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Mortgagee 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

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

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

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

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	98.356	98.421	98.378	5.625	98.356	98.421	98.378	5.000	95.956	96.018	96.090	
5.750	98.875	98.904	98.856	5.750	98.875	98.904	98.856	5.125	96.524	96.580	96.652	
5.875	99.558	99.558	99.552	5.875	99.558	99.558	99.552	5.250	97.571	97.618	97.561	
6.000	100.108	100.108	100.102	6.000	100.108	100.108	100.102	5.375	98.114	98.153	98.105	
6.125	100.521	100.521	100.515	6.125	100.521	100.521	100.515	5.500	98.668	98.669	98.660	
6.250	100.538	100.538	100.526	6.250	100.538	100.538	100.526	5.625	99.289	99.301	99.256	
6.375	100.965	100.965	100.953	6.375	100.965	100.965	100.953	5.750	99.877	99.907	99.858	
6.500	101.459	101.478	101.417	6.500	101.459	101.478	101.417	5.875	100.351	100.387	100.334	
6.625	101.799	101.808	101.729	6.625	101.799	101.808	101.729	6.000	100.826	100.860	100.805	
6.750	101.559	101.559	101.535	6.750	101.559	101.559	101.535	6.125	101.244	101.321	101.266	
6.875	102.029	102.030	101.988	6.875	102.029	102.030	101.988	6.250	101.189	101.203	101.131	
7.000	102.379	102.379	102.341	7.000	102.379	102.379	102.341	6.375	101.580	101.598	101.522	
7.125	102.616	102.614	102.559	7.125	102.616	102.614	102.559	6.500	101.974	101.988	101.924	
7.250	102.328	102.307	102.251	7.250	102.328	102.307	102.251	6.625	102.293	102.347	102.268	
7.375	102.594	102.586	102.554	7.375	102.594	102.586	102.554	6.750	101.905	101.902	101.854	
7.500	102.934	102.926	102.894	7.500	102.934	102.926	102.894	6.875	102.204	102.206	102.154	
7.625	103.178	103.170	103.138	7.625	103.178	103.170	103.138	7.000	102.477	102.475	102.420	
7.750	102.716	102.674	102.615	7.750	102.716	102.674	102.615	7.125	102.698	102.733	102.678	
7.875	103.087	103.045	102.986	7.875	103.087	103.045	102.986	7.250	102.269	102.251	102.203	
8.000	103.266	103.219	103.132	8.000	103.266	103.219	103.132	7.375	102.594	102.586	102.554	
8.125	103.550	103.503	103.416	8.125	103.550	103.503	103.416	7.500	102.934	102.926	102.894	
8.250				8.250				7.625	103.178	103.170	103.138	
8.375				8.375				7.750	102.716	102.674	102.615	
8.500				8.500				7.875	102.837	103.045	102.736	
8.625				8.625				8.000	102.556	102.544	102.473	

  

Conventional 15 Yr Fixed				Conventional 10 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.625	97.265	97.260	97.275	4.625	97.346	97.343	97.108
4.750	97.695	97.695	97.630	4.750	97.683	97.686	97.697
4.875	98.068	98.068	98.000	4.875	98.121	98.161	97.918
5.000	98.591	98.591	98.586	5.000	98.363	98.409	98.412
5.125	98.699	98.762	98.761	5.125	99.031	99.095	99.094
5.250	99.186	99.186	99.182	5.250	99.319	99.391	99.385
5.375	99.600	99.600	99.556	5.375	99.619	99.686	99.677
5.500	99.795	99.852	99.843	5.500	99.721	99.786	99.778
5.625	100.113	100.101	100.080	5.625	100.213	100.268	100.250
5.750	100.587	100.548	100.536	5.750	100.587	100.548	100.536
5.875	101.017	100.979	100.967	5.875	101.017	100.979	100.967
6.000	101.293	101.255	101.242	6.000	101.293	101.255	101.242
6.125	100.874	100.860	100.825	6.125	101.116	101.145	101.111
6.250	101.335	101.289	101.269	6.250	101.335	101.353	101.314
6.375	101.750	101.703	101.683	6.375	101.750	101.703	101.683
6.500	101.985	101.938	101.919	6.500	101.985	101.938	101.919
6.625	101.447	101.459	101.407	6.625	101.584	101.602	101.551
6.750	101.901	101.821	101.735	6.750	101.901	101.821	101.735
6.875	102.052	102.222	102.136	6.875	102.302	102.222	102.136
7.000	102.507	102.427	102.341	7.000	102.507	102.427	102.341

