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

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

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

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

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



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

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

Effective Time:  
8:14:37 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	98.571	98.610	98.626	5.625	98.571	98.610	98.626	5.000	96.148	96.169	96.218	
5.750	99.143	99.168	99.155	5.750	99.143	99.168	99.155	5.125	96.711	96.731	96.780	
5.875	99.627	99.645	99.639	5.875	99.627	99.645	99.639	5.250	97.287	97.307	97.356	
6.000	100.162	100.188	100.187	6.000	100.162	100.188	100.187	5.375	98.319	98.335	98.344	
6.125	100.646	100.664	100.660	6.125	100.646	100.664	100.660	5.500	98.839	98.857	98.862	
6.250	100.503	100.535	100.511	6.250	100.503	100.535	100.511	5.625	99.528	99.556	99.528	
6.375	101.005	101.009	100.998	6.375	101.005	101.009	100.998	5.750	100.119	100.142	100.133	
6.500	101.500	101.570	101.553	6.500	101.500	101.570	101.553	5.875	100.594	100.611	100.609	
6.625	101.862	101.911	101.891	6.625	101.862	101.911	101.891	6.000	101.068	101.082	101.080	
6.750	101.542	101.571	101.535	6.750	101.542	101.571	101.535	6.125	101.479	101.494	101.283	
6.875	102.000	102.035	102.005	6.875	102.000	102.035	102.005	6.250	101.196	101.253	101.232	
7.000	102.322	102.364	102.331	7.000	102.322	102.364	102.331	6.375	101.634	101.633	101.619	
7.125	102.580	102.599	102.570	7.125	102.580	102.599	102.570	6.500	102.052	102.030	102.029	
7.250	102.296	102.310	102.262	7.250	102.296	102.310	102.262	6.625	102.353	102.331	102.341	
7.375	102.554	102.564	102.525	7.375	102.554	102.564	102.525	6.750	101.824	101.852	101.819	
7.500	102.957	102.927	102.901	7.500	102.957	102.927	102.901	6.875	102.124	102.146	102.121	
7.625	103.200	103.170	103.144	7.625	103.200	103.170	103.144	7.000	102.391	102.411	102.385	
7.750	102.666	102.650	102.587	7.750	102.666	102.650	102.587	7.125	102.606	102.626	102.634	
7.875	103.056	103.014	102.960	7.875	103.056	103.014	102.960	7.250	102.192	102.195	102.159	
8.000	103.353	103.306	103.257	8.000	103.353	103.306	103.257	7.375	102.540	102.532	102.508	
8.125	103.634	103.587	103.538	8.125	103.634	103.587	103.538	7.500	102.877	102.868	102.844	
8.250				8.250				7.625	103.109	103.100	103.076	
8.375				8.375				7.750	102.666	102.624	102.570	
8.500				8.500				7.875	103.056	103.014	102.960	
8.625				8.625				8.000	102.536	102.550	102.513	

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	97.534	97.560	97.591	4.625	97.621	97.648	97.680					
4.750	98.140	98.161	97.947	4.750	97.961	97.982	98.021					
4.875	98.511	98.528	98.559	4.875	98.295	98.311	98.351					
5.000	98.980	98.997	99.028	5.000	98.708	98.726	98.758					
5.125	99.041	99.054	99.071	5.125	99.128	99.141	99.159					
5.250	99.347	99.355	99.380	5.250	99.419	99.426	99.452					
5.375	99.686	99.690	99.705	5.375	99.970	99.973	99.747					
5.500	100.145	100.149	100.161	5.500	100.076	100.079	100.103					
5.625	100.267	100.267	100.271	5.625	100.569	100.568	100.573					
5.750	100.675	100.654	100.652	5.750	100.812	100.806	100.819					
5.875	101.107	101.085	101.084	5.875	101.107	101.085	101.084					
6.000	101.382	101.360	101.359	6.000	101.430	101.421	101.428					
6.125	101.009	100.971	100.953	6.125	101.089	101.028	101.020					
6.250	101.471	101.382	101.415	6.250	101.471	101.432	101.415					
6.375	101.636	101.598	101.580	6.375	101.886	101.848	101.830					
6.500	101.872	101.833	101.815	6.500	102.122	102.083	102.065					
6.625	101.655	101.583	101.517	6.625	101.655	101.583	101.560					
6.750	102.108	102.037	101.971	6.750	102.108	102.037	101.971					
6.875	102.263	102.191	102.125	6.875	102.513	102.441	102.375					
7.000	102.470	102.398	102.332	7.000	102.720	102.648	102.582					

