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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

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

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:  
 7:53:10 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	98.448	98.511	98.527	5.625	98.448	98.511	98.527	5.000	96.133	96.145	96.205	
5.750	98.886	98.923	98.912	5.750	98.886	98.923	98.912	5.125	96.696	96.707	96.767	
5.875	99.560	99.560	99.556	5.875	99.560	99.560	99.556	5.250	97.703	97.753	97.756	
6.000	100.118	100.118	100.114	6.000	100.118	100.118	100.114	5.375	98.285	98.280	98.291	
6.125	100.545	100.545	100.541	6.125	100.545	100.545	100.541	5.500	98.844	98.814	98.832	
6.250	100.580	100.580	100.572	6.250	100.580	100.580	100.572	5.625	99.314	99.355	99.326	
6.375	101.032	101.032	101.025	6.375	101.032	101.032	101.025	5.750	99.906	99.942	99.933	
6.500	101.467	101.467	101.460	6.500	101.467	101.467	101.460	5.875	100.382	100.413	100.412	
6.625	101.768	101.768	101.761	6.625	101.768	101.768	101.761	6.000	100.861	100.889	100.887	
6.750	101.587	101.587	101.568	6.750	101.587	101.587	101.568	6.125	101.284	101.312	101.354	
6.875	102.011	102.011	101.992	6.875	102.011	102.011	101.992	6.250	101.112	101.114	101.093	
7.000	102.315	102.315	102.296	7.000	102.315	102.315	102.296	6.375	101.604	101.574	101.555	
7.125	102.555	102.555	102.536	7.125	102.555	102.555	102.536	6.500	102.021	101.991	101.973	
7.250	102.218	102.210	102.183	7.250	102.218	102.210	102.183	6.625	102.322	102.292	102.273	
7.375	102.569	102.561	102.534	7.375	102.569	102.561	102.534	6.750	101.754	101.779	101.747	
7.500	102.907	102.899	102.872	7.500	102.907	102.899	102.872	6.875	102.056	102.075	102.052	
7.625	103.145	103.136	103.109	7.625	103.145	103.136	103.109	7.000	102.332	102.350	102.325	
7.750	102.689	102.647	102.591	7.750	102.689	102.647	102.591	7.125	102.562	102.579	102.590	
7.875	103.079	103.037	102.981	7.875	103.079	103.037	102.981	7.250	102.218	102.210	102.183	
8.000	103.269	103.247	103.199	8.000	103.269	103.247	103.199	7.375	102.569	102.561	102.534	
8.125	103.547	103.526	103.477	8.125	103.547	103.526	103.477	7.500	102.907	102.899	102.872	
8.250				8.250				7.625	103.145	103.136	103.109	
8.375				8.375				7.750	102.689	102.647	102.591	
8.500				8.500				7.875	102.829	102.787	102.731	
8.625				8.625				8.000	102.466	102.472	102.439	

  

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				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	
4.625	97.358	97.318	97.349	4.625	97.443	97.154	97.186	5.125	97.440	97.384	97.373	
4.750	97.963	97.669	97.706	4.750	97.782	97.541	97.527	5.250	97.931	97.876	97.864	
4.875	98.335	98.037	98.068	4.875	98.116	98.040	98.032	5.375	98.381	98.326	98.314	
5.000	98.806	98.708	98.700	5.000	98.528	98.529	98.528	5.500	98.692	98.637	98.625	
5.125	98.810	98.858	98.875	5.125	99.074	98.943	98.962	5.625	98.732	98.610	98.544	
5.250	99.250	99.241	99.233	5.250	99.365	99.479	99.505	5.750	99.205	99.083	99.016	
5.375	99.586	99.544	99.509	5.375	99.667	99.778	99.801	5.875	99.631	99.509	99.443	
5.500	99.847	99.957	99.972	5.500	99.777	99.888	99.911	6.000	99.889	99.767	99.701	
5.625	100.353	100.231	100.168	5.625	100.353	100.356	100.362	6.125	100.152	100.106	100.087	
5.750	100.829	100.707	100.641	5.750	100.829	100.707	100.641	6.250	100.611	100.564	100.546	
5.875	101.011	101.139	101.073	5.875	101.261	101.139	101.073	6.375	101.019	100.972	100.954	
6.000	101.536	101.414	101.348	6.000	101.536	101.414	101.348	6.500	101.225	101.178	101.160	
6.125	100.961	100.914	100.896	6.125	101.086	101.085	101.077	6.625	100.671	100.591	100.521	
6.250	101.423	101.376	101.358	6.250	101.423	101.376	101.358	6.750	101.121	101.041	100.971	
6.375	101.589	101.542	101.524	6.375	101.839	101.792	101.774	6.875	98.274	98.267	98.270	
6.500	102.074	102.027	102.009	6.500	102.074	102.027	102.009	7.000	98.422	98.415	98.481	
6.625	101.605	101.524	101.454	6.625	101.605	101.597	101.574					
6.750	102.058	101.978	101.907	6.750	102.058	101.978	101.907					
6.875	102.213	102.133	102.063	6.875	102.463	102.383	102.313					
7.000	102.421	102.341	102.521	7.000	102.671	102.591	102.521					

