



Table of Contents	
Tab	Product
<a href="#">2</a>	Conventional Fixed
<a href="#">3</a>	Conventional ARM
<a href="#">4</a>	Home Ready
<a href="#">5</a>	Home Possible
<a href="#">6</a>	RefiNow
<a href="#">7</a>	FHA
<a href="#">8</a>	VA
<a href="#">9</a>	FHA DPA

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 206  
Costa Mesa, CA, 92626

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

Effective Time:  
8:11:42 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	98.248	98.027	98.061	5.625	98.248	98.027	98.061	5.000	95.888	95.908	95.940	
5.750	98.523	98.558	98.576	5.750	98.523	98.558	98.576	5.125	96.450	96.470	96.502	
5.875	99.194	99.194	99.192	5.875	99.194	99.194	99.192	5.250	97.388	97.400	97.426	
6.000	99.778	99.778	99.776	6.000	99.778	99.778	99.776	5.375	98.002	98.014	98.041	
6.125	100.282	100.282	100.280	6.125	100.282	100.282	100.280	5.500	98.576	98.587	98.614	
6.250	100.403	100.403	100.401	6.250	100.403	100.403	100.401	5.625	99.037	99.049	99.075	
6.375	100.904	100.904	100.902	6.375	100.904	100.904	100.902	5.750	99.609	99.605	99.612	
6.500	101.358	101.358	101.356	6.500	101.358	101.358	101.356	5.875	100.175	100.170	100.162	
6.625	101.690	101.690	101.687	6.625	101.690	101.690	101.687	6.000	100.640	100.635	100.628	
6.750	101.504	101.504	101.493	6.750	101.504	101.504	101.493	6.125	100.985	101.001	101.047	
6.875	101.951	101.951	101.940	6.875	101.951	101.951	101.940	6.250	101.129	101.107	101.109	
7.000	102.275	102.275	102.265	7.000	102.275	102.275	102.265	6.375	101.614	101.592	101.594	
7.125	102.518	102.518	102.508	7.125	102.518	102.518	102.508	6.500	102.023	102.002	102.003	
7.250	102.270	102.262	102.243	7.250	102.270	102.262	102.243	6.625	102.314	102.293	102.295	
7.375	102.641	102.614	102.614	7.375	102.641	102.614	102.614	6.750	101.654	101.677	101.666	
7.500	103.013	103.004	102.985	7.500	103.013	103.004	102.985	6.875	101.958	101.975	101.981	
7.625	103.326	103.317	103.298	7.625	103.326	103.317	103.298	7.000	102.275	102.275	102.265	
7.750	102.783	102.742	102.692	7.750	102.783	102.742	102.692	7.125	102.518	102.518	102.523	
7.875	103.170	103.128	103.078	7.875	103.170	103.128	103.078	7.250	102.270	102.262	102.243	
8.000	103.354	103.299	103.239	8.000	103.354	103.299	103.239	7.375	102.641	102.633	102.614	
8.125	103.606	103.551	103.492	8.125	103.606	103.551	103.492	7.500	102.763	103.004	102.985	
8.250				8.250				7.625	103.076	103.067	103.048	
8.375				8.375				7.750	102.533	102.492	102.442	
8.500				8.500				7.875	102.920	102.878	102.828	
8.625				8.625				8.000	102.458	102.462	102.432	

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	
4.625	97.464	97.295	97.283	4.625	97.393	97.324	97.371					
4.750	97.822	97.837	97.644	4.750	97.643	97.659	97.718					
4.875	98.183	98.194	98.261	4.875	97.973	97.985	98.052					
5.000	98.655	98.667	98.733	5.000	98.387	98.427	98.466					
5.125	98.728	98.767	98.798	5.125	98.816	98.855	98.886					
5.250	99.124	99.116	99.113	5.250	99.109	99.142	99.186					
5.375	99.559	99.391	99.444	5.375	99.654	99.683	99.736					
5.500	99.825	99.855	99.908	5.500	99.765	99.794	99.847					
5.625	100.208	100.119	100.108	5.625	100.374	100.369	100.384					
5.750	100.674	100.552	100.470	5.750	100.674	100.609	100.635					
5.875	101.095	100.973	100.891	5.875	101.095	100.973	100.901					
6.000	101.365	101.243	101.161	6.000	101.365	101.243	101.260					
6.125	100.868	100.822	100.811	6.125	101.013	100.947	100.946					
6.250	101.315	101.269	101.251	6.250	101.315	101.269	101.251					
6.375	101.469	101.422	101.404	6.375	101.719	101.672	101.654					
6.500	101.953	101.906	101.889	6.500	101.953	101.906	101.889					
6.625	101.604	101.524	101.466	6.625	101.604	101.526	101.508					
6.750	102.041	101.961	101.903	6.750	102.041	101.961	101.903					
6.875	102.184	102.103	102.045	6.875	102.434	102.353	102.295					
7.000	102.395	102.315	102.256	7.000	102.645	102.565	102.506					