  

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	99.336	99.319	99.267	6.000	98.946	98.924	98.897	5.125	97.326	97.287	97.293
6.125	100.196	100.179	100.127	6.125	99.530	99.509	99.481	5.250	97.815	97.776	97.782
6.250	100.355	100.338	100.299	6.250	100.060	100.039	100.011	5.375	98.263	98.225	98.230
6.375	100.861	100.839	100.812	6.375	100.801	100.780	100.752	5.500	98.575	98.537	98.542
6.500	101.334	101.312	101.285	6.500	101.238	101.216	101.189	5.625	98.492	98.453	98.441
6.625	101.566	101.544	101.517	6.625	101.537	101.515	101.488	5.750	98.962	98.924	98.912
6.750	101.638	101.577	101.563	6.750	101.043	101.046	101.019	5.875	99.387	99.349	99.337
6.875	101.887	101.826	101.812	6.875	101.503	101.506	101.480	6.000	99.646	99.608	99.596
7.000	102.262	102.265	102.239	7.000	101.899	101.903	101.876	6.125	100.065	100.019	99.999
7.125	102.450	102.453	102.426	7.125	102.143	102.147	102.120	6.250	100.523	100.477	100.457
7.250	102.520	102.440	102.432	7.250	101.732	101.652	101.644	6.375	100.930	100.884	100.864
7.375	102.810	102.729	102.721	7.375	102.050	102.020	101.960	6.500	101.136	101.089	101.070
7.500	103.123	103.042	103.034	7.500	102.408	102.378	102.319	6.625	100.514	100.434	100.348
7.625	103.281	103.198	103.190	7.625	102.263	102.180	102.172	6.750	100.964	100.884	100.798
7.750	103.067	102.964	102.954	7.750	101.481	101.379	101.369	6.875	98.257	98.349	98.215
7.875	103.335	103.231	103.221	7.875	101.236	101.142	100.981	7.000	98.375	98.534	98.399

  

Conventional Fixed 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			



YOUR BFF IN WHOLESALE

Tuesday, December 26, 2023

Effective Time:

8:16:16 AM

**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

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	97.427	97.326	97.228	5.250				5.250				
5.375	97.785	97.684	97.585	5.375				5.375				
5.500	98.139	98.038	97.940	5.500				5.500				
5.625	98.491	98.390	98.291	5.625	98.018	97.918	97.819	5.625	96.469	96.406	96.343	
5.750	98.829	98.728	98.629	5.750	98.470	98.370	98.271	5.750	96.945	96.882	96.820	
5.875	99.153	99.053	98.954	5.875	98.896	98.796	98.697	5.875	98.533	98.433	98.334	
6.000	99.464	99.363	99.265	6.000	99.290	99.189	99.090	6.000	98.930	98.829	98.731	
6.125	99.743	99.643	99.544	6.125	99.631	99.531	99.432	6.125	99.287	99.187	99.088	
6.250	100.017	99.917	99.818	6.250	99.975	99.875	99.776	6.250	99.639	99.539	99.440	
6.375	100.276	100.176	100.077	6.375	100.313	100.212	100.113	6.375	99.977	99.876	99.777	
6.500	100.539	100.438	100.340	6.500	100.556	100.455	100.357	6.500	100.224	100.123	100.024	
6.625	100.803	100.703	100.604	6.625	100.696	100.595	100.496	6.625	100.371	100.271	100.172	
6.750	101.014	100.914	100.815	6.750	100.882	100.782	100.683	6.750	100.819	100.719	100.620	
6.875	101.163	101.062	100.963	6.875	101.117	101.016	100.918	6.875	101.070	100.969	100.870	
7.000	100.553	100.490	100.427	7.000	100.755	100.692	100.629	7.000	101.318	101.217	101.118	
7.125				7.125	100.995	100.932	100.869	7.125	101.078	101.015	100.952	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.000				5.000				5.000			
5.125				5.125				5.125			
5.250	96.904	96.841	96.778	5.250				5.250			
5.375	97.267	97.204	97.141	5.375				5.375			
5.500	97.589	97.526	97.463	5.500				5.500			
5.625	97.953	97.890	97.827	5.625	97.609	97.546	97.483	5.625	96.795	96.732	96.669
5.750	98.291	98.228	98.165	5.750	98.036	97.973	97.910	5.750	97.272	97.209	97.146
5.875	98.486	98.423	98.360	5.875	98.448	98.385	98.322	5.875	97.565	97.502	97.439
6.000	98.826	98.763	98.700	6.000	98.517	98.454	98.391	6.000	98.043	97.980	97.917
6.125	99.024	98.961	98.898	6.125	98.918	98.855	98.792	6.125	98.321	98.258	98.195
6.250	99.367	99.304	99.241	6.250	99.319	99.256	99.193	6.250	98.774	98.711	98.648
6.375	99.565	99.502	99.439	6.375	99.723	99.660	99.597	6.375	99.227	99.164	99.101
6.500	99.908	99.845	99.782	6.500	99.961	99.898	99.835	6.500	99.680	99.617	99.554
6.625	100.109	100.046	99.983	6.625	100.198	100.135	100.072	6.625	99.948	99.885	99.822
6.750	100.330	100.267	100.204	6.750	100.605	100.542	100.479	6.750	100.406	100.343	100.280
6.875	100.532	100.469	100.406	6.875	100.673	100.610	100.547	6.875	100.676	100.613	100.550
7.000	100.880	100.817	100.754	7.000	101.081	101.018	100.955	7.000	101.135	101.072	101.009
7.125	101.081	101.018	100.955	7.125	101.321	101.258	101.195	7.125	101.404	101.341	101.278
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