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	99.327	99.353	99.296	6.000	99.023	99.002	99.000	5.125	97.336	97.323	97.339	
6.125	100.180	100.163	100.127	6.125	99.608	99.586	99.584	5.250	97.827	97.814	97.830	
6.250	100.425	100.404	100.402	6.250	100.138	100.116	100.115	5.375	98.276	98.263	98.279	
6.375	100.939	100.918	100.916	6.375	100.880	100.858	100.857	5.500	98.588	98.575	98.591	
6.500	101.413	101.391	101.390	6.500	101.317	101.295	101.294	5.625	98.579	98.557	98.555	
6.625	101.645	101.623	101.622	6.625	101.366	101.344	101.342	5.750	99.051	99.029	99.028	
6.750	101.634	101.572	101.558	6.750	101.165	101.135	101.122	5.875	99.477	99.455	99.453	
6.875	101.942	101.912	101.899	6.875	101.626	101.596	101.583	6.000	99.739	99.714	99.712	
7.000	102.385	102.355	102.343	7.000	102.023	101.993	101.980	6.125	100.200	100.162	100.144	
7.125	102.573	102.543	102.530	7.125	102.267	102.237	102.224	6.250	100.659	100.620	100.603	
7.250	102.537	102.454	102.447	7.250	101.748	101.667	101.660	6.375	101.067	101.028	101.011	
7.375	102.824	102.741	102.734	7.375	102.098	102.068	102.042	6.500	101.273	101.234	101.216	
7.500	103.135	103.051	103.044	7.500	102.459	102.429	102.403	6.625	100.722	100.650	100.584	
7.625	103.267	103.183	103.176	7.625	102.748	102.163	102.156	6.750	101.172	101.100	101.034	
7.750	102.931	102.877	102.867	7.750	101.595	101.492	101.482	6.875	98.230	98.162	98.115	
7.875	103.196	103.341	103.331	7.875	101.089	101.115	100.946	7.000	98.386	98.319	98.313	

**Conventional Fixed Adjustments**

**Cumulative LLPA Cap**

FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000
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**Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only**

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

**Additional Purchase LLPA Adjusters**

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

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

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

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	97.464	97.414	97.314	5.250				5.250				
5.375	97.824	97.773	97.673	5.375				5.375				
5.500	98.183	98.130	98.029	5.500				5.500				
5.625	98.538	98.483	98.383	5.625	98.096	98.041	97.940	5.625	96.638	96.575	96.513	
5.750	98.880	98.824	98.723	5.750	98.552	98.495	98.395	5.750	97.117	97.054	96.992	
5.875	99.209	99.151	99.051	5.875	98.982	98.924	98.824	5.875	98.634	98.576	98.476	
6.000	99.512	99.452	99.352	6.000	99.372	99.312	99.211	6.000	99.023	98.963	98.863	
6.125	99.799	99.738	99.637	6.125	99.729	99.667	99.567	6.125	99.389	99.327	99.227	
6.250	100.078	100.015	99.914	6.250	100.078	100.015	99.914	6.250	99.750	99.686	99.586	
6.375	100.342	100.277	100.176	6.375	100.412	100.347	100.246	6.375	100.099	100.034	99.933	
6.500	100.605	100.538	100.438	6.500	100.652	100.585	100.485	6.500	100.347	100.280	100.180	
6.625	100.874	100.806	100.705	6.625	100.796	100.728	100.627	6.625	100.491	100.423	100.322	
6.750	101.088	101.017	100.917	6.750	100.986	101.166	101.065	6.750	100.939	100.868	100.768	
6.875	101.106	101.086	101.066	6.875	101.223	101.151	101.050	6.875	101.191	101.119	101.019	
7.000	100.720	100.657	100.594	7.000	100.963	100.900	100.837	7.000	101.445	101.372	101.271	
7.125				7.125	101.201	101.138	101.075	7.125	101.306	101.243	101.180	
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	97.020	96.957	96.894	5.250				5.250				
5.375	97.385	97.322	97.259	5.375				5.375				
5.500	97.750	97.687	97.624	5.500				5.500				
5.625	98.116	98.053	97.990	5.625	97.765	97.702	97.639	5.625	96.964	96.901	96.838	
5.750	98.457	98.394	98.331	5.750	98.194	98.131	98.068	5.750	97.444	97.381	97.318	
5.875	98.655	98.592	98.529	5.875	98.624	98.561	98.498	5.875	97.738	97.675	97.612	
6.000	98.994	98.931	98.868	6.000	98.718	98.655	98.592	6.000	98.219	98.156	98.093	
6.125	99.190	99.127	99.064	6.125	99.123	99.060	98.997	6.125	98.513	98.450	98.387	
6.250	99.533	99.470	99.407	6.250	99.528	99.465	99.402	6.250	98.993	98.930	98.867	
6.375	99.733	99.670	99.607	6.375	99.932	99.869	99.806	6.375	99.451	99.388	99.325	
6.500	100.078	100.015	99.952	6.500	100.166	100.103	100.040	6.500	99.908	99.845	99.782	
6.625	100.277	100.214	100.151	6.625	100.404	100.341	100.278	6.625	100.175	100.112	100.049	
6.750	100.500	100.437	100.374	6.750	100.813	100.750	100.687	6.750	100.631	100.568	100.505	
6.875	100.700	100.637	100.574	6.875	100.881	100.818	100.755	6.875	100.901	100.838	100.775	
7.000	101.047	100.984	100.921	7.000	101.289	101.226	101.163	7.000	101.362	101.299	101.236	
7.125	101.249	101.186	101.123	7.125	101.528	101.465	101.402	7.125	101.632	101.569	101.506	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