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	
6.000	99.147	99.126	99.128	6.000	99.013	98.991	98.993	5.125	97.319	97.197	97.119	
6.125	100.009	99.992	99.965	6.125	99.589	99.568	99.570	5.250	97.795	97.673	97.595	
6.250	100.405	100.384	100.385	6.250	100.116	100.094	100.096	5.375	98.228	98.106	98.029	
6.375	100.911	100.890	100.891	6.375	100.863	100.831	100.833	5.500	98.532	98.410	98.332	
6.500	101.374	101.352	101.354	6.500	101.031	101.010	101.012	5.625	98.563	98.691	98.609	
6.625	101.596	101.575	101.576	6.625	101.320	101.299	101.301	5.750	99.016	98.894	98.812	
6.750	101.712	101.651	101.637	6.750	101.156	101.126	101.102	5.875	99.424	99.302	99.220	
6.875	101.950	101.888	101.874	6.875	101.600	101.570	101.546	6.000	99.678	99.556	99.516	
7.000	102.345	102.315	102.292	7.000	101.985	101.955	101.932	6.125	100.035	99.988	99.971	
7.125	102.529	102.499	102.475	7.125	102.225	102.195	102.172	6.250	100.470	100.424	100.406	
7.250	102.460	102.378	102.357	7.250	101.659	101.599	101.581	6.375	100.859	100.812	100.795	
7.375	102.727	102.644	102.623	7.375	102.029	102.008	101.990	6.500	101.064	101.017	101.000	
7.500	103.012	102.928	102.908	7.500	102.384	102.363	102.345	6.625	100.646	100.566	100.508	
7.625	103.151	103.066	103.046	7.625	102.196	102.111	102.091	6.750	101.071	100.991	100.933	
7.750	102.964	102.859	102.829	7.750	101.659	101.554	101.524	6.875	101.445	101.365	101.307	
7.875	103.269	103.163	103.133	7.875	101.071	101.102	100.912	7.000	98.394	98.337	98.379	

**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	-0.500	-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		

8:11:42 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	97.372	97.343	97.243	5.250				5.250				
5.375	97.733	97.701	97.601	5.375				5.375				
5.500	98.091	98.057	97.957	5.500				5.500				
5.625	98.448	98.411	98.311	5.625	97.989	97.953	97.852	5.625	96.464	96.401	96.338	
5.750	98.790	98.752	98.651	5.750	98.442	98.403	98.302	5.750	96.942	96.879	96.816	
5.875	99.109	99.068	98.967	5.875	98.854	98.813	98.712	5.875	98.487	98.446	98.345	
6.000	99.392	99.348	99.247	6.000	99.223	99.179	99.079	6.000	98.860	98.816	98.716	
6.125	99.681	99.634	99.534	6.125	99.590	99.544	99.443	6.125	99.235	99.188	99.088	
6.250	99.959	99.910	99.810	6.250	99.943	99.894	99.794	6.250	99.599	99.550	99.450	
6.375	100.220	100.169	100.069	6.375	100.274	100.223	100.123	6.375	99.946	99.895	99.795	
6.500	100.484	100.430	100.330	6.500	100.515	100.461	100.361	6.500	100.194	100.141	100.040	
6.625	100.757	100.701	100.600	6.625	100.662	100.606	100.506	6.625	100.342	100.286	100.186	
6.750	100.974	100.916	100.815	6.750	100.856	100.798	100.697	6.750	100.794	100.735	100.635	
6.875	101.133	101.073	100.972	6.875	101.101	101.040	100.940	6.875	101.054	100.993	100.893	
7.000	100.531	100.468	100.405	7.000	100.763	100.700	101.179	7.000	101.319	101.256	101.155	
7.125				7.125	100.997	100.934	100.871	7.125	101.094	101.031	100.969	
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	96.867	96.804	96.741	5.250				5.250				
5.375	97.231	97.168	97.105	5.375				5.375				
5.500	97.595	97.532	97.469	5.500				5.500				
5.625	97.961	97.898	97.835	5.625	97.594	97.531	97.468	5.625	96.783	96.720	96.657	
5.750	98.299	98.236	98.173	5.750	98.022	97.959	97.896	5.750	97.261	97.198	97.135	
5.875	98.493	98.430	98.367	5.875	98.452	98.389	98.326	5.875	97.556	97.493	97.430	
6.000	98.829	98.766	98.703	6.000	98.546	98.483	98.420	6.000	98.035	97.972	97.909	
6.125	99.021	98.958	98.895	6.125	98.947	98.884	98.821	6.125	98.329	98.266	98.203	
6.250	99.356	99.293	99.230	6.250	99.348	99.285	99.222	6.250	98.808	98.745	98.682	
6.375	99.552	99.489	99.426	6.375	99.748	99.685	99.622	6.375	99.261	99.198	99.135	
6.500	99.893	99.830	99.767	6.500	99.979	99.916	99.853	6.500	99.714	99.651	99.588	
6.625	100.089	100.026	99.963	6.625	100.209	100.146	100.083	6.625	99.978	99.915	99.852	
6.750	100.312	100.249	100.186	6.750	100.613	100.550	100.487	6.750	100.429	100.366	100.303	
6.875	100.508	100.445	100.382	6.875	100.678	100.615	100.552	6.875	100.691	100.628	100.565	
7.000	100.850	100.787	100.724	7.000	101.082	101.019	100.956	7.000	101.147	101.084	101.021	
7.125	101.049	100.986	100.923	7.125	101.316	101.253	101.190	7.125	101.414	101.351	101.288	
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	-4.875