Effective Time:  
8:16:16 AM

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	99.858	99.858	99.852	6.000	99.858	99.858	99.852	4.375				
6.125	100.271	100.271	100.265	6.125	100.271	100.271	100.265	4.500				
6.250	100.538	100.538	100.526	6.250	100.538	100.538	100.526	4.625				
6.375	100.965	100.965	100.953	6.375	100.965	100.965	100.953	4.750				
6.500	101.414	101.392	101.365	6.500	101.414	101.392	101.365	4.875				
6.625	101.804	101.782	101.755	6.625	101.804	101.782	101.755	5.000	98.341	98.341	98.336	
6.750	101.559	101.559	101.535	6.750	101.559	101.559	101.535	5.125	98.433	98.433	98.429	
6.875	101.976	101.976	101.952	6.875	101.976	101.976	101.952	5.250	98.936	98.936	98.932	
7.000	102.312	102.315	102.289	7.000	102.312	102.315	102.289	5.375	99.188	99.188	99.183	
7.125	102.651	102.655	102.628	7.125	102.651	102.655	102.628	5.500	99.506	99.506	99.501	
7.250	102.243	102.235	102.203	7.250	102.243	102.235	102.203	5.625	99.859	99.851	99.830	
7.375	102.674	102.644	102.585	7.375	102.674	102.644	102.585	5.750	100.140	100.132	100.111	
7.500	103.112	103.082	103.022	7.500	103.112	103.082	103.022	5.875	100.374	100.366	100.345	
7.625	103.420	103.390	103.330	7.625	103.420	103.390	103.330	6.000	100.475	100.466	100.445	

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	97.059	97.042	96.773									
4.875	97.169	97.152	97.132									
5.000	97.435	97.419	97.399									
5.125	97.773	97.757	97.737									
5.250	98.062	98.046	98.026									
5.375	98.456	98.431	98.394									
5.500	98.653	98.627	98.591									
5.625	99.024	98.999	98.963									
5.750	99.261	99.236	99.200									
5.875	99.484	99.459	99.423									
6.000	99.912	99.887	99.850									

**Home Ready Adjustments**

**Cumulative LLPA Caps**

Home Ready	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	-0.500	-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





**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:  
 8:16:16 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	98.195	98.248	98.183	2.625				2.625				
5.750	98.579	98.606	98.557	2.750				2.750				
5.875	99.063	99.095	99.042	2.875				2.875				
6.000	99.550	99.581	99.525	3.000				3.000				
6.125	100.081	100.113	100.057	3.125				3.125				
6.250	100.124	100.136	100.063	3.250				3.250				
6.375	100.566	100.582	100.506	3.375				3.375				
6.500	101.024	101.032	100.953	3.500				3.500				
6.625	101.506	101.515	101.435	3.625				3.625				
6.750	101.246	101.241	101.193	3.750				3.750				
6.875	101.627	101.626	101.573	3.875				3.875				
7.000	101.921	101.912	101.856	4.000				4.000				
7.125	102.325	102.322	102.266	4.125				4.125				
7.250	102.038	102.017	101.961	4.250				4.250				
7.375	102.284	102.272	102.211									