**Conventional ARM Adjustments**

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

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

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

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

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

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

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

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	99.982	99.982	99.979	6.000	99.732	99.732	99.729	4.375				
6.125	100.152	100.152	100.149	6.125	100.152	100.152	100.149	4.500				
6.250	100.503	100.503	100.497	6.250	100.503	100.503	100.497	4.625				
6.375	101.005	101.005	100.998	6.375	101.005	101.005	100.998	4.750				
6.500	101.493	101.471	101.470	6.500	101.493	101.471	101.470	4.875				
6.625	101.882	101.861	101.859	6.625	101.882	101.861	101.859	5.000	98.545	98.537	98.529	
6.750	101.514	101.514	101.497	6.750	101.514	101.514	101.497	5.125	98.389	98.380	98.372	
6.875	101.961	101.934	101.918	6.875	101.961	101.934	101.918	5.250	98.813	98.805	98.797	
7.000	102.435	102.405	102.393	7.000	102.435	102.405	102.393	5.375	99.066	99.058	99.050	
7.125	102.775	102.745	102.732	7.125	102.775	102.745	102.732	5.500	99.443	99.435	99.421	
7.250	102.254	102.224	102.198	7.250	102.254	102.224	102.198	5.625	99.803	99.794	99.780	
7.375	102.722	102.692	102.666	7.375	102.722	102.692	102.666	5.750	100.085	100.077	100.063	
7.500	103.162	103.132	103.107	7.500	103.162	103.132	103.107	5.875	100.324	100.315	100.301	
7.625	103.470	103.440	103.414	7.625	103.470	103.440	103.414	6.000	100.677	100.668	100.654	

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	97.019	96.994	96.969									
4.875	97.244	97.230	97.217									
5.000	97.645	97.631	97.618									
5.125	97.672	97.647	97.622									
5.250	97.950	97.925	97.900									
5.375	98.406	98.381	98.351									
5.500	98.854	98.579	98.548									
5.625	99.223	99.198	99.168									
5.750	99.463	99.438	99.408									
5.875	99.686	99.661	99.631									
6.000	100.120	100.095	100.064									

**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	99.982	99.982	99.979	6.000	99.732	99.732	99.729	4.375				
6.125	100.152	100.152	100.149	6.125	100.152	100.152	100.149	4.500				
6.250	100.503	100.503	100.497	6.250	100.253	100.253	100.247	4.625				
6.375	101.005	101.005	100.998	6.375	100.755	100.755	100.748	4.750				
6.500	101.418	101.418	101.411	6.500	101.168	101.168	101.161	4.875				
6.625	101.437	101.437	101.431	6.625	101.437	101.437	101.431	5.000	98.545	98.537	98.529	
6.750	101.514	101.514	101.497	6.750	101.264	101.264	101.247	5.125	98.389	98.380	98.372	
6.875	101.934	101.934	101.918	6.875	101.684	101.684	101.668	5.250	98.813	98.805	98.797	
7.000	102.239	102.239	102.223	7.000	101.989	101.989	101.973	5.375	99.066	99.058	99.050	
7.125	102.228	102.228	102.212	7.125	102.228	102.228	102.212	5.500	99.443	99.435	99.421	
7.250	102.192	102.184	102.159	7.250	101.942	101.934	101.909	5.625	99.803	99.794	99.780	
7.375	102.540	102.532	102.508	7.375	102.290	102.282	102.258	5.750	100.085	100.077	100.063	
7.500	102.877	102.868	102.844	7.500	102.627	102.618	102.594	5.875	100.324	100.315	100.301	
7.625	102.859	102.850	102.826	7.625	102.859	102.850	102.826	6.000	100.677	100.668	100.654	

