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

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

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

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

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

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	98.889	98.919	98.659	5.625	98.889	98.919	98.659	5.000	96.587	96.641	96.666	
5.750	99.092	99.124	99.074	5.750	99.092	99.124	99.074	5.125	97.149	97.203	97.228	
5.875	99.782	99.782	99.775	5.875	99.782	99.782	99.775	5.250	97.988	98.021	98.019	
6.000	100.224	100.224	100.217	6.000	100.224	100.224	100.217	5.375	98.584	98.595	98.615	
6.125	100.637	100.637	100.630	6.125	100.637	100.637	100.630	5.500	99.128	99.140	99.160	
6.250	100.712	100.712	100.698	6.250	100.712	100.712	100.698	5.625	99.573	99.585	99.604	
6.375	101.109	101.109	101.095	6.375	101.109	101.109	101.095	5.750	100.114	100.144	100.050	
6.500	101.497	101.497	101.483	6.500	101.497	101.497	101.483	5.875	100.583	100.604	100.506	
6.625	101.828	101.820	101.806	6.625	101.828	101.820	101.806	6.000	101.044	101.053	100.952	
6.750	101.678	101.669	101.640	6.750	101.678	101.669	101.640	6.125	101.436	101.485	101.384	
6.875	102.128	102.120	102.091	6.875	102.128	102.120	102.091	6.250	101.266	101.253	101.227	
7.000	102.366	102.357	102.328	7.000	102.366	102.357	102.328	6.375	101.747	101.733	101.708	
7.125	102.602	102.594	102.565	7.125	102.602	102.594	102.565	6.500	102.160	102.147	102.121	
7.250	102.314	102.297	102.253	7.250	102.314	102.297	102.253	6.625	102.253	102.282	102.156	
7.375	102.548	102.541	102.587	7.375	102.548	102.541	102.587	6.750	101.840	101.842	101.839	
7.500	103.004	102.974	102.918	7.500	103.004	102.974	102.918	6.875	102.133	102.122	102.115	
7.625	103.250	103.220	103.164	7.625	103.250	103.220	103.164	7.000	102.383	102.364	102.355	
7.750	102.762	102.729	102.668	7.750	102.762	102.729	102.668	7.125	102.602	102.594	102.577	
7.875	102.962	102.915	102.829	7.875	102.962	102.915	102.829	7.250	102.314	102.297	102.253	
8.000	103.369	103.322	103.236	8.000	103.369	103.322	103.236	7.375	102.648	102.631	102.587	
8.125	103.657	103.610	103.524	8.125	103.657	103.610	103.524	7.500	102.974	102.957	102.913	
8.250				8.250				7.625	102.953	103.186	103.142	
8.375				8.375				7.750	102.512	102.479	102.418	
8.500				8.500				7.875	102.226	102.199	102.111	
8.625				8.625				8.000	102.452	102.436	102.346	

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	97.754	97.983	97.604	4.625	97.645	97.739	97.754					
4.750	98.106	98.184	98.200	4.750	97.996	98.078	98.100					
4.875	98.472	98.537	98.550	4.875	98.300	98.455	98.474					
5.000	98.929	98.995	99.008	5.000	98.865	98.928	98.938					
5.125	99.159	99.223	99.226	5.125	99.304	99.371	99.378					
5.250	99.506	99.522	99.520	5.250	99.867	99.682	99.685					
5.375	99.793	99.837	99.832	5.375	100.166	100.220	99.971					
5.500	100.469	100.456	100.471	5.500	100.497	100.547	100.548					
5.625	100.424	100.348	100.322	5.625	100.645	100.696	100.685					
5.750	100.895	100.815	100.769	5.750	100.919	100.967	100.952					
5.875	101.324	101.244	101.198	5.875	101.324	101.244	101.203					
6.000	101.601	101.521	101.475	6.000	101.601	101.534	101.516					
6.125	101.007	100.972	100.946	6.125	101.078	101.113	101.083					
6.250	101.468	101.421	101.400	6.250	101.468	101.421	101.400					
6.375	101.630	101.583	101.563	6.375	101.880	101.833	101.813					
6.500	101.866	101.819	101.799	6.500	102.116	102.069	102.049					
6.625	101.734	101.654	101.549	6.625	101.734	101.654	101.589					
6.750	101.937	101.857	101.752	6.750	102.187	102.107	102.002					
6.875	102.332	102.252	102.147	6.875	102.332	102.252	102.397					
7.000	102.535	102.455	102.350	7.000	102.535	102.705	102.600					