  

Conventional Fixed Adjustments												
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	99.342	99.326	99.287	6.000	98.992	98.962	98.943	5.125	97.440	97.384	97.373	
6.125	100.206	100.189	100.150	6.125	99.576	99.546	99.527	5.250	97.931	97.876	97.864	
6.250	100.393	100.363	100.345	6.250	100.106	100.076	100.057	5.375	98.381	98.326	98.314	
6.375	100.908	100.878	100.859	6.375	100.849	100.819	100.800	5.500	98.692	98.637	98.625	
6.500	101.383	101.353	101.334	6.500	101.286	101.256	101.238	5.625	98.732	98.610	98.544	
6.625	101.614	101.584	101.565	6.625	101.335	101.305	101.286	5.750	99.205	99.083	99.016	
6.750	101.574	101.515	101.501	6.750	101.151	101.121	101.094	5.875	99.631	99.509	99.443	
6.875	101.928	101.898	101.872	6.875	101.612	101.582	101.556	6.000	99.889	99.767	99.701	
7.000	102.373	102.343	102.316	7.000	102.010	101.980	101.954	6.125	100.152	100.106	100.087	
7.125	102.559	102.529	102.503	7.125	102.254	102.224	102.197	6.250	100.611	100.564	100.546	
7.250	102.457	102.625	102.618	7.250	101.917	101.836	101.829	6.375	101.019	100.972	100.954	
7.375	102.744	102.912	102.905	7.375	102.203	102.121	102.114	6.500	101.225	101.178	101.160	
7.500	103.055	102.973	102.966	7.500	102.477	102.395	102.388	6.625	100.671	100.591	100.521	
7.625	103.213	103.130	103.123	7.625	102.450	102.368	102.361	6.750	101.121	101.041	100.971	
7.750	103.163	103.060	103.051	7.750	101.827	101.725	101.716	6.875	98.274	98.267	98.270	
7.875	103.430	103.327	103.318	7.875	101.042	101.075	100.894	7.000	98.422	98.415	98.481	

  

Cumulative LPPA 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 LPPA 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.											

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	97.488	97.429	97.328	5.250				5.250				
5.375	97.849	97.788	97.687	5.375				5.375				
5.500	98.207	98.145	98.044	5.500				5.500				
5.625	98.563	98.499	98.398	5.625	98.136	98.072	97.972	5.625	96.608	96.545	96.482	
5.750	98.909	98.844	98.744	5.750	98.589	98.524	98.424	5.750	97.086	97.023	96.961	
5.875	99.246	99.179	99.079	5.875	99.012	98.945	98.845	5.875	98.676	98.609	98.509	
6.000	99.549	99.481	99.380	6.000	99.397	99.329	99.229	6.000	99.065	98.997	98.896	
6.125	99.829	99.760	99.659	6.125	99.755	99.686	99.585	6.125	99.431	99.361	99.261	
6.250	100.104	100.033	99.933	6.250	100.108	100.038	99.937	6.250	99.788	99.717	99.617	
6.375	100.368	100.296	100.195	6.375	100.450	100.378	100.278	6.375	100.130	100.058	99.957	
6.500	100.631	100.557	100.457	6.500	100.694	100.620	100.520	6.500	100.377	100.304	100.203	
6.625	100.900	100.825	100.725	6.625	100.838	100.763	100.663	6.625	100.529	100.454	100.354	
6.750	101.114	101.037	100.937	6.750	101.028	100.952	100.851	6.750	100.981	100.904	100.804	
6.875	101.126	101.106	101.086	6.875	101.207	101.187	101.086	6.875	101.233	101.155	101.055	
7.000	100.665	100.602	100.539	7.000	100.895	100.832	100.769	7.000	101.483	101.404	101.303	
7.125				7.125	101.136	101.073	101.010	7.125	101.235	101.172	101.109	
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	96.999	96.936	96.873	5.250				5.250				
5.375	97.363	97.300	97.237	5.375				5.375				
5.500	97.687	97.624	97.561	5.500				5.500				
5.625	98.053	97.990	97.927	5.625	97.736	97.673	97.610	5.625	96.934	96.871	96.808	
5.750	98.392	98.329	98.266	5.750	98.164	98.101	98.038	5.750	97.413	97.350	97.287	
5.875	98.588	98.525	98.462	5.875	98.578	98.515	98.452	5.875	97.707	97.644	97.581	
6.000	98.929	98.866	98.803	6.000	98.648	98.585	98.522	6.000	98.187	98.124	98.061	
6.125	99.128	99.065	99.002	6.125	99.051	98.988	98.925	6.125	98.465	98.402	98.339	
6.250	99.472	99.409	99.346	6.250	99.453	99.390	99.327	6.250	98.921	98.858	98.795	
6.375	99.672	99.609	99.546	6.375	99.859	99.796	99.733	6.375	99.376	99.313	99.250	
6.500	100.016	99.953	99.890	6.500	100.097	100.034	99.971	6.500	99.831	99.768	99.705	
6.625	100.217	100.154	100.091	6.625	100.336	100.273	100.210	6.625	100.100	100.037	99.974	
6.750	100.440	100.377	100.314	6.750	100.744	100.681	100.618	6.750	100.559	100.496	100.433	
6.875	100.642	100.579	100.516	6.875	100.812	100.749	100.686	6.875	100.830	100.767	100.704	
7.000	100.991	100.928	100.865	7.000	101.222	101.159	101.096	7.000	101.291	101.228	101.165	
7.125	101.194	101.131	101.068	7.125	101.463	101.400	101.337	7.125	101.561	101.498	101.435	
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			