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



**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**  
Tuesday, December 26, 2023  
Effective Time:  
8:16:16 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	99.813	99.829	99.845	5.375	99.813	99.829	99.845	5.000				
5.500	100.353	100.370	100.386	5.500	100.353	100.370	100.386	5.125				
5.625	100.767	100.783	100.799	5.625	100.767	100.783	100.799	5.250	99.316	99.415	99.414	
5.750	101.318	101.396	101.134	5.750	101.318	101.396	101.134	5.375	99.813	99.829	99.845	
5.875	101.175	101.215	101.005	5.875	101.175	101.215	101.005	5.500	100.353	100.370	100.386	
6.000	101.849	101.639	101.495	6.000	101.849	101.639	101.495	5.625	100.767	100.783	100.799	
6.125	102.184	102.021	101.996	6.125	102.184	102.021	101.996	5.750	101.318	101.396	101.134	
6.250	102.404	102.437	102.412	6.250	102.404	102.437	102.412	5.875	101.175	101.215	101.005	
6.375	102.167	102.127	102.086	6.375	102.167	102.127	102.086	6.000	101.849	101.639	101.495	
6.500	102.518	102.477	102.437	6.500	102.518	102.477	102.437	6.125	102.184	102.021	101.996	
6.625	102.829	102.789	102.749	6.625	102.829	102.789	102.749	6.250	102.404	102.437	102.412	
6.750	102.884	102.913	102.876	6.750	102.884	102.913	102.876	6.375	102.167	102.127	102.086	
6.875	102.935	102.855	102.774	6.875	102.935	102.855	102.774	6.500	102.518	102.477	102.437	
7.000	103.074	102.993	102.912	7.000	103.074	102.993	102.912	6.625	102.829	102.789	102.749	
7.125	103.376	103.310	103.260	7.125	103.376	103.310	103.260	6.750	102.884	102.913	102.876	
7.250	103.333	103.230	103.151	7.250	103.333	103.230	103.151	6.875	102.935	102.855	102.774	
7.375	102.768	102.719	102.656	7.375	102.768	102.719	102.656	7.000	103.074	102.993	102.912	
7.500	103.161	103.124	103.061	7.500	103.161	103.124	103.061	7.125	103.376	103.310	103.260	
7.625	103.371	103.273	103.210	7.625	103.371	103.273	103.210	7.250	103.333	103.230	103.151	
7.750	103.390	103.239	103.111	7.750	103.390	103.239	103.111	7.375	102.768	102.719	102.656	
7.875				7.875				7.500	103.161	103.124	103.061	
8.000				8.000				7.625	103.371	103.273	103.210	
8.125				8.125				7.750	103.390	103.239	103.111	

  

