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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



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

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

Effective Time:
8:14:10 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	98.265	98.047	98.015	5.625	98.265	98.047	98.015	5.000	95.782	95.796	95.812	
5.750	98.547	98.546	98.538	5.750	98.547	98.546	98.538	5.125	96.345	96.358	96.374	
5.875	99.222	99.220	99.212	5.875	99.222	99.220	99.212	5.250	97.328	97.362	97.332	
6.000	99.677	99.676	99.668	6.000	99.677	99.676	99.668	5.375	97.855	97.889	97.854	
6.125	100.097	100.096	100.088	6.125	100.097	100.096	100.088	5.500	98.367	98.399	98.369	
6.250	100.270	100.267	100.251	6.250	100.270	100.267	100.251	5.625	98.928	98.938	98.841	
6.375	100.680	100.677	100.661	6.375	100.680	100.677	100.661	5.750	99.513	99.533	99.431	
6.500	101.071	101.068	101.052	6.500	101.071	101.068	101.052	5.875	99.985	100.004	99.897	
6.625	101.414	101.411	101.395	6.625	101.414	101.411	101.395	6.000	100.457	100.470	100.361	
6.750	101.354	101.341	101.309	6.750	101.354	101.341	101.309	6.125	100.871	100.928	100.818	
6.875	101.797	101.783	101.751	6.875	101.797	101.783	101.751	6.250	100.813	100.821	100.709	
7.000	102.096	102.083	102.050	7.000	102.096	102.083	102.050	6.375	101.259	101.226	101.177	
7.125	102.340	102.326	102.294	7.125	102.340	102.326	102.294	6.500	101.674	101.641	101.592	
7.250	102.078	102.064	102.006	7.250	102.078	102.064	102.006	6.625	101.977	101.944	101.895	
7.375	102.427	102.404	102.356	7.375	102.427	102.404	102.356	6.750	101.561	101.555	101.466	
7.500	102.796	102.748	102.699	7.500	102.796	102.748	102.699	6.875	101.857	101.849	101.756	
7.625	103.040	102.991	102.942	7.625	103.040	102.991	102.942	7.000	102.124	102.112	102.050	
7.750	102.544	102.491	102.426	7.750	102.544	102.491	102.426	7.125	102.340	102.368	102.294	
7.875	102.772	102.696	102.567	7.875	102.772	102.696	102.567	7.250	102.078	102.054	102.006	
8.000	103.167	103.091	102.962	8.000	103.167	103.091	102.962	7.375	102.427	102.404	102.356	
8.125	103.455	103.379	103.250	8.125	103.455	103.379	103.250	7.500	102.771	102.748	102.699	
8.250				8.250				7.625	103.014	102.991	102.942	
8.375				8.375				7.750	102.544	102.491	102.176	
8.500				8.500				7.875	102.069	102.047	101.920	
8.625				8.625				8.000	102.296	102.289	102.159	

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	97.235	97.302	97.432	4.625	97.135	97.197	97.581					
4.750	97.585	97.654	97.779	4.750	97.513	97.561	97.930					
4.875	97.951	98.012	98.134	4.875	97.973	98.020	98.371					
5.000	98.528	98.528	98.848	5.000	98.730	98.777	98.863					
5.125	98.775	98.827	99.155	5.125	99.169	98.975	99.307					
5.250	99.198	99.198	99.454	5.250	99.482	99.541	99.620					
5.375	99.574	99.574	99.770	5.375	99.784	99.835	99.912					
5.500	100.218	100.212	100.227	5.500	100.218	100.212	100.496					
5.625	100.095	100.063	100.270	5.625	100.241	100.281	100.390					
5.750	100.567	100.534	100.517	5.750	100.567	100.558	100.914					
5.875	100.996	100.964	100.927	5.875	100.996	100.964	101.172					
6.000	101.272	101.240	101.228	6.000	101.272	101.240	101.496					
6.125	100.861	100.829	100.877	6.125	101.001	101.025	101.239					
6.250	101.322	101.290	101.253	6.250	101.322	101.290	101.476					
6.375	101.485	101.452	101.666	6.375	101.735	101.702	101.702					
6.500	101.720	101.688	101.901	6.500	101.970	101.938	101.989					
6.625	101.639	101.570	101.532	6.625	101.639	101.596	101.757					
6.750	101.843	102.024	101.899	6.750	102.093	102.024	101.963					
6.875	102.238	102.169	102.294	6.875	102.488	102.419	102.294					
7.000	102.441	102.372	102.497	7.000	102.691	102.622	102.497					

