	100.842	100.842	100.841	4.750				
6.500	101.287	101.287	101.285	6.500	101.287	101.287	101.285	4.875				
6.625	101.620	101.599	101.598	6.625	101.620	101.599	101.598	5.000	98.320	98.316	98.308	
6.750	101.498	101.489	101.480	6.750	101.498	101.489	101.480	5.125	98.412	98.409	98.400	
6.875	101.935	101.927	101.917	6.875	101.935	101.927	101.917	5.250	98.760	98.755	98.746	
7.000	102.330	102.322	102.312	7.000	102.330	102.322	102.312	5.375	99.012	99.007	98.999	
7.125	102.598	102.589	102.579	7.125	102.598	102.589	102.579	5.500	99.423	99.415	99.406	
7.250	102.334	102.317	102.296	7.250	102.334	102.317	102.296	5.625	99.785	99.778	99.768	
7.375	102.707	102.691	102.669	7.375	102.707	102.691	102.669	5.750	100.071	100.063	100.054	
7.500	103.076	103.058	103.037	7.500	103.076	103.058	103.037	5.875	100.306	100.299	100.289	
7.625	103.403	103.386	103.364	7.625	103.403	103.386	103.364	6.000	100.412	100.405	100.395	

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	97.046	97.027	97.002									
4.875	97.156	97.136	97.111									
5.000	97.422	97.403	97.378									
5.125	97.698	97.678	97.654									
5.250	97.932	97.909	97.883									
5.375	98.388	98.365	98.339									
5.500	98.584	98.561	98.535									
5.625	98.957	98.934	98.908									
5.750	99.199	99.176	99.150									
5.875	99.674	99.651	99.625									
6.000	99.857	99.834	99.808									

**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	99.646	99.646	99.644	6.000	99.396	99.396	99.394	4.375				
6.125	99.931	99.931	99.929	6.125	99.931	99.931	99.929	4.500				
6.250	100.072	100.322	100.071	6.250	100.072	100.072	100.071	4.625				
6.375	100.592	100.592	100.591	6.375	100.592	100.592	100.591	4.750				
6.500	101.037	101.037	101.035	6.500	101.037	101.037	101.035	4.875				
6.625	101.349	101.349	101.348	6.625	101.349	101.349	101.348	5.000	98.320	98.316	98.308	
6.750	101.248	101.239	101.230	6.750	101.248	101.239	101.230	5.125	98.412	98.409	98.400	
6.875	101.685	101.677	101.667	6.875	101.685	101.677	101.667	5.250	98.760	98.755	98.746	
7.000	102.080	102.072	102.062	7.000	102.080	102.072	102.062	5.375	99.012	99.007	98.999	
7.125	102.348	102.339	102.329	7.125	102.348	102.339	102.329	5.500	99.423	99.415	99.406	
7.250	102.084	102.067	102.046	7.250	102.084	102.067	102.046	5.625	99.785	99.778	99.768	
7.375	102.457	102.441	102.419	7.375	102.457	102.441	102.419	5.750	100.071	100.063	100.054	
7.500	102.825	102.808	102.787	7.500	102.825	102.808	102.787	5.875	100.306	100.299	100.289	
7.625	103.153	103.136	103.114	7.625	103.153	103.136	103.114	6.000	100.412	100.405	100.395	

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	97.046	97.027	97.002									
4.875	97.156	97.136	97.111									
5.000	97.422	97.403	97.378									
5.125	97.698	97.678	97.654									
5.250	97.932	97.909	97.883									
5.375	98.388	98.365	98.339									
5.500	98.584	98.561	98.535									
5.625	98.957	98.934	98.908									
5.750	99.199	99.176	99.150									

**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



**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	97.657	97.719	97.761	2.625				2.625				
5.750	98.197	98.254	98.269	2.750				2.750				
5.875	98.686	98.738	98.759	2.875				2.875				
6.000	99.173	99.220	99.248	3.000				3.000				
6.125	99.700	99.747	99.775	3.125				3.125				
6.250	99.855	99.882	99.883	3.250				3.250				
6.375	100.306	100.328	100.335	3.375				3.375				
6.500	100.761	100.778	100.792	3.500				3.500				
6.625	101.245	101.262	101.276	3.625				3.625				
6.750	101.059	101.087	101.074	3.750				3.750				
6.875	101.448	101.470	101.464	3.875				3.875				
7.000	101.737	101.755	101.755	4.000				4.000				
7.125	102.138	102.156	102.156	4.125				4.125				
7.250	101.849	101.878	101.851	4.250				4.250				
7.375	102.103	102.126	102.106									