FHA 15 Yr Fixed												
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	97.037	97.058	97.046	
3.250				3.250				5.375	97.957	97.978	97.965	
3.375				3.375				5.500	98.758	98.779	98.766	
3.500	92.170	92.248	92.283	3.500	92.170	92.248	92.283	5.625	99.229	99.250	99.237	
3.625	92.722	92.800	92.835	3.625	92.722	92.800	92.835	5.750	99.670	99.630	99.605	
3.750	93.846	93.921	93.944	3.750	93.846	93.921	93.944	5.875	100.468	100.268	100.243	
3.875	94.397	94.472	94.494	3.875	94.397	94.472	94.494	6.000	100.761	100.812	100.785	
4.000	94.945	95.020	95.042	4.000	94.945	95.020	95.042	6.125	101.262	101.312	101.287	
4.125	95.489	95.564	95.587	4.125	95.489	95.564	95.587	6.250	101.715	101.505	101.545	
4.250	96.234	96.321	96.331	4.250	96.234	96.321	96.331	6.375	101.695	101.724	101.686	
4.375	97.026	97.113	97.123	4.375	97.026	97.113	97.123	6.500	102.137	102.167	102.129	
4.500	97.560	97.648	97.658	4.500	97.560	97.648	97.658	6.625	102.519	102.298	102.261	
4.625	98.085	98.172	98.182	4.625	98.085	98.172	98.182	6.750	102.084	102.021	102.008	
4.750	98.437	98.453	98.469	4.750	98.437	98.453	98.469	6.875	102.137	102.059	102.009	
4.875	98.674	98.690	98.706	4.875	98.674	98.690	98.706	7.000	102.314	102.237	102.187	
5.000	99.023	99.170	99.168	5.000	99.023	99.170	99.168	7.125	102.691	102.614	102.564	
5.125	99.506	99.403	99.401	5.125	99.506	99.403	99.401	7.250	102.433	102.330	102.251	
5.250	99.513	99.475	99.481	5.250	99.513	99.475	99.481	7.375	102.319	102.283	102.220	
5.375	99.785	99.663	99.648	5.375	99.785	99.663	99.648	7.500	102.725	102.688	102.625	
5.500	100.240	100.118	100.103	5.500	100.240	100.118	100.103	7.625	102.873	102.837	102.774	
5.625	100.675	100.553	100.538	5.625	100.675	100.553	100.538	7.750	102.459	102.308	102.180	
5.750	100.645	100.607	100.595	5.750	100.645	100.607	100.595	8.000				
5.875	100.776	100.869	100.842	5.875	100.776	100.869	100.842	8.125				
6.000				6.000								

  

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.500	102.137	102.167	102.129	6.125	101.262	101.312	101.287	4.500	94.697	94.660	94.670
6.625	102.519	102.298	102.261	6.250	101.715	101.505	101.545	4.625	95.192	95.155	95.165
6.750	102.084	102.021	102.008	6.375	101.695	101.724	101.686	4.750	94.812	94.828	94.844
6.875	102.137	102.059	102.009	6.500	102.137	102.167	102.129	4.875	95.049	95.065	95.081
7.000	102.314	102.237	102.187	6.625	102.519	102.298	102.261	5.000	95.233	95.249	95.265
7.125	102.691	102.614	102.564	6.750	102.084	102.021	102.008	5.125	95.403	95.419	95.435
7.250	102.433	102.330	102.251	6.875	102.137	102.059	102.009	5.250	97.013	96.972	96.932
7.375	102.319	102.283	102.220	7.000	102.314	102.237	102.187	5.375	96.983	96.943	96.902
7.500	102.725	102.688	102.625	7.125	102.691	102.614	102.564	5.500	97.320	97.279	97.239
7.625	102.873	102.837	102.774	7.250	102.433	102.330	102.251	5.625	97.667	97.626	97.586
7.750	102.459	102.308	102.180	7.375	102.319	102.283	102.220	5.750	98.499	98.459	98.419
7.875				7.500	102.725	102.688	102.625	5.875	98.725	98.685	98.645
8.000				7.625	102.873	102.837	102.774	6.000	99.001	98.961	98.920
8.125				7.750	102.459	102.308	102.180	6.125	99.221	99.181	99.140

  

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	102.167	102.127	102.086	6.375	102.167	102.127	102.086	6.000	101.849	101.639	101.495
6.500	102.518	102.477	102.437	6.500	102.518	102.477	102.437	6.125	102.184	102.021	101.996
6.625	102.829	102.789	102.749	6.625	102.829	102.789	102.749	6.250	102.404	102.437	102.412
6.750	102.884	102.913	102.876	6.750	102.884	102.913	102.876	6.375	102.167	102.127	102.086
6.875	102.935	102.855	102.774	6.875	102.935	102.855	102.774	6.500	102.518	102.477	102.437
7.000	103.074	102.993	102.912	7.000	103.074	102.993	102.912	6.625	102.829	102.789	102.749
7.125	103.376	103.310	103.260	7.125	103.376	103.310	103.260	6.750	102.884	102.913	102.876
7.250	103.333	103.230	103.151	7.250	103.333	103.230	103.151	6.875	102.935	102.855	102.774
7.375	102.768	102.719	102.656	7.375	102.768	102.719	102.656	7.000	103.074	102.993	102.912
7.500	103.161	103.124	103.061	7.500	103.161	103.124	103.061	7.125	103.376	103.310	103.260
7.625	103.371	103.273	103.210	7.625	103.371	103.273	103.210	7.250	103.333	103.230	103.151
7.750	103.390	103.239	103.111	7.750	103.390	103.239	103.111	7.375	102.768	102.719	102.656
7.875				7.875				7.500	103.161	103.124	103.061
8.000				8.000				7.625	103.371	103.273	103.210
8.125				8.125				7.750	103.390	103.239	103.111