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	100.118	100.118	99.864	6.000	99.868	99.868	99.864	4.375				
6.125	100.295	100.295	100.291	6.125	100.295	100.295	100.291	4.500				
6.250	100.580	100.580	100.572	6.250	100.580	100.580	100.572	4.625				
6.375	101.032	101.032	101.025	6.375	101.032	101.032	101.025	4.750				
6.500	101.467	101.467	101.460	6.500	101.467	101.467	101.460	4.875				
6.625	101.852	101.822	101.803	6.625	101.852	101.822	101.803	5.000	98.466	98.458	98.450	
6.750	101.587	101.587	101.568	6.750	101.587	101.587	101.568	5.125	98.560	98.551	98.543	
6.875	102.011	102.011	101.992	6.875	102.011	102.011	101.992	5.250	99.000	98.991	98.983	
7.000	102.423	102.393	102.366	7.000	102.423	102.393	102.366	5.375	99.252	99.244	99.236	
7.125	102.762	102.732	102.705	7.125	102.762	102.732	102.705	5.500	99.582	99.574	99.565	
7.250	102.218	102.210	102.183	7.250	102.218	102.210	102.183	5.625	99.942	99.934	99.918	
7.375	102.607	102.602	102.578	7.375	102.607	102.602	102.578	5.750	100.226	100.218	100.202	
7.500	103.049	103.044	103.020	7.500	103.049	103.044	103.020	5.875	100.463	100.455	100.439	
7.625	103.357	103.352	103.328	7.625	103.357	103.352	103.328	6.000	100.817	100.808	100.793	
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	97.188	97.163	97.139									
4.875	97.296	97.270	97.246									
5.000	97.570	97.544	97.520									
5.125	97.842	97.817	97.793									
5.250	98.131	98.106	98.081									
5.375	98.542	98.517	98.486									
5.500	98.741	98.716	98.685									
5.625	99.361	99.336	99.304									
5.750	99.601	99.576	99.545									
5.875	99.828	99.802	99.771									
6.000	100.008	100.233	100.202									
Home Ready Adjustments												
<b>Cumulative LLPA Caps</b>												
Home Ready											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			



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	98.310	98.350	98.361	2.625				2.625				
5.750	98.592	98.628	98.616	2.750				2.750				
5.875	99.079	99.110	99.106	2.875				2.875				
6.000	99.567	99.594	99.591	3.000				3.000				
6.125	100.094	100.121	100.118	3.125				3.125				
6.250	100.021	100.043	100.019	3.250				3.250				
6.375	100.470	100.487	100.471	3.375				3.375				
6.500	100.931	100.944	100.926	3.500				3.500				
6.625	101.409	101.423	101.405	3.625				3.625				
6.750	101.100	101.125	101.090	3.750				3.750				
6.875	101.480	101.500	101.473	3.875				3.875				
7.000	101.769	101.785	101.754	4.000				4.000				
7.125	102.156	102.172	102.145	4.125				4.125				
7.250	101.785	101.875	101.827	4.250				4.250				
7.375	102.031	102.116	102.079									
RefiNow 10 Yr Fixed				RefiNow 10 Yr Fixed				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