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**

<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



**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:  
8:25:24 AM

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	99.058	99.134	99.132	5.375	99.058	99.134	99.132	5.000				
5.500	99.851	99.926	99.924	5.500	99.851	99.926	99.924	5.125				
5.625	100.313	100.389	100.387	5.625	100.313	100.389	100.387	5.250	98.895	99.047	99.061	
5.750	100.934	101.009	101.007	5.750	100.934	101.009	101.007	5.375	99.058	99.134	99.132	
5.875	101.203	101.019	100.972	5.875	101.203	101.019	100.972	5.500	99.851	99.926	99.924	
6.000	101.623	101.515	101.502	6.000	101.623	101.515	101.502	5.625	100.313	100.389	100.387	
6.125	102.042	101.999	101.986	6.125	102.042	101.999	101.986	5.750	100.934	101.009	101.007	
6.250	102.346	102.392	102.379	6.250	102.346	102.392	102.379	5.875	101.203	101.019	100.972	
6.375	102.115	102.087	102.058	6.375	102.115	102.087	102.058	6.000	101.623	101.515	101.502	
6.500	102.505	102.477	102.448	6.500	102.505	102.477	102.448	6.125	102.042	101.999	101.986	
6.625	102.827	102.798	102.770	6.625	102.827	102.798	102.770	6.250	102.346	102.392	102.379	
6.750	103.032	102.869	102.841	6.750	103.032	102.869	102.841	6.375	102.115	102.087	102.058	
6.875	102.863	102.700	102.536	6.875	102.863	102.700	102.536	6.500	102.505	102.477	102.448	
7.000	103.188	103.025	102.873	7.000	103.188	103.025	102.873	6.625	102.827	102.798	102.770	
7.125	103.397	103.274	103.236	7.125	103.397	103.274	103.236	6.750	103.032	102.869	102.841	
7.250	103.389	103.234	103.120	7.250	103.389	103.234	103.120	6.875	102.863	102.700	102.536	
7.375	102.976	102.862	102.748	7.375	102.976	102.862	102.748	7.000	103.188	103.025	102.873	
7.500	103.288	103.175	103.061	7.500	103.288	103.175	103.061	7.125	103.397	103.274	103.236	
7.625	103.519	103.406	103.292	7.625	103.519	103.406	103.292	7.250	103.389	103.234	103.120	
7.750	103.732	103.493	103.283	7.750	103.732	103.493	103.283	7.375	102.976	102.862	102.748	
7.875				7.875				7.500	103.288	103.175	103.061	
8.000				8.000				7.625	103.519	103.406	103.292	
8.125				8.125				7.750	103.732	103.493	103.283	
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	96.865	96.941	96.878	
3.250				3.250				5.375	97.527	97.602	97.539	
3.375				3.375				5.500	98.319	98.395	98.332	
3.500	92.169	92.275	92.324	3.500	92.169	92.275	92.324	5.625	98.782	98.857	98.795	
3.625	92.716	92.822	92.871	3.625	92.716	92.822	92.871	5.750	99.566	99.611	99.584	
3.750	93.864	93.969	94.006	3.750	93.864	93.969	94.006	5.875	100.194	100.239	100.212	
3.875	94.409	94.515	94.552	3.875	94.409	94.515	94.552	6.000	100.725	100.770	100.743	
4.000	94.952	95.058	95.094	4.000	94.952	95.058	95.094	6.125	101.208	101.253	101.226	
4.125	95.491	95.596	95.633	4.125	95.491	95.596	95.633	6.250	101.628	101.693	101.509	
4.250	96.076	96.381	96.405	4.250	96.076	96.381	96.405	6.375	101.668	101.699	101.673	
4.375	97.061	97.166	97.190	4.375	97.061	97.166	97.190	6.500	102.097	102.127	102.102	
4.500	97.588	97.694	97.718	4.500	97.588	97.694	97.718	6.625	102.467	102.498	102.473	
4.625	98.105	98.210	98.234	4.625	98.105	98.210	98.234	6.750	102.251	102.087	101.957	
4.750	98.429	98.464	98.500	4.750	98.429	98.464	98.500	6.875	102.131	102.069	101.770	
4.875	98.617	98.653	98.688	4.875	98.617	98.653	98.688	7.000	102.544	102.482	102.183	
5.000	98.944	99.064	99.076	5.000	98.944	99.064	99.076	7.125	102.908	102.846	102.797	
5.125	99.165	99.285	99.297	5.125	99.165	99.285	99.297	7.250	102.582	102.427	102.314	
5.250	99.335	99.406	99.405	5.250	99.335	99.406	99.405	7.375	102.269	102.224	102.173	