  

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	97.560	97.648	97.658	4.500	97.560	97.648	97.658	6.625	102.519	102.298	102.261
4.625	98.085	98.172	98.182	4.625	98.085	98.172	98.182	6.750	102.084	102.021	102.008
4.750	98.437	98.453	98.469	4.750	98.437	98.453	98.469	6.875	102.137	102.059	102.009
4.875	98.674	98.690	98.706	4.875	98.674	98.690	98.706	7.000	102.314	102.237	102.187
5.000	99.023	99.170	99.168	5.000	99.023	99.170	99.168	7.125	102.691	102.614	102.564
5.125	99.506	99.403	99.401	5.125	99.506	99.40					



**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:  
8:16:16 AM

Government												
VA 30 Yr Fixed				VA 15 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	99.813	99.829	99.845	5.375	99.813	99.829	99.845	5.000				
5.500	100.553	100.570	100.586	5.500	100.553	100.570	100.586	5.125				
5.625	100.767	100.783	100.799	5.625	100.767	100.783	100.799	5.250	99.164	99.283	99.283	
5.750	101.240	101.205	101.193	5.750	101.240	101.205	101.193	5.375	99.813	99.829	99.845	
5.875	101.175	101.215	101.005	5.875	101.175	101.215	101.005	5.500	100.553	100.570	100.586	
6.000	101.599	101.639	101.429	6.000	101.599	101.639	101.429	5.625	100.767	100.783	100.799	
6.125	102.184	101.974	101.782	6.125	102.184	101.974	101.782	5.750	101.240	101.205	101.193	
6.250	102.404	102.194	101.990	6.250	102.404	102.194	101.990	5.875	101.175	101.215	101.005	
6.375	103.917	103.127	102.086	6.375	103.917	103.127	102.086	6.000	101.599	101.639	101.429	
6.500	103.518	102.477	102.437	6.500	103.518	102.477	102.437	6.125	102.184	101.974	101.782	
6.625	103.579	102.789	102.749	6.625	103.579	102.789	102.749	6.250	102.404	102.194	101.990	
6.750	103.866	102.785	102.704	6.750	103.866	102.785	102.704	6.375	103.917	103.127	102.086	
6.875	102.685	102.605	102.524	6.875	102.685	102.605	102.524	6.500	103.518	102.477	102.437	
7.000	103.074	102.993	102.912	7.000	103.074	102.993	102.912	6.625	103.579	102.789	102.749	
7.125	103.207	103.126	103.045	7.125	103.207	103.126	103.045	6.750	103.866	102.785	102.704	
7.250	103.333	103.230	103.151	7.250	103.333	103.230	103.151	6.875	102.685	102.605	102.524	
7.375	103.768	102.639	102.510	7.375	103.768	102.639	102.510	7.000	103.074	102.993	102.912	
7.500	102.987	102.836	102.733	7.500	102.987	102.836	102.733	7.125	103.207	103.126	103.045	
7.625	103.371	103.220	103.092	7.625	103.371	103.220	103.092	7.250	103.333	103.230	103.151	
7.750	103.390	103.239	103.111	7.750	103.390	103.239	103.111	7.375	103.768	102.639	102.510	
7.875				7.875				7.500	102.987	102.836	102.733	
8.000				8.000				7.625	103.371	103.220	103.092	
8.125				8.125				7.750	103.390	103.239	103.111	
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				2.875				4.750				
2.875				3.000				5.125				
3.125				3.125				5.250	97.084	97.125	97.112	
3.250				3.250				5.375	97.948	97.988	97.976	
3.375				3.375				5.500	98.829	98.670	98.657	
3.500	92.167	92.245	92.280	3.500	92.167	92.245	92.280	5.625	98.885	99.022	99.007	
3.625	92.677	92.755	92.790	3.625	92.677	92.755	92.790	5.750	99.670	99.674	99.649	
3.750	93.904	93.978	94.001	3.750	93.904	93.978	94.001	5.875	100.390	100.211	100.185	
3.875	94.410	94.487	94.507	3.875	94.410	94.487	94.507	6.000	100.718	100.699	100.699	
4.000	94.905	94.980	95.003	4.000	94.905	94.980	95.003	6.125	101.266	101.337	101.311	
4.125	95.388	95.463	95.486	4.125	95.388	95.463	95.486	6.250	101.715	101.505	101.545	
4.250	96.296	96.253	96.263	4.250	96.296	96.253	96.263	6.375	102.126	101.476	101.476	
4.375	96.992	97.079	97.089	4.375	96.992	97.079	97.089	6.500	101.846	101.895	101.857	
4.500	97.449	97.537	97.547	4.500	97.449	97.537	97.547	6.625	102.124	102.164	102.126	
4.625	97.884	97.971	97.981	4.625	97.884	97.971	97.981	6.750	102.084	102.021	102.000	
4.750	98.437	98.453	98.469	4.750	98.437	98.453	98.469	6.875	101.904	101.823	101.747	