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

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	99.778	99.778	99.776	6.000	99.528	99.528	99.526	4.375				
6.125	100.032	100.032	100.030	6.125	100.032	100.032	100.030	4.500				
6.250	100.450	100.428	100.430	6.250	100.450	100.428	100.430	4.625				
6.375	100.970	100.949	100.950	6.375	100.970	100.949	100.950	4.750				
6.500	101.467	101.445	101.447	6.500	101.467	101.445	101.447	4.875				
6.625	101.847	101.825	101.827	6.625	101.847	101.825	101.827	5.000	98.346	98.338	98.329	
6.750	101.504	101.504	101.493	6.750	101.504	101.504	101.493	5.125	98.443	98.435	98.427	
6.875	101.951	101.951	101.940	6.875	101.951	101.951	101.940	5.250	98.874	98.866	98.858	
7.000	102.407	102.377	102.354	7.000	102.407	102.377	102.354	5.375	99.132	99.124	99.116	
7.125	102.743	102.713	102.689	7.125	102.743	102.713	102.689	5.500	99.509	99.501	99.490	
7.250	102.270	102.262	102.243	7.250	102.270	102.262	102.243	5.625	99.877	99.869	99.858	
7.375	102.667	102.646	102.628	7.375	102.667	102.646	102.628	5.750	100.167	100.159	100.148	
7.500	103.097	103.075	103.058	7.500	103.097	103.075	103.058	5.875	100.412	100.404	100.392	
7.625	103.415	103.394	103.376	7.625	103.415	103.394	103.376	6.000	100.771	100.762	100.751	

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	97.064	97.039	97.014									
4.875	97.172	97.147	97.132									
5.000	97.563	97.549	97.536									
5.125	97.731	97.718	97.705									
5.250	98.026	98.013	98.000									
5.375	98.466	98.441	98.413									
5.500	98.921	98.896	98.868									
5.625	99.300	99.275	99.247									
5.750	99.546	99.521	99.493									
5.875	99.777	99.752	99.724									
6.000	100.216	100.191	100.163									

**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	99.778	99.778	99.776	6.000	99.528	99.528	99.526	4.375				
6.125	100.032	100.032	100.030	6.125	100.032	100.032	100.030	4.500				
6.250	100.403	100.403	100.401	6.250	100.153	100.153	100.151	4.625				
6.375	100.904	100.904	100.902	6.375	100.654	100.654	100.652	4.750				
6.500	101.358	101.358	101.356	6.500	101.108	101.108	101.106	4.875				
6.625	101.440	101.440	101.437	6.625	101.440	101.440	101.437	5.000	98.346	98.338	98.329	
6.750	101.504	101.504	101.243	6.750	101.254	101.254	101.243	5.125	98.443	98.435	98.427	
6.875	101.951	101.951	101.690	6.875	101.701	101.701	101.690	5.250	98.874	98.866	98.858	
7.000	102.275	102.275	102.015	7.000	102.025	102.025	102.015	5.375	99.132	99.124	99.116	
7.125	102.268	102.268	102.258	7.125	102.268	102.268	102.258	5.500	99.509	99.501	99.490	
7.250	102.270	102.262	101.993	7.250	102.020	102.012	101.993	5.625	99.877	99.869	99.858	
7.375	102.641	102.633	102.364	7.375	102.391	102.383	102.364	5.750	100.167	100.159	100.148	
7.500	102.763	102.754	102.735	7.500	102.763	102.754	102.735	5.875	100.412	100.404	100.392	
7.625	103.076	103.067	103.048	7.625	103.076	103.067	103.048	6.000	100.771	100.762	100.751	