5.375	99.737	99.623	99.622	5.375	99.737	99.623	99.622	7.500	102.663	102.618	102.567	
5.500	100.182	100.068	100.067	5.500	100.182	100.068	100.067	7.625	103.052	102.756	102.706	
5.625	100.609	100.495	100.494	5.625	100.609	100.495	100.494	7.750	102.707	102.468	102.258	
5.750	100.615	100.592	100.597	5.750	100.615	100.592	100.597	8.000				
5.875	100.522	100.735	100.722	5.875	100.522	100.735	100.722	8.125				
6.000				6.000								
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	102.097	102.127	102.102	6.125	101.208	101.253	101.226	4.500	94.717	94.823	94.723	
6.625	102.467	102.498	102.473	6.250	101.628	101.693	101.509	4.625	95.199	95.304	95.203	
6.750	102.251	102.087	101.957	6.375	101.668	101.699	101.673	4.750	94.804	94.839	94.875	
6.875	102.131	102.069	101.770	6.500	102.097	102.127	102.102	4.875	94.992	95.028	95.063	
7.000	102.544	102.482	102.183	6.625	102.467	102.498	102.473	5.000	95.126	95.161	95.197	
7.125	102.908	102.846	102.797	6.750	102.251	102.087	101.957	5.125	95.500	95.536	95.321	
7.250	102.582	102.427	102.314	6.875	102.131	102.069	101.770	5.250	96.854	96.783	96.712	
7.375	102.269	102.224	102.173	7.000	102.544	102.482	102.183	5.375	96.776	96.705	96.634	
7.500	102.663	102.618	102.567	7.125	102.908	102.846	102.797	5.500	97.115	97.044	96.973	
7.625	103.052	102.756	102.706	7.250	102.582	102.427	102.314	5.625	97.465	97.394	97.323	
7.750	102.707	102.468	102.258	7.375	102.269	102.224	102.173	5.750	98.383	98.369	98.355	
7.875				7.500	102.663	102.618	102.567	5.875	98.615	98.601	98.586	
8.000				7.625	103.052	102.756	102.706	6.000	98.892	98.878	98.864	
8.125				7.750	102.707	102.468	102.258	6.125	99.109	99.095	99.081	
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	102.115	102.087	102.058	6.375	102.115	102.087	102.058	6.000	101.623	101.515	101.502	
6.500	102.505	102.477	102.448	6.500	102.505	102.477	102.448	6.125	102.042	101.999	101.986	
6.625	102.827	102.798	102.770	6.625	102.827	102.798	102.770	6.250	102.346	102.392	102.379	
6.750	103.032	102.869	102.841	6.750	103.032	102.869	102.841	6.375	102.115	102.087	102.058	
6.875	102.863	102.700	102.536	6.875	102.863	102.700	102.536	6.500	102.505	102.477	102.448	
7.000	103.188	103.025	102.873	7.000	103.188	103.025	102.873	6.625	102.827	102.798	102.770	
7.125	103.397	103.274	103.236	7.125	103.397	103.274	103.236	6.750	103.032	102.869	102.841	
7.250	103.389	103.234	103.120	7.250	103.389	103.234	103.120	6.875	102.863	102.700	102.536	
7.375	102.976	102.862	102.748	7.375	102.976	102.862	102.748	7.000	103.188	103.025	102.873	
7.500	103.288	103.175	103.061	7.500	103.288	103.175	103.061	7.125	103.397	103.274	103.236	
7.625	103.519	103.406	103.292	7.625	103.519	103.406	103.292	7.250	103.389	103.234	103.120	
7.750	103.732	103.493	103.283	7.750	103.732	103.493	103.283	7.375	102.976	102.862	102.748	
7.875				7.875				7.500	103.288	103.175	103.061	
8.000				8.000				7.625	103.519	103.406	103.292	
8.125				8.125				7.750	103.732	103.493	103.283	
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	97.588	97.694	97.718	4.500	97.588	97.694	97.718	6.625	102.467	102.498	102.473	
4.625	98.105	98.210	98.234	4.625	98.105	98.210	98.234	6.750	102.251	102.087	101.957	
4.750	98.429	98.464	98.500	4.750	98.429	98.464	98.500	6.875	102.131	102.069	101.770	
4.875	98.617	98.653	98.688	4.875	98.617	98.653	98.688	7.000	102.544	102.482	102.183	
5.000	98.944	99.064	99.076	5.000	98.944	99.064	99.076	7.125	102.908	102.846	102.797	
5.125	99.165	99.285	99.297	5.125	99.165	99.285	99.297	7.250	102.582	102.427	102.314	
5.250	99.335	99.406	99.405	5.250								