4.875	98.674	98.690	98.705	4.875	98.674	98.690	98.705	7.000	102.200	102.142	102.092	
5.000	98.858	98.967	98.965	5.000	98.858	98.967	98.965	7.125	102.532	102.475	102.425	
5.125	99.192	99.339	99.337	5.125	99.192	99.339	99.337	7.250	102.433	102.330	102.251	
5.250	99.513	99.475	99.481	5.250	99.513	99.475	99.481	7.375	102.112	102.095	102.033	
5.375	99.625	99.753	99.738	5.375	99.625	99.753	99.738	7.500	102.364	102.348	102.285	
5.500	99.973	100.100	100.086	5.500	99.973	100.100	100.086	7.625	102.878	102.611	102.549	
5.625	100.301	100.429	100.414	5.625	100.301	100.429	100.414	7.750	102.459	102.308	102.180	
5.750	100.645	100.607	100.595	5.750	100.645	100.607	100.595	7.875				
5.875	100.600	100.692	100.664	5.875	100.600	100.692	100.664	8.000				
6.000				6.000				8.125				
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	101.896	101.895	101.857	6.125	101.236	101.337	101.311	4.500	94.461	94.445	94.445	
6.625	102.114	102.164	102.126	6.250	101.715	101.505	101.545	4.625	94.851	94.813	94.823	
6.750	102.084	102.021	102.008	6.375	101.426	101.476	101.438	4.750	94.812	94.828	94.844	
6.875	101.904	101.823	101.747	6.500	101.846	101.895	101.857	4.875	95.049	95.065	95.061	
7.000	102.200	102.142	102.092	6.625	102.114	102.164	102.126	5.000	95.233	95.249	95.265	
7.125	102.532	102.475	102.425	6.750	102.086	102.021	102.008	5.125	95.400	95.419	95.435	
7.250	102.433	102.330	102.251	6.875	101.904	101.823	101.747	5.250	97.613	96.972	96.902	
7.375	102.112	102.095	102.033	7.000	102.200	102.142	102.092	5.375	96.983	96.943	96.902	
7.500	102.364	102.348	102.285	7.125	102.433	102.330	102.251	5.500	97.320	97.279	97.239	
7.625	102.878	102.611	102.549	7.250	102.112	102.095	102.033	5.625	97.667	97.626	97.586	
7.750	102.459	102.308	102.180	7.375	102.112	102.095	102.033	5.750	98.499	98.459	98.419	
7.875				7.500	102.364	102.348	102.285	5.875	98.725	98.685	98.645	
8.000				7.625	102.878	102.611	102.549	6.000	99.001	98.961	98.920	
8.125				7.750	102.459	102.308	102.180	6.125	99.221	99.181	99.140	
VA 30 Yr Fixed Hybrid				VA 25 Yr Fixed Hybrid				VA 20 Yr Fixed Hybrid				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.500	101.917	102.127	102.086	6.375	102.086	102.127	102.086	6.000	101.599	101.639	101.429	
6.500	102.518	102.477	102.437	6.500	102.518	102.477	102.437	6.125	102.184	101.974	101.782	
6.625	103.579	102.789	102.749	6.625	103.579	102.789	102.749	6.250	102.404	102.194	101.990	
6.750	103.866	102.785	102.704	6.750	103.866	102.785	102.704	6.375	103.917	103.127	102.086	
6.875	102.685	102.605	102.524	6.875	102.685	102.605	102.524	6.500	103.518	102.477	102.437	
7.000	103.074	102.993	102.912	7.000	103.074	102.993	102.912	6.625	103.579	102.789	102.749	
7.125	103.207	103.126	103.045	7.125	103.207	103.126	103.045	6.750	103.866	102.785	102.704	
7.250	103.333	103.230	103.151	7.250	103.333	103.230	103.151	6.875	102.685	102.605	102.524	
7.375	103.768	102.639	102.510	7.375	103.768	102.639	102.510	7.000	103.074	102.993	102.912	
7.500	102.987	102.836	102.733	7.500	102.987	102.836	102.733	7.125	103.207	103.126	103.045	
7.625	103.371	103.220	103.092	7.625	103.371	103.220	103.092	7.250	103.333	103.230	103.151	
7.750	103.390	103.239	103.111	7.750	103.390	103.239	103.111	7.375	103.768	102.639	102.510	
7.875				7.875				7.500	102.987	102.836	102.733	
8.000				8.000				7.625	103.371	103.220	103.092	
8.125				8.125				7.750				
VA 15 Yr Fixed Hybrid				VA 10 Yr Fixed Hybrid				VA 30 Yr Fixed Hybrid				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	97.449	97.537	97.547	4.500	97.449	97.537	97.547	6.625	102.124	102.164	102.126	
4.625	97.884	97.971	97.981	4.625	97.884	97.971	97.981	6.750	102.084	102.021	102.000	
4.750	98.437	98.453	98.469	4.750	98.437	98.453	98.469	6.875	101.904	101.823	101.747	
4.875	98.674	98.690	98.705	4.875	98.674	98.690	98.705	7.000	102.200	102.142	102.092	
5.000	98.858	98.967										