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	99.491	99.474	99.416	6.000	99.150	99.137	99.111	5.125	97.552	97.538	97.554	
6.125	100.333	100.316	100.258	6.125	99.734	99.721	99.695	5.250	98.037	98.024	98.039	
6.250	100.551	100.538	100.512	6.250	100.262	100.249	100.223	5.375	98.484	98.471	98.486	
6.375	101.055	101.042	101.016	6.375	100.994	100.980	100.955	5.500	98.797	98.784	98.799	
6.500	101.522	101.509	101.483	6.500	101.425	101.412	101.386	5.625	98.803	98.722	98.677	
6.625	101.757	101.744	101.718	6.625	101.728	101.714	101.688	5.750	99.271	99.191	99.145	
6.750	101.783	101.762	101.752	6.750	101.238	101.208	101.187	5.875	99.694	99.614	99.568	
6.875	102.025	102.002	101.992	6.875	101.687	101.657	101.636	6.000	99.954	99.874	99.828	
7.000	102.443	102.413	102.392	7.000	102.080	102.050	102.029	6.125	100.199	100.152	100.131	
7.125	102.635	102.605	102.584	7.125	102.329	102.299	102.278	6.250	100.656	100.609	100.589	
7.250	102.612	102.569	102.562	7.250	101.832	101.790	101.783	6.375	101.061	101.014	100.993	
7.375	102.906	102.861	102.854	7.375	102.219	102.189	102.133	6.500	101.267	101.220	101.200	
7.500	102.980	102.933	103.176	7.500	102.119	102.074	102.067	6.625	100.800	100.720	100.615	
7.625	103.142	103.093	103.086	7.625	102.335	102.287	102.280	6.750	101.250	101.170	101.065	
7.750	103.045	102.979	102.969	7.750	101.711	101.647	101.637	6.875	98.150	98.253	97.978	
7.875	103.306	103.238	103.228	7.875	101.120	101.028	100.831	7.000	98.282	98.423	98.148	

Conventional Fixed Adjustments

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 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	-3.875	-3.625	-2.500	-2.500	

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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:
 7:50:14 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	97.575	97.475	97.378	5.250				5.250				
5.375	97.931	97.831	97.734	5.375				5.375				
5.500	98.285	98.184	98.087	5.500				5.500				
5.625	98.636	98.535	98.438	5.625	98.226	98.126	98.029	5.625	96.757	96.694	96.631	
5.750	98.975	98.874	98.777	5.750	98.675	98.574	98.477	5.750	98.354	98.254	98.157	
5.875	99.294	99.193	99.096	5.875	99.087	98.987	98.890	5.875	98.767	98.667	98.569	
6.000	99.572	99.472	99.375	6.000	99.453	99.352	99.255	6.000	99.136	99.036	98.938	
6.125	99.857	99.757	99.660	6.125	99.815	99.715	99.618	6.125	99.507	99.406	99.309	
6.250	100.133	100.033	99.936	6.250	100.170	100.069	99.972	6.250	99.869	99.768	99.671	
6.375	100.392	100.292	100.195	6.375	100.507	100.406	100.309	6.375	100.214	100.113	100.016	
6.500	100.653	100.552	100.455	6.500	100.748	100.648	100.550	6.500	100.459	100.358	100.261	
6.625	100.923	100.822	100.725	6.625	100.893	100.792	100.695	6.625	100.604	100.503	100.406	
6.750	100.217	100.154	100.091	6.750	101.083	100.982	101.135	6.750	101.051	100.951	100.854	
6.875	100.418	100.355	100.292	6.875	100.602	100.539	100.476	6.875	101.303	101.202	101.105	
7.000	100.766	100.703	100.640	7.000	101.011	100.948	100.885	7.000	101.103	101.040	100.977	
7.125				7.125	101.251	101.188	101.125	7.125	101.372	101.309	101.247	