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	97.019	96.994	96.969									
4.875	97.244	97.230	97.217									
5.000	97.645	97.631	97.618									
5.125	97.672	97.647	97.622									
5.250	97.950	97.925	97.900									
5.375	98.406	98.381	98.351									
5.500	98.854	98.579	98.548									
5.625	99.223	99.198	99.168									
5.750	99.463	99.438	99.408									

**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	98.438	98.449	98.461	2.625				2.625				
5.750	98.850	98.872	98.860	2.750				2.750				
5.875	99.337	99.355	99.349	2.875				2.875				
6.000	99.825	99.838	99.835	3.000				3.000				
6.125	100.349	100.363	100.358	3.125				3.125				
6.250	100.189	100.245	100.221	3.250				3.250				
6.375	100.639	100.690	100.673	3.375				3.375				
6.500	101.098	101.146	101.125	3.500				3.500				
6.625	101.571	101.618	101.598	3.625				3.625				
6.750	101.248	101.276	101.240	3.750				3.750				
6.875	101.626	101.648	101.619	3.875				3.875				
7.000	101.912	101.930	101.897	4.000				4.000				
7.125	102.290	102.308	102.279	4.125				4.125				
7.250	102.006	102.020	101.972	4.250				4.250				
7.375	102.252	102.261	102.222									

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	99.804	99.840	99.854	5.375	99.804	99.840	99.854	5.000				
5.500	100.596	100.632	100.645	5.500	100.596	100.632	100.645	5.125				
5.625	100.806	100.843	100.856	5.625	100.806	100.843	100.856	5.250	99.535	99.607	99.633	
5.750	101.423	101.459	101.472	5.750	101.423	101.459	101.472	5.375	99.804	99.840	99.854	
5.875	101.406	101.283	101.214	5.875	101.406	101.213	101.214	5.500	100.596	100.632	100.645	
6.000	101.716	101.736	101.737	6.000	101.716	101.736	101.737	5.625	100.806	100.843	100.856	
6.125	102.185	102.205	101.956	6.125	102.185	102.205	101.956	5.750	101.423	101.459	101.472	
6.250	102.559	102.329	102.330	6.250	102.559	102.329	102.330	5.875	101.406	101.213	101.214	
6.375	102.021	101.997	101.972	6.375	102.021	101.997	101.972	6.000	101.716	101.736	101.737	
6.500	102.358	102.345	102.333	6.500	102.358	102.345	102.333	6.125	102.185	102.205	101.956	
6.625	102.720	102.707	102.695	6.625	102.720	102.707	102.695	6.250	102.559	102.329	102.330	
6.750	102.882	102.869	102.857	6.750	102.882	102.869	102.857	6.375	102.021	101.997	101.972	
6.875	102.950	102.837	102.724	6.875	102.950	102.837	102.724	6.500	102.358	102.345	102.333	
7.000	103.146	103.033	102.953	7.000	103.146	103.033	102.953	6.625	102.720	102.707	102.695	
7.125	103.482	103.390	103.365	7.125	103.482	103.390	103.365	6.750	102.882	102.869	102.857	
7.250	103.343	103.242	103.169	7.250	103.343	103.242	103.169	6.875	102.950	102.837	102.724	
7.375	103.109	102.980	102.851	7.375	103.109	102.980	102.851	7.000	103.146	103.033	102.953	
7.500	103.135	103.026	102.990	7.500	103.135	103.026	102.990	7.125	103.482	103.390	103.365	
7.625	103.397	103.248	103.151	7.625	103.397	103.248	103.151	7.250	103.343	103.242	103.169	
7.750	103.416	103.268	103.147	7.750	103.416	103.268	103.147	7.375	103.109	102.980	102.851	
7.875				7.875				7.500	103.135	103.026	102.990	
8.000				8.000				7.625	103.397	103.248	103.151	
8.125				8.125				7.750	103.416	103.268	103.147	

  