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	99.024	98.997	98.933	6.000	98.656	98.623	98.575	5.125	97.300	97.294	97.309	
6.125	99.871	99.845	99.780	6.125	99.241	99.208	99.159	5.250	97.786	97.780	97.795	
6.250	100.058	100.025	99.979	6.250	99.769	99.736	99.688	5.375	98.233	98.227	98.242	
6.375	100.566	100.533	100.484	6.375	100.505	100.472	100.424	5.500	98.546	98.540	98.555	
6.500	101.035	101.002	100.954	6.500	100.939	100.906	100.857	5.625	98.474	98.442	98.405	
6.625	101.269	101.236	101.187	6.625	101.240	101.207	101.158	5.750	98.942	98.910	98.873	
6.750	101.436	101.335	101.322	6.750	100.918	100.874	100.801	5.875	99.366	99.333	99.297	
6.875	101.690	101.645	101.572	6.875	101.373	101.328	101.255	6.000	99.626	99.593	99.557	
7.000	102.129	102.084	102.012	7.000	101.766	101.722	101.649	6.125	100.053	100.020	99.984	
7.125	102.319	102.274	102.202	7.125	102.013	101.968	101.896	6.250	100.510	100.478	100.441	
7.250	102.403	102.277	102.266	7.250	101.619	101.526	101.482	6.375	100.915	100.883	100.846	
7.375	102.695	102.569	102.558	7.375	102.007	101.951	101.854	6.500	101.121	101.089	101.052	
7.500	103.015	102.889	102.878	7.500	102.360	102.304	102.207	6.625	100.706	100.636	100.512	
7.625	102.924	103.048	103.037	7.625	102.136	102.010	101.999	6.750	101.156	101.087	100.962	
7.750	102.814	102.679	102.658	7.750	101.480	101.345	101.324	6.875	101.540	101.470	101.346	
7.875	103.079	102.944	102.923	7.875	101.046	100.958	100.738	7.000	98.434	98.591	98.591	

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.6		

8:14:10 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	97.198	97.098	97.005	5.250				5.250				
5.375	97.555	97.454	97.361	5.375				5.375				
5.500	97.907	97.806	97.713	5.500				5.500				
5.625	98.257	98.156	98.064	5.625	97.771	97.671	97.578	5.625	96.334	96.271	96.209	
5.750	98.595	98.495	98.402	5.750	98.219	98.119	98.026	5.750	97.821	97.720	97.627	
5.875	98.919	98.818	98.725	5.875	98.637	98.536	98.443	5.875	98.238	98.138	98.045	
6.000	99.195	99.094	99.001	6.000	98.999	98.898	98.806	6.000	98.604	98.504	98.411	
6.125	99.478	99.378	99.285	6.125	99.361	99.260	99.167	6.125	98.974	98.873	98.780	
6.250	99.757	99.656	99.563	6.250	99.710	99.609	99.516	6.250	99.331	99.230	99.137	
6.375	100.025	99.924	99.831	6.375	100.040	99.940	99.847	6.375	99.669	99.568	99.475	
6.500	100.284	100.184	100.091	6.500	100.276	100.175	100.082	6.500	99.912	99.812	99.719	
6.625	100.546	100.445	100.353	6.625	100.420	100.320	100.227	6.625	100.065	99.964	100.121	
6.750	99.976	99.913	99.850	6.750	100.860	100.759	100.666	6.750	100.516	100.415	100.322	
6.875	100.183	100.120	100.057	6.875	100.278	100.215	100.152	6.875	100.767	100.667	100.574	
7.000	100.537	100.474	100.411	7.000	100.693	100.630	100.567	7.000	100.720	100.657	100.594	
7.125				7.125	100.938	100.875	100.812	7.125	100.994	100.931	100.868	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	96.816	96.753	96.690	5.250				5.250				
5.375	97.183	97.120	97.057	5.375				5.375				
5.500	97.502	97.439	97.376	5.500				5.500				
5.625	97.873	97.810	97.747	5.625	97.499	97.436	97.373	5.625	96.661	96.598	96.535	
5.750	98.217	98.154	98.091	5.750	97.929	97.866	97.803	5.750	97.143	97.080	97.017	
5.875	98.417	98.354	98.291	5.875	98.339	98.276	98.213	5.875	97.441	97.378	97.315	
6.000	98.765	98.702	98.639	6.000	98.410	98.347	98.284	6.000	97.922	97.859	97.796	
6.125	98.968	98.905	98.842	6.125	98.817	98.754	98.691	6.125	98.194	98.131	98.068	
6.250	99.317	99.254	99.191	6.250	99.224	99.161	99.098	6.250	98.653	98.590	98.527	
6.375	99.521	99.458	99.395	6.375	99.636	99.573	99.510	6.375	99.111	99.048	98.985	
6.500	99.871	99.808	99.745	6.500	99.878	99.815	99.752	6.500	99.571	99.508	99.445	
6.625	100.076	100.013	99.950	6.625	100.120	100.057	99.994	6.625	99.844	99.781	99.718	
6.750	100.302	100.239	100.176	6.750	100.533	100.470	100.407	6.750	100.308	100.245	100.182	
6.875	100.509	100.446	100.383	6.875	100.604	100.541	100.478	6.875	100.581	100.518	100.455	
7.000	100.864	100.801	100.738	7.000	101.019	100.956	100.893	7.000	101.046	100.983	100.920	
7.125	101.069	101.006	100.943	7.125	101.264	101.201	101.138	7.125	101.320	101.257	101.194	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