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	99.058	99.153	99.151	5.375	99.058	99.153	99.151	5.000				
5.500	99.727	99.823	99.821	5.500	99.727	99.823	99.821	5.125				
5.625	100.055	100.151	100.149	5.625	100.055	100.151	100.149	5.250	98.741	98.914	98.927	
5.750	100.951	100.797	100.795	5.750	100.951	100.797	100.795	5.375	99.058	99.153	99.151	
5.875	101.203	101.019	100.911	5.875	101.203	101.019	100.911	5.500	99.727	99.823	99.821	
6.000	101.623	101.439	101.377	6.000	101.623	101.439	101.377	5.625	100.055	100.151	100.149	
6.125	102.042	101.857	101.738	6.125	102.042	101.857	101.738	5.750	100.951	100.797	100.795	
6.250	102.317	102.132	102.002	6.250	102.317	102.132	102.002	5.875	101.203	101.019	100.911	
6.375	101.865	102.087	102.058	6.375	101.865	102.087	102.058	6.000	101.623	101.439	101.377	
6.500	102.505	102.477	102.448	6.500	102.505	102.477	102.448	6.125	102.042	101.857	101.738	
6.625	102.827	102.798	102.770	6.625	102.827	102.798	102.770	6.250	102.317	102.132	102.002	
6.750	103.032	102.869	102.705	6.750	103.032	102.869	102.705	6.375	101.865	102.087	102.058	
6.875	102.613	102.700	102.536	6.875	102.613	102.700	102.536	6.500	102.505	102.477	102.448	
7.000	103.188	103.025	102.861	7.000	103.188	103.025	102.861	6.625	102.827	102.798	102.770	
7.125	103.397	103.234	103.070	7.125	103.397	103.234	103.070	6.750	103.032	102.869	102.705	
7.250	103.389	103.234	103.120	7.250	103.389	103.234	103.120	6.875	102.613	102.700	102.536	
7.375	102.976	102.862	102.748	7.375	102.976	102.862	102.748	7.000	103.188	103.025	102.861	
7.500	103.288	103.175	103.061	7.500	103.288	103.175	103.061	7.125	103.397	103.234	103.070	
7.625	103.519	103.406	103.292	7.625	103.519	103.406	103.292	7.250	103.389	103.234	103.120	
7.750	103.732	103.493	103.283	7.750	103.732	103.493	103.283	7.375	102.976	102.862	102.748	
7.875				7.875				7.500	103.288	103.175	103.061	
8.000				8.000				7.625	103.519	103.406	103.292	
8.125				8.125				7.750	103.732	103.493	103.283	
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	96.909	97.005	96.942	
3.250				3.250				5.375	97.514	97.610	97.547	
3.375				3.375				5.500	98.184	98.279	98.217	
3.500	92.162	92.268	92.317	3.500	92.162	92.268	92.317	5.625	98.512	98.607	98.544	
3.625	92.666	92.772	92.821	3.625	92.666	92.772	92.821	5.750	99.582	99.647	99.620	
3.750	93.917	94.023	94.059	3.750	93.917	94.023	94.059	5.875	100.351	100.166	100.139	
3.875	94.416	94.522	94.558	3.875	94.416	94.522	94.558	6.000	100.818	100.633	100.606	
4.000	94.904	95.010	95.046	4.000	94.904	95.010	95.046	6.125	101.178	101.243	101.216	
4.125	95.377	95.483	95.520	4.125	95.377	95.483	95.520	6.250	101.628	101.693	101.509	
4.250	96.302	96.407	96.431	4.250	96.302	96.407	96.431	6.375	101.384	101.435	101.410	
4.375	97.018	97.124	97.148	4.375	97.018	97.124	97.148	6.500	101.797	101.847	101.822	
4.500	97.465	97.570	97.594	4.500	97.465	97.570	97.594	6.625	102.065	102.116	102.090	
4.625	97.887	97.992	98.016	4.625	97.887	97.992	98.016	6.750	102.251	102.087	101.957	
4.750	98.429	98.464	98.500	4.750	98.429	98.464	98.500	6.875	101.852	101.810	101.761	
4.875	98.617	98.653	98.688	4.875	98.617	98.653	98.688	7.000	102.186	102.144	102.095	
5.000	98.751	98.850	98.861	5.000	98.751	98.850	98.861	7.125	102.591	102.467	102.418	
5.125	99.088	99.209	99.220	5.125	99.088	99.209	99.220	7.250	102.582	102.427	102.314	
5.250	99.335	99.347	99.346	5.250	99.335	99.347	99.346	7.375	102.317	102.041	101.991	
5.375	99.573	99.709	99.708	5.375	99.573	99.709	99.708	7.500	102.561	102.535	102.235	