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	97.385	97.364	97.377
3.250				3.250				5.375	98.046	98.025	98.038
3.375				3.375				5.500	98.837	98.816	98.829
3.500	92.818	92.855	92.916	3.500	92.818	92.855	92.916	5.625	99.298	99.277	99.290
3.625	93.366	93.402	93.463	3.625	93.366	93.402	93.463	5.750	99.822	99.830	99.831
3.750	94.367	94.463	94.511	3.750	94.367	94.463	94.511	5.875	100.446	100.455	100.456
3.875	94.913	95.009	95.058	3.875	94.913	95.009	95.058	6.000	100.969	100.978	100.978
4.000	95.456	95.552	95.601	4.000	95.456	95.552	95.601	6.125	101.438	101.446	101.447
4.125	95.994	96.090	96.139	4.125	95.994	96.090	96.139	6.250	101.799	101.589	101.379
4.250	96.744	96.828	96.888	4.250	96.744	96.852	96.888	6.375	101.698	101.685	101.674
4.375	97.279	97.387	97.423	4.375	97.279	97.387	97.423	6.500	101.872	101.859	101.847
4.500	97.804	97.913	97.949	4.500	97.804	97.913	97.949	6.625	102.234	102.221	102.209
4.625	98.318	98.426	98.462	4.625	98.318	98.426	98.462	6.750	102.122	102.060	102.028
4.750	98.457	98.433	98.439	4.750	98.457	98.433	98.439	6.875	102.243	102.090	102.065
4.875	98.833	98.922	98.946	4.875	98.833	98.922	98.946	7.000	102.395	102.292	102.267
5.000	99.321	99.160	99.184	5.000	99.321	99.160	99.184	7.125	102.747	102.644	102.620
5.125	99.536	99.625	99.649	5.125	99.536	99.625	99.649	7.250	102.443	102.342	102.269
5.250	99.634	99.705	99.716	5.250	99.634	99.705	99.716	7.375	102.264	102.185	102.149
5.375	99.846	99.917	99.928	5.375	99.846	99.917	99.928	7.500	102.649	102.570	102.534
5.500	100.288	100.359	100.370	5.500	100.288	100.359	100.370	7.625	102.780	102.702	102.665
5.625	100.713	100.783	100.794	5.625	100.713	100.783	100.794	7.750	102.485	102.337	102.216
5.750	100.734	100.712	100.710	5.750	100.734	100.712	100.710	7.875			
5.875	100.708	100.713	100.712	5.875	100.708	100.713	100.712	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	101.872	101.859	101.847	6.125	101.438	101.446	101.447	4.500	95.226	95.209	95.245
6.625	102.234	102.221	102.209	6.250	101.799	101.589	101.379	4.625	95.699	95.682	95.718
6.750	102.122	102.060	102.028	6.375	101.698	101.685	101.674	4.750	94.832	94.808	94.784
6.875	102.243	102.090	102.065	6.500	101.872	101.859	101.847	4.875	95.068	95.044	95.020
7.000	102.395	102.292	102.267	6.625	102.234	102.221	102.209	5.000	95.509	95.234	95.460
7.125	102.747	102.644	102.620	6.750	102.122	102.060	102.028	5.125	95.638	95.613	95.589
7.250	102.443	102.342	102.269	6.875	102.243	102.090	102.065	5.250	97.019	97.003	96.987
7.375	102.264	102.185	102.149	7.000	102.395	102.292	102.267	5.375	96.947	96.931	96.914
7.500	102.649	102.570	102.534	7.125	102.747	102.644	102.620	5.500	97.291	97.274	97.258
7.625	102.780	102.702	102.665	7.250	102.443	102.342	102.269	5.625	97.643	97.627	97.611
7.750	102.485	102.337	102.216	7.375	102.264	102.185	102.149	5.750	98.504	98.496	98.488
7.875				7.500	102.649	102.570	102.534	5.875	98.741	98.733	98.725
8.000				7.625	102.780	102.702	102.665	6.000	99.024	99.016	99.008
8.125				7.750	102.485	102.337	102.216	6.125	99.251	99.243	99.235

  