Effective Time:  
8:16:16 AM

Government DPA											
BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	98.060	97.859	97.559	6.750	95.460	95.259	94.959	6.750			
6.875	98.484	98.283	97.983	6.875	95.884	95.683	95.383	6.875			
7.000	98.898	98.697	98.397	7.000	96.298	96.097	95.797	7.000			
7.125	99.261	99.060	98.760	7.125	96.661	96.460	96.160	7.125			
7.250	99.605	99.404	99.104	7.250	97.005	96.804	96.504	7.250			
7.375	99.924	99.658	99.358	7.375	97.324	97.058	96.758	7.375			
7.500	100.298	100.032	99.732	7.500	97.698	97.432	97.132	7.500			
7.625	100.631	100.365	100.065	7.625	98.031	97.765	97.465	7.625			
7.750	100.955	100.689	100.389	7.750	98.355	98.089	97.789	7.750			
7.875	100.812	100.482	100.182	7.875	98.212	97.882	97.582	7.875			
8.000	101.156	100.826	100.526	8.000	98.556	98.226	97.926	8.000			
8.125	101.449	101.119	100.819	8.125	98.849	98.519	98.219	8.125			
8.250	101.733	101.403	101.103	8.250	99.133	98.803	98.503	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	96.060	95.859	95.559	6.750	93.460	93.259	92.959	6.750			
6.875	96.484	96.283	95.983	6.875	93.884	93.683	93.383	6.875			
7.000	96.898	96.697	96.397	7.000	94.298	94.097	93.797	7.000			
7.125	97.261	97.060	96.760	7.125	94.661	94.460	94.160	7.125			
7.250	97.605	97.404	97.104	7.250	95.005	94.804	94.504	7.250			
7.375	97.924	97.658	97.358	7.375	95.324	95.058	94.758	7.375			
7.500	98.298	98.032	97.732	7.500	95.698	95.432	95.132	7.500			
7.625	98.631	98.365	98.065	7.625	96.031	95.765	95.465	7.625			
7.750	98.955	98.689	98.389	7.750	96.355	96.089	95.789	7.750			
7.875	98.812	98.482	98.182	7.875	96.212	95.882	95.582	7.875			
8.000	99.156	98.826	98.526	8.000	96.556	96.226	95.926	8.000			
8.125	99.449	99.119	98.819	8.125	96.849	96.519	96.219	8.125			
8.250	99.733	99.403	99.103	8.250	97.133	96.803	96.503	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.