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	97.118	97.055	96.992	5.250				5.250				
5.375	97.481	97.418	97.355	5.375				5.375				
5.500	97.803	97.740	97.677	5.500				5.500				
5.625	98.167	98.104	98.041	5.625	97.863	97.800	97.737	5.625	97.083	97.020	96.957	
5.750	98.505	98.442	98.379	5.750	98.291	98.228	98.165	5.750	97.561	97.498	97.435	
5.875	98.700	98.637	98.574	5.875	98.703	98.640	98.577	5.875	97.854	97.791	97.728	
6.000	99.040	98.977	98.914	6.000	98.772	98.709	98.646	6.000	98.333	98.270	98.207	
6.125	99.238	99.175	99.112	6.125	99.174	99.111	99.048	6.125	98.611	98.548	98.485	
6.250	99.580	99.517	99.454	6.250	99.575	99.512	99.449	6.250	99.065	99.002	98.939	
6.375	99.779	99.716	99.653	6.375	99.979	99.916	99.853	6.375	99.519	99.456	99.393	
6.500	100.122	100.059	99.996	6.500	100.217	100.154	100.091	6.500	99.973	99.910	99.847	
6.625	100.322	100.259	100.196	6.625	100.454	100.391	100.328	6.625	100.241	100.178	100.115	
6.750	100.543	100.480	100.417	6.750	100.861	100.798	100.735	6.750	100.700	100.637	100.574	
6.875	100.745	100.682	100.619	6.875	100.929	100.866	100.803	6.875	100.969	100.906	100.843	
7.000	101.092	101.029	100.966	7.000	101.337	101.274	101.211	7.000	101.429	101.366	101.303	
7.125	101.294	101.231	101.168	7.125	101.577	101.514	101.451	7.125	101.698	101.635	101.572	

Conventional ARM Adjustments

Cumulative LLPA Cap	
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	100.224	100.224	100.217	6.000	99.974	99.974	99.967	4.375				
6.125	100.387	100.387	100.380	6.125	100.387	100.387	100.380	4.500				
6.250	100.712	100.712	100.698	6.250	100.712	100.712	100.698	4.625				
6.375	101.109	101.109	101.095	6.375	101.109	101.109	101.095	4.750				
6.500	101.602	101.588	101.562	6.500	101.602	101.588	101.562	4.875				
6.625	101.994	101.981	101.955	6.625	101.994	101.981	101.955	5.000	98.556	98.556	98.550	
6.750	101.678	101.669	101.640	6.750	101.678	101.669	101.640	5.125	98.762	98.762	98.757	
6.875	102.128	102.120	102.091	6.875	102.128	102.120	102.091	5.250	99.256	99.256	99.251	
7.000	102.524	102.494	102.472	7.000	102.524	102.494	102.472	5.375	99.498	99.498	99.493	
7.125	102.868	102.838	102.817	7.125	102.868	102.838	102.817	5.500	99.805	99.805	99.800	
7.250	102.334	102.304	102.253	7.250	102.334	102.304	102.253	5.625	100.115	100.098	100.072	
7.375	102.783	102.753	102.697	7.375	102.783	102.753	102.697	5.750	100.385	100.369	100.343	
7.500	103.210	103.180	103.124	7.500	103.210	103.180	103.124	5.875	100.608	100.591	100.565	
7.625	103.520	103.490	103.434	7.625	103.520	103.490	103.434	6.000	100.946	100.930	100.904	

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	97.287	97.270	97.249									
4.875	97.391	97.374	97.354									
5.000	97.716	97.701	97.692									
5.125	98.139	98.126	98.114									
5.250	98.436	98.424	98.411									
5.375	98.742	98.719	98.706									
5.500	99.174	99.140	99.099									
5.625	99.277	99.493	99.452									
5.750	99.754	99.721	99.679									
5.875	99.965	99.932	99.891									
6.000	100.386	100.352	100.311									

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	100.224	100.224	100.217	6.000	99.974	99.974	99.967	4.375				
6.125	100.387	100.387	100.380	6.125	100.387	100.387	100.380	4.500				
6.250	100.712	100.712	100.698	6.250	100.462	100.462	100.448	4.625				
6.375	101.109	101.109	101.095	6.375	100.859	100.859	100.845	4.750				
6.500	101.497	101.497	101.483	6.500	101.247	101.247	101.233	4.875				
6.625	101.570	101.570	101.556	6.625	101.570	101.570	101.556	5.000	98.556	98.556	98.550	
6.750	101.678	101.669	101.390	6.750	101.428	101.419	101.390	5.125	98.762	98.762	98.757	
6.875	101.878	102.120	101.841	6.875	101.878	101.870	101.841	5.250	99.256	99.256	99.251	
7.000	102.116	102.357	102.078	7.000	102.116	102.107	102.078	5.375	99.498	99.498	99.493	
7.125	102.352	102.344	102.315	7.125	102.352	102.344	102.315	5.500	99.805	99.805	99.800	
7.250	102.314	102.297	102.003	7.250	102.064	102.047	102.003	5.625	100.115	100.098	100.072	
7.375	102.648	102.631	102.337	7.375	102.398	102.381	102.337	5.750	100.385	100.369	100.343	
7.500	102.974	102.957	102.663	7.500	102.724	102.707	102.663	5.875	100.608	100.591	100.565	
7.625	102.953	102.936	102.892	7.625	102.953	102.936	102.892	6.000	100.946	100.930	100.904	