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	102.021	101.997	101.972	6.375	102.021	101.997	101.972	6.000	101.716	101.736	101.737
6.500	102.358	102.345	102.333	6.500	102.358	102.345	102.333	6.125	102.185	102.205	101.956
6.625	102.720	102.707	102.695	6.625	102.720	102.707	102.695	6.250	102.559	102.329	102.330
6.750	102.882	102.869	102.857	6.750	102.882	102.869	102.857	6.375	102.021	101.997	101.972
6.875	102.950	102.837	102.724	6.875	102.950	102.837	102.724	6.500	102.358	102.345	102.333
7.000	103.146	103.033	102.953	7.000	103.146	103.033	102.953	6.625	102.720	102.707	102.695
7.125	103.482	103.390	103.365	7.125	103.482	103.390	103.365	6.750	102.882	102.869	102.857
7.250	103.343	103.242	103.169	7.250	103.343	103.242	103.169	6.875	102.950	102.837	102.724
7.375	103.109	102.980	102.851	7.375	103.109	102.980	102.851	7.000	103.146	103.033	102.953
7.500	103.135	103.026	102.990	7.500	103.135	103.026	102.990	7.125	103.482	103.390	103.365
7.625	103.397	103.248	103.151	7.625	103.397	103.248	103.151	7.250	103.343	103.242	103.169
7.750	103.416	103.268	103.147	7.750	103.416	103.268	103.147	7.375	103.109	102.980	102.851
7.875				7.875				7.500	103.135	103.026	102.990
8.000				8.000				7.625	103.397	103.248	103.151
8.125				8.125				7.750	103.416	103.268	103.147

  

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	97.804	97.913	97.949	4.500	97.804	97.913	97.949	6.625	102.234	102.221	102.209
4.625	98.318	98.426	98.462	4.625	98.318	98.426	98.462	6.750	102.122	102.060	102.028
4.750	98.457	98.433	98.439	4.750	98.457	98.433	98.439	6.875	102.243	102.090	102.065
4.875	98.833	98.922	98.946	4.875	98.833	98.922	98.946	7.000	102.395	102.292	102.267
5.000	99.321	99.160	99.184	5.000	99.321	99.160	99.184	7.125	102.747	102.644	102.620
5.125	99.536	99.625									