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	97.064	97.039	97.014									
4.875	97.172	97.147	97.132									
5.000	97.563	97.549	97.536									
5.125	97.731	97.718	97.705									
5.250	98.026	98.013	98.000									
5.375	98.466	98.441	98.413									
5.500	98.921	98.896	98.868									
5.625	99.300	99.275	99.247									
5.750	99.546	99.521	99.493									

**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	97.829	97.835	97.897	2.625				2.625				
5.750	98.226	98.259	98.279	2.750				2.750				
5.875	98.716	98.744	98.778	2.875				2.875				
6.000	99.202	99.225	99.273	3.000				3.000				
6.125	99.730	99.754	99.802	3.125				3.125				
6.250	99.851	99.886	99.890	3.250				3.250				
6.375	100.300	100.331	100.351	3.375				3.375				
6.500	100.756	100.782	100.816	3.500				3.500				
6.625	101.239	101.265	101.299	3.625				3.625				
6.750	100.991	101.014	101.001	3.750				3.750				
6.875	101.378	101.395	101.398	3.875				3.875				
7.000	101.666	101.678	101.696	4.000				4.000				
7.125	102.069	102.082	102.097	4.125				4.125				
7.250	101.750	101.774	101.744	4.250				4.250				
7.375	102.001	102.020	102.006									

  

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											

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	99.043	99.117	99.107	5.375	99.043	99.117	99.107	5.000				
5.500	99.837	99.911	99.900	5.500	99.837	99.911	99.900	5.125				
5.625	100.300	100.375	100.364	5.625	100.300	100.375	100.364	5.250	99.038	99.145	99.150	
5.750	101.172	101.247	101.266	5.750	101.172	101.247	101.266	5.375	99.043	99.117	99.107	
5.875	101.477	101.516	101.506	5.875	101.477	101.516	101.506	5.500	99.837	99.911	99.900	
6.000	101.899	101.939	101.728	6.000	101.899	101.939	101.728	5.625	100.300	100.375	100.364	
6.125	102.327	102.367	102.157	6.125	102.327	102.367	102.157	5.750	101.172	101.247	100.986	
6.250	102.841	102.630	102.473	6.250	102.841	102.630	102.473	5.875	101.477	101.516	101.306	
6.375	102.096	102.072	102.047	6.375	102.096	102.072	102.047	6.000	101.899	101.939	101.728	
6.500	102.489	102.465	102.441	6.500	102.489	102.465	102.441	6.125	102.327	102.367	102.157	
6.625	102.816	102.792	102.767	6.625	102.816	102.792	102.767	6.250	102.841	102.630	102.473	
6.750	103.037	102.948	102.859	6.750	103.037	102.948	102.859	6.375	102.096	102.072	102.047	
6.875	102.900	102.811	102.722	6.875	102.900	102.811	102.722	6.500	102.489	102.465	102.441	
7.000	103.194	103.105	103.016	7.000	103.194	103.105	103.016	6.625	102.816	102.792	102.767	
7.125	103.447	103.358	103.269	7.125	103.447	103.358	103.269	6.750	103.037	102.948	102.859	
7.250	103.361	103.262	103.189	7.250	103.361	103.262	103.189	6.875	102.900	102.811	102.722	
7.375	103.158	103.028	102.899	7.375	103.158	103.028	102.899	7.000	103.194	103.105	103.016	
7.500	103.478	103.349	103.220	7.500	103.478	103.349	103.220	7.125	103.447	103.358	103.269	
7.625	103.720	103.591	103.461	7.625	103.720	103.591	103.461	7.250	103.361	103.262	103.189	
7.750	103.827	103.666	103.528	7.750	103.827	103.666	103.528	7.375	103.158	103.028	102.899	
7.875				7.875				7.500	103.478	103.349	103.220	
8.000				8.000				7.625	103.720	103.591	103.461	
8.125				8.125				7.750	103.827	103.666	103.528	