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	97.287	97.270	97.249									
4.875	97.391	97.374	97.354									
5.000	97.716	97.701	97.692									
5.125	98.139	98.126	98.114									
5.250	98.436	98.424	98.411									
5.375	98.742	98.719	98.706									
5.500	99.174	99.140	99.099									
5.625	99.277	99.493	99.452									
5.750	99.754	99.721	99.679									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

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

YOUR BFF IN WHOLESALE
Thursday, December 28, 2023
Effective Time:
7:50:14 AM

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	98.567	98.595	98.580	2.625				2.625							
5.750	98.793	98.823	98.729	2.750				2.750							
5.875	99.276	99.296	99.197	2.875				2.875							
6.000	99.758	99.763	99.661	3.000				3.000							
6.125	100.277	100.280	100.178	3.125				3.125							
6.250	100.184	100.200	100.082	3.250				3.250							
6.375	100.628	100.630	100.507	3.375				3.375							
6.500	101.079	101.057	100.931	3.500				3.500							
6.625	101.536	101.518	101.391	3.625				3.625							
6.750	101.219	101.222	101.219	3.750				3.750							
6.875	101.587	101.575	101.568	3.875				3.875							
7.000	101.861	101.831	101.820	4.000				4.000							
7.125	102.217	102.191	102.180	4.125				4.125							
7.250	101.839	101.829	101.880	4.250				4.250							
7.375	102.079	102.061	102.107												

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

Cumulative LLPA Cap	
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	-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

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

Additional Cash-Out Refinance LLPA Adjusters					
	≤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