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	99.799	99.855	99.868	5.375	99.799	99.855	99.868	5.000				
5.500	100.462	100.518	100.532	5.500	100.462	100.518	100.532	5.125				
5.625	100.779	100.836	100.849	5.625	100.779	100.836	100.849	5.250	99.375	99.468	99.493	
5.750	101.409	101.215	101.228	5.750	101.409	101.215	101.228	5.375	99.799	99.855	99.868	
5.875	101.406	101.196	101.133	5.875	101.406	101.196	101.133	5.500	100.462	100.518	100.532	
6.000	101.715	101.580	101.580	6.000	101.715	101.580	101.580	5.625	100.779	100.836	100.849	
6.125	102.048	101.915	101.916	6.125	102.048	101.915	101.916	5.750	101.409	101.215	101.228	
6.250	102.238	102.091	102.092	6.250	102.238	102.091	102.092	5.875	101.406	101.196	101.133	
6.375	102.021	101.997	101.972	6.375	102.021	101.997	101.972	6.000	101.715	101.580	101.580	
6.500	102.349	102.325	102.300	6.500	102.349	102.325	102.300	6.125	102.048	101.915	101.916	
6.625	102.679	102.655	102.631	6.625	102.679	102.655	102.631	6.250	102.238	102.091	102.092	
6.750	102.855	102.742	102.629	6.750	102.855	102.742	102.629	6.375	102.021	101.997	101.972	
6.875	102.950	102.837	102.724	6.875	102.950	102.837	102.724	6.500	102.349	102.325	102.300	
7.000	103.146	103.033	102.920	7.000	103.146	103.033	102.920	6.625	102.679	102.655	102.631	
7.125	103.190	103.077	102.973	7.125	103.190	103.077	102.973	6.750	102.855	102.742	102.629	
7.250	103.343	103.242	103.169	7.250	103.343	103.242	103.169	6.875	102.950	102.837	102.724	
7.375	102.859	102.730	102.851	7.375	102.859	102.730	102.851	7.000	103.146	103.033	102.920	
7.500	103.012	102.864	102.742	7.500	103.012	102.864	102.742	7.125	103.190	103.077	102.973	
7.625	103.397	103.248	103.127	7.625	103.397	103.248	103.127	7.250	103.343	103.242	103.169	
7.750	103.416	103.268	103.147	7.750	103.416	103.268	103.147	7.375	102.859	102.730	102.851	
7.875				7.875				7.500	103.012	102.864	102.742	
8.000				8.000				7.625	103.397	103.248	103.127	
8.125				8.125				7.750	103.416	103.268	103.147	
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	97.476	97.475	97.488	
3.250				3.250				5.375	98.078	98.077	98.090	
3.375				3.375				5.500	98.742	98.741	98.754	
3.500	92.857	92.894	92.955	3.500	92.857	92.894	92.955	5.625	99.059	99.058	99.071	
3.625	93.359	93.396	93.457	3.625	93.359	93.396	93.457	5.750	99.878	99.906	99.907	
3.750	94.468	94.564	94.612	3.750	94.468	94.564	94.612	5.875	100.384	100.412	100.413	
3.875	94.965	95.061	95.109	3.875	94.965	95.061	95.109	6.000	100.830	100.859	100.860	
4.000	95.450	95.546	95.594	4.000	95.450	95.546	95.594	6.125	101.416	101.194	101.195	
4.125	95.920	96.015	96.064	4.125	95.920	96.015	96.064	6.250	101.799	101.589	101.379	
4.250	96.385	96.479	96.529	4.250	96.385	96.479	96.529	6.375	101.452	101.459	101.447	
4.375	97.278	97.386	97.422	4.375	97.278	97.386	97.422	6.500	101.867	101.875	101.863	
4.500	97.969	97.827	97.863	4.500	97.969	97.827	97.863	6.625	102.131	102.139	102.127	
4.625	98.385	98.243	98.279	4.625	98.385	98.243	98.279	6.750	102.122	102.060	102.028	
4.750	98.457	98.443	98.466	4.750	98.457	98.443	98.466	6.875	102.015	101.931	101.907	
4.875	98.763	98.853	98.876	4.875	98.763	98.853	98.876	7.000	102.339	102.256	102.231	
5.000	99.145	99.234	99.258	5.000	99.145	99.234	99.258	7.125	102.653	102.570	102.546	
5.125	99.497	99.336	99.360	5.125	99.497	99.336	99.360	7.250	102.443	102.342	102.269	
5.250	99.620	99.691	99.702	5.250	99.620	99.691	99.702	7.375	102.114	102.055	102.018	
5.375	99.727	99.798	99.809	5.375	99.727	99.798	99.809	7.500	102.350	102.292	102.255	
5.500	100.314	100.135	100.146	5.500	100.314	100.135	100.146	7.625	102.851	102.793	102.506	
5.625	100.637	100.708	100.719	5.625	100.637	100.708	100.719	7.750	102.485	102.337	102.216	
5.750	100.734	100.712	100.710	5.750	100.734	100.712	100.710	8.000				
5.875	100.616	100.608	100.600	5.875	100.616	100.608	100.600	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	101.867	101.875	101.863	6.125	101.416	101.194	101.195	4.500	94.977	94.960	94.996	
6.625	102.131	102.139	102.127	6.250	101.799	101.589	101.379	4.625	95.321	95.304	95.341	
6.750	102.122	102.060	102.028	6.375	101.452	101.459	101.447	4.750	94.832	94.808	94.784	
6.875	102.015	101.931	101.907	6.500	101.867	101.875	101.863	4.875	95.068	95.044	95.020	
7.000	102.339	102.256	102.231	6.625	102.131	102.139	102.127	5.000	95.259	95.234	95.210	
7.125	102.653	102.570	102.546	6.750	102.122	102.060	102.028	5.125	95.388	95.363	95.339	
7.250	102.443	102.342	102.269	6.875	102.015	101.931	101.907	5.250	97.019	97.003	96.987	
7.375	102.114	102.055	102.018	7.000	102.339	102.256	102.231	5.375	96.947	96.931	96.914	
7.500	102.350	102.292	102.255	7.125	102.653	102.570	102.546	5.500	97.291	97.274	97.258	
7.625	102.851	102.793	102.506	7.250	102.443	102.342	102.269	5.625	97.643	97.627	97.611	
7.750	102.485	102.337	102.216	7.375	102.114	102.055	102.018	5.750	98.504	98.496	98.488	
				7.500	102.350	102.292	102.255	5.875	98.741	98.733	98.725	
				7.625	102.851	102.793	102.506	6.000	99.024	99.016	99.008	
				7.750	102.485	102.337	102.216	6.125	99.251	99.243	99.235	
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	102.021	101.997	101.972	6.375	102.021	101.997	101.972	6.000	101.715	101.580	101.580	
6.500	102.349	102.325	102.300	6.500	102.349	102.325	102.300	6.125	102.048	101.915	101.916	
6.625	102.679	102.655	102.631	6.625	102.679	102.655	102.631	6.250	102.238	102.091	102.092	
6.750	102.855	102.742	102.629	6.750	102.855	102.742	102.629	6.375	102.021	101.997	101.972	
6.875	102.950	102.837	102.724	6.875	102.950	102.837	102.724	6.500	102.349	102.325	102.300	
7.000	103.146	103.033	102.920	7.000	103.146	103.033	102.920	6.625	102.679	102.655	102.631	
7.125	103.190	103.077	102.973	7.125	103.190	103.077	102.973	6.750	102.855	102.742	102.629	
7.250	103.343	103.242	103.169	7.250	103.343	103.242	103.169	6.875	102.950	102.837	102.724	
7.375	102.859	102.730	102.851	7.375	102.859	102.730	102.851	7.000	103.146	103.033	102.920	
7.500	103.012	102.864	102.742	7.500	103.012	102.864	102.742	7.125	103.190	103.077	102.973	
7.625	103.397	103.248	103.127	7.625	103.397	103.248	103.127	7.250	103.343	103.242	103.169	
7.750	103.416	103.268	103.147	7.750	103.416	103.268	103.147	7.375	102.859	102.730	102.851	
7.875				7.875				7.500	103.012	102.864	102.742	
8.000				8.000				7.625	103.397	103.248	103.127	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	97.969	97.827	97.863	4.500	97.969	97.827	97.863	6.625	102.131	102.139	102.127	
4.625	98.385	98.243	98.279	4.625	98.385	98.243	98.279	6.750	102.122	102.060	102.028	
4.750	98.457	98.443	98.466	4.750	98.457	98.443	98.466	6.875	102.015	101.931	101.907	
4.875	98.763	98.853	98.876	4.875	98.763	98.853	98.876	7.000	102.339	102.256	102.231	
5.000	99.145	99.234	99.258	5.000	99.145	99.234	99.258	7.125	102.653	102.570	102.546	
5.125	99.497	99.336	99.360	5.125	99.497	99.336	99.360	7.250	102.443	102.342	102.269	
5.250	99.620	99.691	99.702	5.250	99.620							