  

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	96.849	96.924	96.852
3.250				3.250				5.375	97.512	97.586	97.515
3.375				3.375				5.500	98.305	98.379	98.308
3.500	92.374	92.494	92.534	3.500	92.374	92.494	92.534	5.625	98.769	98.843	98.772
3.625	92.921	93.041	93.081	3.625	92.921	93.041	93.081	5.750	99.550	99.701	99.665
3.750	94.069	94.170	94.198	3.750	94.069	94.170	94.198	5.875	100.430	100.581	100.295
3.875	94.615	94.716	94.744	3.875	94.615	94.716	94.744	6.000	100.963	100.864	100.828
4.000	95.158	95.259	95.287	4.000	95.158	95.259	95.287	6.125	101.450	101.351	101.315
4.125	95.698	95.798	95.826	4.125	95.698	95.798	95.826	6.250	102.152	101.942	101.732
4.250	96.450	96.564	96.579	4.250	96.450	96.564	96.579	6.375	101.580	101.604	101.570
4.375	97.237	97.100	97.115	4.375	97.237	97.100	97.115	6.500	102.011	102.035	102.001
4.500	97.766	97.629	97.644	4.500	97.766	97.629	97.644	6.625	102.383	102.407	102.373
4.625	98.284	98.147	98.163	4.625	98.284	98.147	98.163	6.750	102.256	102.176	102.152
4.750	98.562	98.481	98.400	4.750	98.562	98.481	98.400	6.875	102.057	101.985	101.928
4.875	98.757	98.677	98.680	4.875	98.757	98.677	98.680	7.000	102.472	102.401	102.343
5.000	99.046	99.172	99.175	5.000	99.046	99.172	99.175	7.125	102.837	102.766	102.708
5.125	99.520	99.396	99.399	5.125	99.520	99.396	99.399	7.250	102.554	102.456	102.383
5.250	99.552	99.539	99.529	5.250	99.552	99.539	99.529	7.375	102.373	102.331	102.272
5.375	99.932	99.758	99.748	5.375	99.932	99.758	99.748	7.500	102.768	102.726	102.666
5.500	100.128	100.203	100.194	5.500	100.128	100.203	100.194	7.625	103.157	103.115	102.806
5.625	100.806	100.631	100.622	5.625	100.806	100.631	100.622	7.750	102.802	102.641	102.503
5.750	100.771	100.648	100.567	5.750	100.771	100.648	100.567	7.875			
5.875	100.652	100.663	100.640	5.875	100.652	100.663	100.640	8.000			
6.000				6.000				8.125			

  

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	102.011	102.035	102.001	6.125	101.450	101.351	101.315	4.500	94.899	95.012	94.903
6.625	102.383	102.407	102.373	6.250	102.152	101.942	101.732	4.625	95.385	95.498	95.389
6.750	102.256	102.176	102.152	6.375	101.580	101.604	101.570	4.750	94.937	94.856	94.775
6.875	102.057	101.985	101.928	6.500	102.011	102.035	102.001	4.875	95.132	95.051	94.970
7.000	102.472	102.401	102.343	6.625	102.383	102.407	102.373	5.000	95.267	95.186	95.105
7.125	102.837	102.766	102.708	6.750	102.256	102.176	102.152	5.125	95.645	95.564	95.484
7.250	102.554	102.456	102.383	6.875	102.057	101.985	101.928	5.250	97.083	96.994	96.905
7.375	102.373	102.331	102.272	7.000	102.472	102.401	102.343	5.375	97.013	96.924	96.835
7.500	102.768	102.726	102.666	7.125	102.837	102.766	102.708	5.500	97.357	97.268	97.179
7.625	103.157	103.115	102.806	7.250	102.554	102.456	102.383	5.625	97.711	97.622	97.533
7.750	102.802	102.641	102.503	7.375	102.373	102.331	102.272	5.750	98.447	98.431	98.415
7.875				7.500	102.768	102.726	102.666	5.875	98.687	98.670	98.654
8.000				7.625	103.157	103.115	102.806	6.000	98.970	98.954	98.938
8.125				7.750	102.802	102.641	102.503	6.125	99.196	99.180	99.164

  