Effective Time:  
 7:53:10 AM

FHA 30 Yr Fixed				Government				FHA 30 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	99.870	99.886	99.902	5.375	99.870	99.886	99.902	5.000			
5.500	100.436	100.452	100.468	5.500	100.436	100.452	100.468	5.125			
5.625	100.863	100.915	100.924	5.625	100.863	100.915	100.924	5.250	99.420	99.493	99.514
5.750	101.484	101.286	101.295	5.750	101.484	101.286	101.295	5.375	99.870	99.886	99.902
5.875	101.195	101.235	101.025	5.875	101.195	101.235	101.025	5.500	100.436	100.452	100.468
6.000	101.832	101.622	101.450	6.000	101.832	101.622	101.450	5.625	100.863	100.915	100.924
6.125	102.160	102.150	101.930	6.125	102.160	102.150	101.930	5.750	101.484	101.286	101.295
6.250	102.379	102.330	102.316	6.250	102.379	102.330	102.316	5.875	101.195	101.235	101.025
6.375	102.098	102.025	101.952	6.375	102.098	102.025	101.952	6.000	101.832	101.622	101.450
6.500	102.444	102.371	102.299	6.500	102.444	102.371	102.299	6.125	102.160	101.950	101.930
6.625	102.749	102.677	102.604	6.625	102.749	102.677	102.604	6.250	102.379	102.320	102.316
6.750	102.750	102.738	102.722	6.750	102.750	102.738	102.722	6.375	102.098	102.025	101.952
6.875	102.795	102.722	102.650	6.875	102.795	102.722	102.650	6.500	102.444	102.371	102.299
7.000	102.988	102.915	102.842	7.000	102.988	102.915	102.842	6.625	102.749	102.677	102.604
7.125	103.207	103.130	103.102	7.125	103.207	103.130	103.102	6.750	102.750	102.738	102.722
7.250	103.249	103.138	103.058	7.250	103.249	103.138	103.058	6.875	102.795	102.722	102.650
7.375	103.886	102.757	102.651	7.375	103.886	102.757	102.651	7.000	102.988	102.915	102.842
7.500	103.112	103.080	103.039	7.500	103.112	103.080	103.039	7.125	103.207	103.130	103.102
7.625	103.300	103.214	103.173	7.625	103.300	103.214	103.173	7.250	103.249	103.138	103.058
7.750	103.320	103.162	103.033	7.750	103.320	103.162	103.033	7.375	103.886	102.757	102.651
7.875				7.875				7.500	103.112	103.080	103.039
8.000				8.000				7.625	103.300	103.214	103.173
8.125				8.125				7.750	103.320	103.162	103.033

  