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



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

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

Effective Time:
 7:50:14 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	99.989	100.005	100.021	5.375	99.989	100.005	100.021	5.000				
5.500	100.503	100.519	100.535	5.500	100.503	100.519	100.535	5.125				
5.625	100.886	100.945	100.946	5.625	100.886	100.945	100.946	5.250	99.674	99.751	99.764	
5.750	101.502	101.561	101.512	5.750	101.502	101.561	101.512	5.375	99.989	100.005	100.021	
5.875	101.310	101.349	101.339	5.875	101.310	101.349	101.339	5.500	100.503	100.519	100.535	
6.000	101.913	101.703	101.564	6.000	101.913	101.703	101.564	5.625	100.886	100.945	100.946	
6.125	102.275	102.065	102.029	6.125	102.275	102.065	102.029	5.750	101.502	101.561	101.512	
6.250	102.478	102.397	102.385	6.250	102.478	102.397	102.385	5.875	101.310	101.349	101.339	
6.375	102.273	102.249	102.225	6.375	102.273	102.249	102.225	6.000	101.913	101.703	101.564	
6.500	102.611	102.587	102.563	6.500	102.611	102.587	102.563	6.125	102.275	102.065	102.029	
6.625	102.888	102.864	102.839	6.625	102.888	102.864	102.839	6.250	102.478	102.397	102.385	
6.750	102.941	102.877	102.812	6.750	102.941	102.877	102.812	6.375	102.273	102.249	102.225	
6.875	102.918	102.853	102.789	6.875	102.918	102.853	102.789	6.500	102.611	102.587	102.563	
7.000	103.044	102.979	102.914	7.000	103.044	102.979	102.914	6.625	102.888	102.864	102.839	
7.125	103.187	103.142	103.105	7.125	103.187	103.142	103.105	6.750	102.941	102.877	102.812	
7.250	103.325	103.230	103.162	7.250	103.325	103.230	103.162	6.875	102.918	102.853	102.789	
7.375	102.784	102.709	102.659	7.375	102.784	102.709	102.659	7.000	103.044	102.979	102.914	
7.500	103.168	103.093	103.043	7.500	103.168	103.093	103.043	7.125	103.187	103.142	103.105	
7.625	103.300	103.224	103.174	7.625	103.300	103.224	103.174	7.250	103.325	103.230	103.162	
7.750	103.272	103.129	103.013	7.750	103.272	103.129	103.013	7.375	102.784	102.709	102.659	
7.875				7.875				7.500	103.168	103.093	103.043	
8.000				8.000				7.625	103.300	103.224	103.174	
8.125				8.125				7.750	103.272	103.129	103.013	
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	97.513	97.515	97.516	
3.250				3.250				5.375	98.175	98.177	98.177	
3.375				3.375				5.500	98.967	98.969	98.969	
3.500	92.806	92.900	92.948	3.500	92.806	92.900	92.948	5.625	99.428	99.430	99.430	
3.625	93.354	93.448	93.496	3.625	93.354	93.448	93.496	5.750	99.864	99.723	99.711	
3.750	94.452	94.545	94.581	3.750	94.452	94.545	94.581	5.875	100.563	100.597	100.335	
3.875	94.998	95.092	95.128	3.875	94.998	95.092	95.128	6.000	101.083	100.868	100.855	
4.000	95.541	95.635	95.670	4.000	95.541	95.635	95.670	6.125	101.548	101.332	101.320	
4.125	96.079	96.172	96.208	4.125	96.079	96.172	96.208	6.250	101.789	101.829	101.619	
4.250	96.786	96.910	96.933	4.250	96.786	96.910	96.933	6.375	101.704	101.704	101.680	
4.375	97.570	97.444	97.717	4.375	97.570	97.444	97.717	6.500	102.126	102.127	102.102	
4.500	98.094	97.968	97.991	4.500	98.094	97.968	97.991	6.625	102.482	102.483	102.458	
4.625	98.605	98.480	98.753	4.625	98.605	98.480	98.753	6.750	102.275	102.205	102.161	
4.750	98.565	98.620	98.630	4.750	98.565	98.620	98.630	6.875	102.002	101.946	101.908	
4.875	99.016	99.124	99.135	4.875	99.016	99.124	99.135	7.000	102.402	102.345	102.308	
5.000	99.501	99.359	99.370	5.000	99.501	99.359	99.370	7.125	102.753	102.696	102.659	
5.125	99.712	99.820	99.831	5.125	99.712	99.820	99.831	7.250	102.456	102.361	102.293	
5.250	99.740	99.806	99.804	5.250	99.740	99.806	99.804	7.375	102.348	102.273	102.223	