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	102.096	102.072	102.047	6.375	102.096	102.072	102.047	6.000	101.899	101.939	101.728
6.500	102.489	102.465	102.441	6.500	102.489	102.465	102.441	6.125	102.327	102.367	102.157
6.625	102.816	102.792	102.767	6.625	102.816	102.792	102.767	6.250	102.841	102.630	102.473
6.750	103.037	102.948	102.859	6.750	103.037	102.948	102.859	6.375	102.096	102.072	102.047
6.875	102.900	102.811	102.722	6.875	102.900	102.811	102.722	6.500	102.489	102.465	102.441
7.000	103.194	103.105	103.016	7.000	103.194	103.105	103.016	6.625	102.816	102.792	102.767
7.125	103.447	103.358	103.269	7.125	103.447	103.358	103.269	6.750	103.037	102.948	102.859
7.250	103.361	103.262	103.189	7.250	103.361	103.262	103.189	6.875	102.900	102.811	102.722
7.375	103.158	103.028	102.899	7.375	103.158	103.028	102.899	7.000	103.194	103.105	103.016
7.500	103.478	103.349	103.220	7.500	103.478	103.349	103.220	7.125	103.447	103.358	103.269
7.625	103.720	103.591	103.461	7.625	103.720	103.591	103.461	7.250	103.361	103.262	103.189
7.750	103.827	103.666	103.528	7.750	103.827	103.666	103.528	7.375	103.158	103.028	102.899
7.875				7.875				7.500	103.478	103.349	103.220
8.000				8.000				7.625	103.720	103.591	103.461
8.125				8.125				7.750	103.827	103.666	103.528

  

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	97.766	97.629	97.644	4.500	97.766	97.629	97.644	6.625	102.383	102.407	102.373
4.625	98.284	98.147	98.163	4.625	98.284	98.147	98.163	6.750	102.256	102.176	102.152
4.750	98.562	98.481	98.400	4.750	98.562	98.481	98.400	6.875	102.057	101.985	101.928
4.875	98.757	98.677	98.680	4.875	98.757	98.677	98.680	7.000	102.472	102.401	102.343
5.000	99.046	99.172	99.175	5.000	99.046	99.172	99.175	7.125	102.837	102.766	102.708
5.125	99.520	99.396	99.399								