**Brokers First Funding**

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Effective Time:  
8:14:37 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	97.905	97.729	97.429	6.750	95.305	95.129	94.829	6.750				
6.875	98.329	98.149	97.849	6.875	95.729	95.549	95.249	6.875				
7.000	98.743	98.563	98.263	7.000	96.143	95.963	95.663	7.000				
7.125	99.106	98.926	98.626	7.125	96.506	96.326	96.026	7.125				
7.250	99.524	99.283	98.983	7.250	96.924	96.683	96.383	7.250				
7.375	99.908	99.667	99.367	7.375	97.308	97.067	96.767	7.375				
7.500	100.282	100.041	99.741	7.500	97.682	97.441	97.141	7.500				
7.625	100.615	100.374	100.074	7.625	98.015	97.774	97.474	7.625				
7.750	100.939	100.698	100.398	7.750	98.339	98.098	97.798	7.750				
7.875	101.027	100.726	100.426	7.875	98.427	98.126	97.826	7.875				
8.000	101.371	101.070	100.770	8.000	98.771	98.470	98.170	8.000				
8.125	101.664	101.363	101.063	8.125	99.064	98.763	98.463	8.125				
8.250	101.948	101.647	101.347	8.250	99.348	99.047	98.747	8.250				
8.375				8.375				8.375				

  

Government DPA												
BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_Forgivable <sup>2</sup>								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	95.905	95.729	95.429	6.750	93.305	93.129	92.829	6.750				
6.875	96.329	96.149	95.849	6.875	93.729	93.549	93.249	6.875				
7.000	96.743	96.563	96.263	7.000	94.143	93.963	93.663	7.000				
7.125	97.106	96.926	96.626	7.125	94.506	94.326	94.026	7.125				
7.250	97.524	97.283	96.983	7.250	94.924	94.683	94.383	7.250				
7.375	97.908	97.667	97.367	7.375	95.308	95.067	94.767	7.375				
7.500	98.282	98.041	97.741	7.500	95.682	95.441	95.141	7.500				
7.625	98.615	98.374	98.074	7.625	96.015	95.774	95.474	7.625				
7.750	98.939	98.698	98.398	7.750	96.339	96.098	95.798	7.750				
7.875	99.027	98.726	98.426	7.875	96.427	96.126	95.826	7.875				
8.000	99.371	99.070	98.770	8.000	96.771	96.470	96.170	8.000				
8.125	99.664	99.363	99.063	8.125	97.064	96.763	96.463	8.125				
8.250	99.948	99.647	99.347	8.250	97.348	97.047	96.747	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.