5.375	99.939	100.016	100.014	5.375	99.939	100.016	100.014	7.500	102.732	102.657	102.607	
5.500	100.380	100.457	100.455	5.500	100.380	100.457	100.455	7.625	102.864	102.788	102.738	
5.625	100.803	100.880	100.878	5.625	100.803	100.880	100.878	7.750	102.341	102.198	102.081	
5.750	100.955	100.874	100.829	5.750	100.955	100.874	100.829	7.875				
5.875	100.774	100.773	100.758	5.875	100.774	100.773	100.758	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	102.126	102.127	102.102	6.125	101.548	101.332	101.320	4.500	95.209	95.209	95.232	
6.625	102.482	102.483	102.458	6.250	101.789	101.829	101.619	4.625	95.677	95.676	95.699	
6.750	102.275	102.205	102.161	6.375	101.704	101.704	101.680	4.750	94.940	94.956	94.972	
6.875	102.002	101.946	101.908	6.500	102.126	102.127	102.102	4.875	95.167	95.183	95.199	
7.000	102.402	102.345	102.308	6.625	102.482	102.483	102.458	5.000	95.444	95.460	95.476	
7.125	102.753	102.696	102.659	6.750	102.275	102.205	102.161	5.125	95.912	95.928	95.945	
7.250	102.456	102.361	102.293	6.875	102.002	101.946	101.908	5.250	97.225	97.177	97.128	
7.375	102.348	102.273	102.223	7.000	102.402	102.345	102.308	5.375	97.240	97.192	97.143	
7.500	102.732	102.657	102.607	7.125	102.753	102.696	102.659	5.500	97.570	97.522	97.473	
7.625	102.864	102.788	102.738	7.250	102.456	102.361	102.293	5.625	97.913	97.864	97.816	
7.750	102.341	102.198	102.081	7.375	102.348	102.273	102.223	5.750	98.595	98.578	98.562	
7.875				7.500	102.732	102.657	102.607	5.875	98.813	98.797	98.781	
8.000				7.625	102.864	102.788	102.738	6.000	99.084	99.067	99.051	
8.125				7.750	102.341	102.198	102.081	6.125	99.298	99.282	99.266	
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	102.273	102.249	102.225	6.375	102.273	102.249	102.225	6.000	101.913	101.703	101.564	
6.500	102.611	102.587	102.563	6.500	102.611	102.587	102.563	6.125	102.275	102.065	102.029	
6.625	102.888	102.864	102.839	6.625	102.888	102.864	102.839	6.250	102.478	102.397	102.385	
6.750	102.941	102.877	102.812	6.750	102.941	102.877	102.812	6.375	102.273	102.249	102.225	
6.875	102.918	102.853	102.789	6.875	102.918	102.853	102.789	6.500	102.611	102.587	102.563	
7.000	103.044	102.979	102.914	7.000	103.044	102.979	102.914	6.625	102.888	102.864	102.839	
7.125	103.187	103.142	103.105	7.125	103.187	103.142	103.105	6.750	102.941	102.877	102.812	
7.250	103.325	103.230	103.162	7.250	103.325	103.230	103.162	6.875	102.918	102.853	102.789	
7.375	102.784	102.709	102.659	7.375	102.784	102.709	102.659	7.000	103.044	102.979	102.914	
7.500	103.168	103.093	103.043	7.500	103.168	103.093	103.043	7.125	103.187	103.142	103.105	
7.625	103.300	103.224	103.174	7.625	103.300	103.224	103.174	7.250	103.325	103.230	103.162	
7.750	103.272	103.129	103.013	7.750	103.272	103.129	103.013	7.375	102.784	102.709	102.659	
7.875				7.875				7.500	103.168	103.093	103.043	
8.000				8.000				7.625	103.300	103.224	103.174	
8.125				8.125				7.750	103.272	103.129	103.013	
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	98.094	97.968	97.991	4.500	98.094	97.968	97.991	6.625	102.482	102.483	102.458	
4.625	98.605	98.480	98.753	4.625	98.605	98.480	98.753	6.750	102.275	102.205	102.161	
4.750	98.565	98.620	98.630	4.750	98.565	98.620	98.630	6.875	102.002	101.946	101.908	
4.875	99.016	99.124	99.135	4.875	99.016	99.124	99.135	7.000	102.402	102.345	102.308	
5.000	99.501	99.359	99.370	5.000	99.501	99.359	99.370	7.125	102.753	102.696	102.659	
5.125	99.712	99.820	99.831	5.125	99.712	99.820	99.831	7.250	102.456	102.361	102.293	
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:
7:50:14 AM