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	99.043	99.138	99.127	5.375	99.043	99.138	99.127	5.000				
5.500	99.715	99.809	99.799	5.500	99.715	99.809	99.799	5.125				
5.625	100.046	100.140	100.130	5.625	100.046	100.140	100.130	5.250	98.885	99.012	99.017	
5.750	101.108	101.041	101.030	5.750	101.108	101.041	101.030	5.375	99.043	99.138	99.127	
5.875	101.477	101.592	101.306	5.875	101.477	101.516	101.306	5.500	99.715	99.809	99.799	
6.000	101.899	101.939	101.728	6.000	101.899	101.939	101.728	5.625	100.046	100.140	100.130	
6.125	102.327	102.117	102.157	6.125	102.327	102.117	102.157	5.750	101.108	101.041	101.030	
6.250	102.591	102.630	102.420	6.250	102.591	102.630	102.420	5.875	101.477	101.516	101.306	
6.375	102.096	102.072	102.047	6.375	102.096	102.072	102.047	6.000	101.899	101.939	101.728	
6.500	102.489	102.465	102.441	6.500	102.489	102.465	102.441	6.125	102.327	102.117	102.157	
6.625	102.816	102.792	102.767	6.625	102.816	102.792	102.767	6.250	102.591	102.630	102.420	
6.750	103.037	102.948	102.859	6.750	103.037	102.948	102.859	6.375	102.096	102.072	102.047	
6.875	102.650	102.561	102.472	6.875	102.650	102.561	102.472	6.500	102.489	102.465	102.441	
7.000	103.194	103.105	103.016	7.000	103.194	103.105	103.016	6.625	102.816	102.792	102.767	
7.125	103.447	103.358	103.269	7.125	103.447	103.358	103.269	6.750	103.037	102.948	102.859	
7.250	103.361	103.262	103.189	7.250	103.361	103.262	103.189	6.875	102.650	102.561	102.472	
7.375	103.158	103.028	102.899	7.375	103.158	103.028	102.899	7.000	103.194	103.105	103.016	
7.500	103.478	103.349	103.220	7.500	103.478	103.349	103.220	7.125	103.447	103.358	103.269	
7.625	103.720	103.591	103.461	7.625	103.720	103.591	103.461	7.250	103.361	103.262	103.189	
7.750	103.827	103.666	103.528	7.750	103.827	103.666	103.528	7.375	103.158	103.028	102.899	
7.875				7.875				7.500	103.478	103.349	103.220	
8.000				8.000				7.625	103.720	103.591	103.461	
8.125				8.125				7.750	103.827	103.666	103.528	
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	96.894	96.988	96.917	
3.250				3.250				5.375	97.500	97.594	97.523	
3.375				3.375				5.500	98.172	98.266	98.195	
3.500	92.370	92.489	92.529	3.500	92.370	92.489	92.529	5.625	98.502	98.597	98.525	
3.625	92.874	92.994	93.034	3.625	92.874	92.994	93.034	5.750	99.569	99.739	99.703	
3.750	94.125	94.225	94.253	3.750	94.125	94.225	94.253	5.875	100.387	100.512	100.226	
3.875	94.625	94.726	94.753	3.875	94.625	94.726	94.753	6.000	100.813	100.983	100.948	
4.000	95.115	95.215	95.243	4.000	95.115	95.215	95.243	6.125	101.179	101.350	101.314	
4.125	95.590	95.691	95.719	4.125	95.590	95.691	95.719	6.250	102.152	101.942	101.732	
4.250	96.479	96.592	96.608	4.250	96.479	96.592	96.608	6.375	101.327	101.344	101.310	
4.375	97.198	97.311	97.327	4.375	97.198	97.311	97.327	6.500	101.721	101.758	101.723	
4.500	97.647	97.761	97.776	4.500	97.647	97.761	97.776	6.625	102.047	102.024	101.999	
4.625	98.073	98.186	98.201	4.625	98.073	98.186	98.201	6.750	102.256	102.176	102.152	
4.750	98.562	98.481	98.400	4.750	98.562	98.481	98.400	6.875	101.869	101.780	101.691	
4.875	98.757	98.676	98.595	4.875	98.757	98.676	98.595	7.000	102.163	102.074	102.005	
5.000	98.892	98.961	98.964	5.000	98.892	98.961	98.964	7.125	102.562	102.464	102.391	
5.125	99.197	99.323	99.325	5.125	99.197	99.323	99.325	7.250	102.554	102.456	102.383	
5.250	99.552	99.481	99.471	5.250	99.552	99.481	99.471	7.375	102.420	102.148	102.089	
5.375	99.768	99.844	99.584	5.375	99.768	99.844	99.584	7.500	102.664	102.642	102.583	
5.500	100.107	100.183	99.923	5.500	100.107	100.183	99.923	7.625	102.921	102.899	102.840	
5.625	100.431	100.507	100.497	5.625	100.431	100.507	100.497	7.750	102.802	102.641	102.503	
5.750	100.771	100.648	100.567	5.750	100.771	100.648	100.567	8.000				
5.875	100.562	100.545	100.529	5.875	100.562	100.545	100.529	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	101.721	101.758	101.723	6.125	101.179	101.350	101.314	4.500	94.671	94.785	94.675	
6.625	102.047	102.024	101.999	6.250	102.152	101.942	101.732	4.625	95.030	95.143	95.033	
6.750	102.256	102.176	102.152	6.375	101.327	101.344	101.310	4.750	94.937	94.856	94.775	
6.875	101.869	101.780	101.691	6.500	101.721	101.758	101.723	4.875	95.132	95.051	94.970	
7.000	102.163	102.074	102.005	6.625	102.047	102.024	101.999	5.000	95.267	95.186	95.105	
7.125	102.562	102.464	102.391	6.750	102.256	102.176	102.152	5.125	95.395	95.314	95.234	
7.250	102.554	102.456	102.383	6.875	101.869	101.780	101.691	5.250	97.083	96.994	96.905	
7.375	102.420	102.148	102.089	7.000	102.163	102.074	102.005	5.375	97.013	96.924	96.835	
7.500	102.664	102.642	102.583	7.125	102.562	102.464	102.391	5.500	97.357	97.268	97.179	
7.625	102.921	102.899	102.840	7.250	102.554	102.456	102.383	5.625	97.711	97.622	97.533	
7.750	102.802	102.641	102.503	7.375	102.420	102.148	102.089	5.750	98.447	98.431	98.415	
7.875				7.500	102.664	102.642	102.583	5.875	98.687	98.670	98.654	
8.000				7.625	102.921	102.899	102.840	6.000	98.970	98.954	98.938	
8.125				7.750	102.802	102.641	102.503	6.125	99.196	99.180	99.164	
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	102.096	102.072	102.047	6.375	102.096	102.072	102.047	6.000	101.899	101.939	101.728	
6.500	102.489	102.465	102.441	6.500	102.489	102.465	102.441	6.125	102.327	102.117	102.157	
6.625	102.816	102.792	102.767	6.625	102.816	102.792	102.767	6.250	102.591	102.630	102.420	
6.750	103.037	102.948	102.859	6.750	103.037	102.948	102.859	6.375	102.096	102.072	102.047	
6.875	102.650	102.561	102.472	6.875	102.650	102.561	102.472	6.500	102.489	102.465	102.441	
7.000	103.194	103.105	103.016	7.000	103.194	103.105	103.016	6.625	102.816	102.792	102.767	
7.125	103.447	103.358	103.269	7.125	103.447	103.358	103.269	6.750	103.037	102.948	102.859	
7.250	103.361	103.262	103.189	7.250	103.361	103.262	103.189	6.875	102.650	102.561	102.472	
7.375	103.158	103.028	102.899	7.375	103.158	103.028	102.899	7.000	103.194	103.105	103.016	
7.500	103.478	103.349	103.220	7.500	103.478	103.349	103.220	7.125	103.447	103.358	103.269	
7.625	103.720	103.591	103.461	7.625	103.720	103.591	103.461	7.250	103.361	103.262	103.189	
7.750	103.827	103.666	103.528	7.750	103.827	103.666	103.528	7.375	103.158	103.028	102.899	
7.875				7.875				7.500	103.478	103.349	103.220	
8.000				8.000				7.625	103.720	103.591	103.461	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 5 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	97.647	97.761	97.776	4.500	97.647	97.761	97.776	6.625	102.047	102.024	101.999	
4.625	98.073	98.186	98.201	4.625	98.073	98.186	98.201	6.750	102.256	102.176	102.152	
4.750	98.562	98.481	98.400	4.750	98.562	98.481	98.400	6.875	101.869	101.780	101.691	
4.875	98.757	98.676	98.595	4.875	98.757	98.676	98.595	7.000	102.163	102.074	102.005	
5.000	98.892	98.961	98.964	5.000	98.892	98.961	98.964	7.125	102.562	102.464	102.391	
5.125	99.197	99.323	99.325	5.125	99.197	99.323	99.325	7.250	102.554	102.456	102.383	
5.250	99.552	99.481	99.471	5.250	9							