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	97.236	97.230	97.239
3.250				3.250				5.375	98.148	98.143	98.152
3.375				3.375				5.500	98.941	98.936	98.945
3.500	92.330	92.429	92.486	3.500	92.330	92.429	92.486	5.625	99.405	99.400	99.409
3.625	92.879	92.977	93.034	3.625	92.879	92.977	93.034	5.750	99.663	99.587	99.584
3.750	94.002	93.978	94.017	3.750	94.002	93.978	94.017	6.000	100.457	100.316	100.212
3.875	94.550	94.520	94.564	3.875	94.550	94.520	94.564	6.250	100.986	100.745	100.741
4.000	95.094	95.065	95.109	4.000	95.094	95.065	95.109	6.125	101.466	101.225	101.221
4.125	95.634	95.605	95.649	4.125	95.634	95.605	95.649	6.250	101.691	101.730	101.520
4.250	96.182	96.162	96.206	4.250	96.182	96.162	96.206	6.375	101.920	101.978	101.562
4.375	97.370	97.150	97.182	4.375	97.370	97.150	97.182	6.500	102.018	102.006	101.990
4.500	97.900	97.680	97.712	4.500	97.900	97.680	97.712	6.625	102.387	102.375	102.109
4.625	98.419	98.199	98.231	4.625	98.419	98.199	98.231	6.750	102.186	102.124	102.091
4.750	98.545	98.561	98.577	4.750	98.545	98.561	98.577	6.875	102.008	101.920	101.892
4.875	98.778	98.794	98.811	4.875	98.778	98.794	98.811	7.000	102.415	102.328	102.299
5.000	99.051	99.234	99.253	5.000	99.051	99.234	99.253	7.125	102.772	102.814	102.406
5.125	99.526	99.459	99.478	5.125	99.526	99.459	99.478	7.250	102.349	102.238	102.408
5.250	99.627	99.611	99.619	5.250	99.627	99.611	99.619	7.375	102.288	102.256	102.215
5.375	99.884	99.970	99.977	5.375	99.884	99.970	99.977	7.500	102.676	102.644	102.603
5.500	100.331	100.168	100.174	5.500	100.331	100.168	100.174	7.625	102.809	102.778	102.737
5.625	100.761	100.597	100.604	5.625	100.761	100.597	100.604	7.750	102.389	102.231	102.102
5.750	100.887	100.765	100.699	5.750	100.887	100.765	100.699	7.875			
5.875	100.725	100.777	100.772	5.875	100.725	100.777	100.772	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	102.018	102.006	101.990	6.125	101.466	101.225	101.221	4.500	95.032	94.687	94.719
6.625	102.387	102.375	102.109	6.250	101.691	101.730	101.520	4.625	95.518	95.173	95.205
6.750	102.186	102.124	102.091	6.375	101.920	101.578	101.562	4.750	94.920	94.936	94.952
6.875	102.008	101.920	101.892	6.500	102.018	102.006	101.990	4.875	95.153	95.169	95.186
7.000	102.415	102.328	102.299	6.625	102.387	102.375	102.109	5.000	95.347	95.363	95.379
7.125	102.772	102.434	102.406	6.750	102.186	102.124	102.091	5.125	95.474	95.491	95.507
7.250	102.349	102.238	102.408	6.875	102.008	101.920	101.892	5.250	97.165	97.173	97.181
7.375	102.288	102.256	102.215	7.000	102.415	102.328	102.299	5.375	97.094	97.102	97.110
7.500	102.676	102.644	102.603	7.125	102.772	102.814	102.406	5.500	97.438	97.446	97.455
7.625	102.809	102.778	102.737	7.250	102.349	102.238	102.408	5.625	97.792	97.800	97.808
7.750	102.389	102.231	102.102	7.375	102.288	102.256	102.215	5.750	98.574	98.534	98.493
7.875				7.500	102.676	102.644	102.603	5.875	98.811	98.771	98.730
8.000				7.625	102.809	102.778	102.737	6.000	99.096	99.055	99.015
8.125				7.750	102.389	102.231	102.102	6.125	99.325	99.284	99.244

  

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	102.098	102.025	101.952	6.375	102.098	102.025	101.952	6.000	101.832	101.622	101.450
6.500	102.444	102.371	102.299	6.500	102.444	102.371	102.299	6.125	102.160	101.950	101.930
6.625	102.749	102.677	102.604	6.625	102.749	102.677	102.604	6.250	102.379	102.320	102.316
6.750	102.750	102.738	102.722	6.750	102.750	102.738	102.722	6.375	102.098	102.025	101.952
6.875	102.795	102.722	102.650	6.875	102.795	102.722	102.650	6.500	102.444	102.371	102.299
7.000	102.988	102.915	102.842	7.000	102.988	102.915	102.842	6.625	102.749	102.677	102.604
7.125	103.207	103.130	103.102	7.125	103.207	103.130	103.102	6.750	102.750	102.738	102.722
7.250	103.249	103.138	103.058	7.250	103.249	103.138	103.058	6.875	102.795	102.722	102.650
7.375	103.886	102.757	102.651	7.375	103.886	102.757	102.651	7.000	102.988	102.915	102.842
7.500	103.112	103.080	103.039	7.500	103.112	103.080	103.039	7.125	103.207	103.130	103.102
7.625	103.300	103.214	103.173	7.625	103.300	103.214	103.173	7.250	103.249	103.138	103.058
7.750	103.320	103.162	103.033	7.750	103.320	103.162	103.033	7.375	103.886	102.757	102.651
7.875				7.875				7.500	103.112	103.080	103.039
8.000				8.000				7.625	103.300	103.214	103.173
8.125				8.125				7.750	103.320	103.162	103.033

  

FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed High Streamline			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.500	97.900	97.680	97.712	4.500	97.900	97.680	97.712	6.625	102.387	102.375	102.109
4.625	98.419	98.199	98.231	4.625	98.419	98.199	98.231	6.750	102.186	102.124	102.091
4.750	98.545	98.561	98.577	4.750	98.545	98.561	98.577	6.875	102.008	101.920	101.892
4.875	98.778	98.794	98.811	4.875	98.778	98.794	98.811	7.000	102.415	102.328	102.299
5.000	99.051	99.234	99.253	5.000	99.051	99.234	99.253	7.125	102.772	102.814	102.406
5.125	99.526	99.459	99.478	5.125	99.526	99.459	99.478				