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	99.989	100.005	100.021	5.375	99.989	100.005	100.021	5.000				
5.500	100.503	100.519	100.535	5.500	100.503	100.519	100.535	5.125				
5.625	100.880	100.896	100.912	5.625	100.880	100.896	100.912	5.250	99.763	99.610	99.623	
5.750	101.434	101.306	101.306	5.750	101.434	101.306	101.306	5.375	99.989	100.005	100.021	
5.875	101.310	101.349	101.139	5.875	101.310	101.349	101.139	5.500	100.503	100.519	100.535	
6.000	101.663	101.703	101.493	6.000	101.663	101.703	101.493	5.625	100.880	100.896	100.912	
6.125	102.025	102.065	101.855	6.125	102.025	102.065	101.855	5.750	101.434	101.306	101.306	
6.250	102.478	102.268	102.057	6.250	102.478	102.268	102.057	5.875	101.310	101.349	101.139	
6.375	102.023	101.999	101.975	6.375	102.023	101.999	101.975	6.000	101.663	101.703	101.493	
6.500	102.361	102.337	102.313	6.500	102.361	102.337	102.313	6.125	102.025	102.065	101.855	
6.625	102.888	102.864	102.839	6.625	102.888	102.864	102.839	6.250	102.478	102.268	102.057	
6.750	102.941	102.877	102.812	6.750	102.941	102.877	102.812	6.375	102.023	101.999	101.975	
6.875	102.668	102.603	102.539	6.875	102.668	102.603	102.539	6.500	102.361	102.337	102.313	
7.000	103.044	102.979	102.914	7.000	103.044	102.979	102.914	6.625	102.888	102.864	102.839	
7.125	103.166	103.102	103.037	7.125	103.166	103.102	103.037	6.750	102.941	102.877	102.812	
7.250	103.325	103.230	103.162	7.250	103.325	103.230	103.162	6.875	102.668	102.603	102.539	
7.375	102.596	102.540	102.490	7.375	102.596	102.540	102.490	7.000	103.044	102.979	102.914	
7.500	102.880	102.776	102.726	7.500	102.880	102.776	102.726	7.125	103.166	103.102	103.037	
7.625	103.258	103.115	102.999	7.625	103.258	103.115	102.999	7.250	103.325	103.230	103.162	
7.750	103.272	103.129	103.013	7.750	103.272	103.129	103.013	7.375	102.596	102.540	102.490	
7.875				7.875				7.500	102.880	102.776	102.726	
8.000				8.000				7.625	103.258	103.115	102.999	
8.125				8.125				7.750	103.272	103.129	103.013	
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	97.554	97.576	97.577	
3.250				3.250				5.375	98.156	98.178	98.178	
3.375				3.375				5.500	98.818	98.840	98.840	
3.500	92.792	92.886	92.934	3.500	92.792	92.886	92.934	5.625	99.132	99.154	99.154	
3.625	93.293	93.387	93.435	3.625	93.293	93.387	93.435	5.750	99.864	99.746	99.733	
3.750	94.501	94.594	94.630	3.750	94.501	94.594	94.630	5.875	100.443	100.498	100.486	
3.875	94.996	95.090	95.126	3.875	94.996	95.090	95.126	6.000	100.884	100.939	100.927	
4.000	95.479	95.573	95.608	4.000	95.479	95.573	95.608	6.125	101.212	101.267	101.255	
4.125	95.946	96.040	96.075	4.125	95.946	96.040	96.075	6.250	101.789	101.829	101.819	
4.250	96.804	96.928	96.951	4.250	96.804	96.928	96.951	6.375	101.505	101.480	101.456	
4.375	97.513	97.638	97.661	4.375	97.513	97.638	97.661	6.500	101.843	101.842	101.818	
4.500	97.951	98.075	98.098	4.500	97.951	98.075	98.098	6.625	102.119	102.099	102.075	
4.625	98.363	98.488	98.511	4.625	98.363	98.488	98.511	6.750	102.275	102.205	102.161	
4.750	98.565	98.594	98.604	4.750	98.565	98.594	98.604	6.875	101.887	101.822	101.757	
4.875	98.892	99.000	99.011	4.875	98.892	99.000	99.011	7.000	102.046	102.009	101.972	
5.000	99.270	99.378	99.389	5.000	99.270	99.378	99.389	7.125	102.399	102.322	102.285	
5.125	99.618	99.727	99.737	5.125	99.618	99.727	99.737	7.250	102.456	102.361	102.293	
5.250	99.740	99.741	99.742	5.250	99.740	99.741	99.742	7.375	102.148	102.092	102.042	
5.375	100.020	100.096	99.844	5.375	100.020	100.096	99.844	7.500	102.384	102.328	102.278	
5.500	100.357	100.433	100.432	5.500	100.357	100.433	100.432	7.625	102.634	102.578	102.529	
5.625	100.679	100.756	100.754	5.625	100.679	100.756	100.754	7.750	102.341	102.198	102.081	
5.750	100.955	100.874	100.829	5.750	100.955	100.874	100.829	8.000				
5.875	100.688	100.672	100.656	5.875	100.688	100.672	100.656	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	101.843	101.842	101.818	6.125	101.212	101.267	101.255	4.500	94.953	94.952	94.975	
6.625	102.119	102.099	102.075	6.250	101.789	101.829	101.819	4.625	95.292	95.291	95.314	
6.750	102.275	102.205	102.161	6.375	101.505	101.480	101.456	4.750	94.940	94.956	94.972	
6.875	101.887	101.822	101.757	6.500	101.843	101.842	101.818	4.875	95.167	95.183	95.199	
7.000	102.046	102.009	101.972	6.625	102.119	102.099	102.075	5.000	95.444	95.460	95.476	
7.125	102.399	102.322	102.285	6.750	102.275	102.205	102.161	5.125	95.662	95.678	95.695	
7.250	102.456	102.361	102.293	6.875	101.887	101.822	101.757	5.250	97.225	97.177	97.128	
7.375	102.148	102.092	102.042	7.000	102.046	102.009	101.972	5.375	97.240	97.192	97.143	
7.500	102.384	102.328	102.278	7.125	102.399	102.322	102.285	5.500	97.570	97.522	97.473	
7.625	102.634	102.578	102.529	7.250	102.456	102.361	102.293	5.625	97.913	97.864	97.816	
7.750	102.341	102.198	102.081	7.375	102.148	102.092	102.042	5.750	98.595	98.578	98.562	
7.875				7.500	102.384	102.328	102.278	5.875	98.813	98.797	98.781	
8.000				7.625	102.634	102.578	102.529	6.000	99.084	99.067	99.051	
8.125				7.750	102.341	102.198	102.081	6.125	99.298	99.282	99.266	
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	102.023	101.999	101.975	6.375	102.023	101.999	101.975	6.000	101.663	101.703	101.493	
6.500	102.361	102.337	102.313	6.500	102.361	102.337	102.313	6.125	102.025	102.065	101.855	
6.625	102.888	102.864	102.839	6.625	102.888	102.864	102.839	6.250	102.478	102.268	102.057	
6.750	102.941	102.877	102.812	6.750	102.941	102.877	102.812	6.375	102.023	101.999	101.975	
6.875	102.668	102.603	102.539	6.875	102.668	102.603	102.539	6.500	102.361	102.337	102.313	
7.000	103.044	102.979	102.914	7.000	103.044	102.979	102.914	6.625	102.888	102.864	102.839	
7.125	103.166	103.102	103.037	7.125	103.166	103.102	103.037	6.750	102.941	102.877	102.812	
7.250	103.325	103.230	103.162	7.250	103.325	103.230	103.162	6.875	102.668	102.603	102.539	
7.375	102.596	102.540	102.490	7.375	102.596	102.540	102.490	7.000	103.044	102.979	102.914	
7.500	102.880	102.776	102.726	7.500	102.880	102.776	102.726	7.125	103.166	103.102	103.037	
7.625	103.258	103.115	102.999	7.625	103.258	103.115	102.999	7.250	103.325	103.230	103.162	
7.750	103.272	103.129	103.013	7.750	103.272	103.129	103.013	7.375	102.596	102.540	102.490	
7.875				7.875				7.500	102.880	102.776	102.726	
8.000				8.000				7.625	103.258	103.115	102.999	
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	97.951	98.075	98.098	4.500	97.951	98.075	98.098	6.625	102.119	102.099	102.075	
4.625	98.363	98.488	98.511	4.625	98.363	98.488	98.511	6.750	102.275	102.205	102.161	
4.750	98.565	98.594	98.604	4.750	98.565	98.594	98.604	6.875	101.887	101.822	101.757	
4.875	98.892	99.000	99.011	4.875	98.892	99.000	99.011	7.000	102.046	102.009	101.972	
5.000	99.270	99.378	99.389	5.000	99.270	99.378	99.389	7.125	102.399	102.322	102.285	
5.125	99.618	99.727	99.737	5.125	99.618	99.727	99.737	7.250	102.456	102.361	102.293	
5.250	99.740	99.741	9									