5.500	99.913	100.049	100.048	5.500	99.913	100.049	100.048	7.625	102.817	102.792	102.741	
5.625	100.237	100.373	100.372	5.625	100.237	100.373	100.372	7.750	102.707	102.468	102.258	
5.750	100.615	100.592	100.597	5.750	100.615	100.592	100.597	8.000				
5.875	100.490	100.560	100.546	5.875	100.490	100.560	100.546	8.125				
6.000				6.000								
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	101.797	101.847	101.822	6.125	101.178	101.243	101.216	4.500	94.484	94.589	94.488	
6.625	102.065	102.116	102.090	6.250	101.628	101.693	101.509	4.625	94.838	94.943	94.842	
6.750	102.251	102.087	101.957	6.375	101.384	101.435	101.410	4.750	94.804	94.839	94.875	
6.875	101.852	101.810	101.761	6.500	101.797	101.847	101.822	4.875	94.992	95.028	95.063	
7.000	102.186	102.144	102.095	6.625	102.065	102.116	102.090	5.000	95.126	95.161	95.197	
7.125	102.591	102.467	102.418	6.750	102.251	102.087	101.957	5.125	95.250	95.286	95.321	
7.250	102.582	102.427	102.314	6.875	101.852	101.810	101.761	5.250	96.854	96.783	96.712	
7.375	102.317	102.041	101.991	7.000	102.186	102.144	102.095	5.375	96.776	96.705	96.634	
7.500	102.561	102.535	102.235	7.125	102.591	102.467	102.418	5.500	97.115	97.044	96.973	
7.625	102.817	102.792	102.741	7.250	102.582	102.427	102.314	5.625	97.465	97.394	97.323	
7.750	102.707	102.468	102.258	7.375	102.317	102.041	101.991	5.750	98.383	98.369	98.355	
7.875				7.500	102.561	102.535	102.235	5.875	98.615	98.601	98.586	
8.000				7.625	102.817	102.792	102.741	6.000	98.892	98.878	98.864	
8.125				7.750	102.707	102.468	102.258	6.125	99.109	99.095	99.081	
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	101.865	102.087	102.058	6.375	101.865	102.087	102.058	6.000	101.623	101.439	101.377	
6.500	102.505	102.477	102.448	6.500	102.505	102.477	102.448	6.125	102.042	101.857	101.738	
6.625	102.827	102.798	102.770	6.625	102.827	102.798	102.770	6.250	102.317	102.132	102.002	
6.750	103.032	102.869	102.705	6.750	103.032	102.869	102.705	6.375	101.865	102.087	102.058	
6.875	102.613	102.700	102.536	6.875	102.613	102.700	102.536	6.500	102.505	102.477	102.448	
7.000	103.188	103.025	102.861	7.000	103.188	103.025	102.861	6.625	102.827	102.798	102.770	
7.125	103.397	103.234	103.070	7.125	103.397	103.234	103.070	6.750	103.032	102.869	102.705	
7.250	103.389	103.234	103.120	7.250	103.389	103.234	103.120	6.875	102.613	102.700	102.536	
7.375	102.976	102.862	102.748	7.375	102.976	102.862	102.748	7.000	103.188	103.025	102.861	
7.500	103.288	103.175	103.061	7.500	103.288	103.175	103.061	7.125	103.397	103.234	103.070	
7.625	103.519	103.406	103.292	7.625	103.519	103.406	103.292	7.250	103.389	103.234	103.120	
7.750	103.732	103.493	103.283	7.750	103.732	103.493	103.283	7.375	102.976	102.862	102.748	
7.875				7.875				7.500	103.288	103.175	103.061	
8.000				8.000				7.625	103.519	103.406	103.292	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 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	97.465	97.570	97.594	4.500	97.465	97.570	97.594	6.625	102.065	102.116	102.090	
4.625	97.887	97.992	98.016	4.625	97.887	97.992	98.016	6.750	102.251	102.087	101.957	
4.750	98.429	98.464	98.500	4.750	98.429	98.464	98.500	6.875	101.852	101.810	101.761	
4.875	98.617	98.653	98.688	4.875	98.617	98.653	98.688	7.000	102.186	102.144	102.095	
5.000	98.751	98.850	98.861	5.000	98.751	98.850	98.861	7.125	102.591	102.467	102.418	
5.125	99.088	99.209	99.220	5.125	99.088	99.209	99.220	7.250	102.582	102.427	102.314	
5.250	99.335	99.347	99.346	5.250								