**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:

8:11:42 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	98.013	97.820	97.520	6.750	95.413	95.220	94.920	6.750			
6.875	98.437	98.244	97.944	6.875	95.837	95.644	95.344	6.875			
7.000	98.851	98.658	98.358	7.000	96.251	96.058	95.758	7.000			
7.125	99.214	99.021	98.721	7.125	96.614	96.421	96.121	7.125			
7.250	99.649	99.391	99.091	7.250	97.049	96.791	96.491	7.250			
7.375	100.033	99.775	99.475	7.375	97.433	97.175	96.875	7.375			
7.500	100.407	100.149	99.849	7.500	97.807	97.549	97.249	7.500			
7.625	100.740	100.482	100.182	7.625	98.140	97.882	97.582	7.625			
7.750	101.064	100.806	100.506	7.750	98.464	98.206	97.906	7.750			
7.875	100.888	100.566	100.266	7.875	98.288	97.966	97.666	7.875			
8.000	101.232	100.910	100.610	8.000	98.632	98.310	98.010	8.000			
8.125	101.525	101.203	100.903	8.125	98.925	98.603	98.303	8.125			
8.250	101.809	101.487	101.187	8.250	99.209	98.887	98.587	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	96.013	95.820	95.520	6.750	93.413	93.220	92.920	6.750			
6.875	96.437	96.244	95.944	6.875	93.837	93.644	93.344	6.875			
7.000	96.851	96.658	96.358	7.000	94.251	94.058	93.758	7.000			
7.125	97.214	97.021	96.721	7.125	94.614	94.421	94.121	7.125			
7.250	97.649	97.391	97.091	7.250	95.049	94.791	94.491	7.250			
7.375	98.033	97.775	97.475	7.375	95.433	95.175	94.875	7.375			
7.500	98.407	98.149	97.849	7.500	95.807	95.549	95.249	7.500			
7.625	98.740	98.482	98.182	7.625	96.140	95.882	95.582	7.625			
7.750	99.064	98.806	98.506	7.750	96.464	96.206	95.906	7.750			
7.875	98.888	98.566	98.266	7.875	96.288	95.966	95.666	7.875			
8.000	99.232	98.910	98.610	8.000	96.632	96.310	96.010	8.000			
8.125	99.525	99.203	98.903	8.125	96.925	96.603	96.303	8.125			
8.250	99.809	99.487	99.187	8.250	97.209	96.887	96.587	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.