Effective Time:
7:50:14 AM

Government DPA												
BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	98.170	97.964	97.664	6.750	95.570	95.364	95.064	6.750				
6.875	98.584	98.378	98.078	6.875	95.984	95.778	95.478	6.875				
7.000	98.988	98.782	98.482	7.000	96.388	96.182	95.882	7.000				
7.125	99.341	99.135	98.835	7.125	96.741	96.535	96.235	7.125				
7.250	99.685	99.479	99.179	7.250	97.085	96.879	96.579	7.250				
7.375	100.048	99.783	99.483	7.375	97.448	97.183	96.883	7.375				
7.500	100.412	100.147	99.847	7.500	97.812	97.547	97.247	7.500				
7.625	100.735	100.470	100.170	7.625	98.135	97.870	97.570	7.625				
7.750	101.049	100.784	100.484	7.750	98.449	98.184	97.884	7.750				
7.875	100.856	100.530	100.230	7.875	98.256	97.930	97.630	7.875				
8.000	101.160	100.834	100.534	8.000	98.560	98.234	97.934	8.000				
8.125	101.453	101.127	100.827	8.125	98.853	98.527	98.227	8.125				
8.250	101.737	101.411	101.111	8.250	99.137	98.811	98.511	8.250				
8.375				8.375				8.375				

Government DPA												
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.170	95.964	95.664	6.750	93.570	93.364	93.064	6.750				
6.875	96.584	96.378	96.078	6.875	93.984	93.778	93.478	6.875				
7.000	96.988	96.782	96.482	7.000	94.388	94.182	93.882	7.000				
7.125	97.341	97.135	96.835	7.125	94.741	94.535	94.235	7.125				
7.250	97.685	97.479	97.179	7.250	95.085	94.879	94.579	7.250				
7.375	98.048	97.783	97.483	7.375	95.448	95.183	94.883	7.375				
7.500	98.412	98.147	97.847	7.500	95.812	95.547	95.247	7.500				
7.625	98.735	98.470	98.170	7.625	96.135	95.870	95.570	7.625				
7.750	99.049	98.784	98.484	7.750	96.449	96.184	95.884	7.750				
7.875	98.856	98.530	98.230	7.875	96.256	95.930	95.630	7.875				
8.000	99.160	98.834	98.534	8.000	96.560	96.234	95.934	8.000				
8.125	99.453	99.127	98.827	8.125	96.853	96.527	96.227	8.125				
8.250	99.737	99.411	99.111	8.250	97.137	96.811	96.511	8.250				
8.375				8.375				8.375				

Government DPA Adjustments

FICO	
FICO =>680	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.000
600 - 619	-1.500

Other Adjustments

DTI >50	-0.250
Manufactured Home	-0.250
2-Units	-0.250
Temporary 2-1 BuyDown	-0.250

⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

⁽²⁾ 2ND TD lien that has an interest rate ZERO, No monthly payment are required.