**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:

8:25:24 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	97.940	97.694	97.394	6.750	95.340	95.094	94.794	6.750			
6.875	98.364	98.065	97.765	6.875	95.764	95.465	95.165	6.875			
7.000	98.778	98.479	98.179	7.000	96.178	95.879	95.579	7.000			
7.125	99.141	98.842	98.542	7.125	96.541	96.242	95.942	7.125			
7.250	99.485	99.186	98.886	7.250	96.885	96.586	96.286	7.250			
7.375	99.839	99.476	99.176	7.375	97.239	96.876	96.576	7.375			
7.500	100.213	99.850	99.550	7.500	97.613	97.250	96.950	7.500			
7.625	100.546	100.183	99.883	7.625	97.946	97.583	97.283	7.625			
7.750	100.870	100.507	100.207	7.750	98.270	97.907	97.607	7.750			
7.875	100.574	100.146	99.846	7.875	97.974	97.546	97.246	7.875			
8.000	100.918	100.490	100.190	8.000	98.318	97.890	97.590	8.000			
8.125	101.211	100.783	100.483	8.125	98.611	98.183	97.883	8.125			
8.250	101.495	101.067	100.767	8.250	98.895	98.467	98.167	8.250			
8.375				8.375				8.375			

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	95.940	95.694	95.394	6.750	93.340	93.094	92.794	6.750			
6.875	96.364	96.065	95.765	6.875	93.764	93.465	93.165	6.875			
7.000	96.778	96.479	96.179	7.000	94.178	93.879	93.579	7.000			
7.125	97.141	96.842	96.542	7.125	94.541	94.242	93.942	7.125			
7.250	97.485	97.186	96.886	7.250	94.885	94.586	94.286	7.250			
7.375	97.839	97.476	97.176	7.375	95.239	94.876	94.576	7.375			
7.500	98.213	97.850	97.550	7.500	95.613	95.250	94.950	7.500			
7.625	98.546	98.183	97.883	7.625	95.946	95.583	95.283	7.625			
7.750	98.870	98.507	98.207	7.750	96.270	95.907	95.607	7.750			
7.875	98.574	98.146	97.846	7.875	95.974	95.546	95.246	7.875			
8.000	98.918	98.490	98.190	8.000	96.318	95.890	95.590	8.000			
8.125	99.211	98.783	98.483	8.125	96.611	96.183	95.883	8.125			
8.250	99.495	99.067	98.767	8.250	96.895	96.467	96.167	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.