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	99.677	99.676	99.668	6.000	99.427	99.426	99.418	4.375				
6.125	99.847	99.846	99.838	6.125	99.847	99.846	99.838	4.500				
6.250	100.270	100.267	100.251	6.250	100.270	100.267	100.251	4.625				
6.375	100.680	100.677	100.661	6.375	100.680	100.677	100.661	4.750				
6.500	101.115	101.082	101.052	6.500	101.115	101.082	101.052	4.875				
6.625	101.507	101.474	101.425	6.625	101.507	101.474	101.425	5.000	98.223	98.223	98.215	
6.750	101.354	101.341	101.309	6.750	101.354	101.341	101.309	5.125	98.449	98.449	98.441	
6.875	101.797	101.783	101.751	6.875	101.797	101.783	101.751	5.250	98.948	98.948	98.940	
7.000	102.179	102.134	102.062	7.000	102.179	102.134	102.062	5.375	99.195	99.194	99.187	
7.125	102.521	102.477	102.404	7.125	102.521	102.477	102.404	5.500	99.504	99.504	99.497	
7.250	102.112	102.056	102.006	7.250	102.112	102.056	102.006	5.625	99.821	99.804	99.774	
7.375	102.570	102.514	102.417	7.375	102.570	102.514	102.417	5.750	100.095	100.077	100.048	
7.500	103.001	102.945	102.848	7.500	103.001	102.945	102.848	5.875	100.327	100.309	100.280	
7.625	103.310	103.254	103.157	7.625	103.310	103.254	103.157	6.000	100.672	100.655	100.625	

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	96.942	96.925	96.653									
4.875	97.054	97.037	97.015									
5.000	97.362	97.345	97.358									
5.125	97.804	97.791	97.779									
5.250	98.100	98.087	98.075									
5.375	98.434	98.400	98.370									
5.500	98.871	98.837	98.793									
5.625	99.228	99.194	99.150									
5.750	99.460	99.425	99.382									
5.875	99.676	99.642	99.598									
6.000	100.102	100.068	100.024									

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



YOUR BFF IN WHOLESALE
 Tuesday, January 2, 2024

Effective Time:
 8:14:10 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

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875				5.875				4.250				
6.000	99.677	99.676	99.668	6.000	99.427	99.426	99.418	4.375				
6.125	99.847	99.846	99.838	6.125	99.847	99.846	99.838	4.500				
6.250	100.270	100.017	100.251	6.250	100.020	100.017	100.001	4.625				
6.375	100.680	100.427	100.661	6.375	100.430	100.427	100.411	4.750				
6.500	100.821	100.818	100.802	6.500	100.821	100.818	100.802	4.875				
6.625	101.164	101.161	101.145	6.625	101.164	101.161	101.145	5.000	98.223	98.223	98.215	
6.750	101.354	101.091	101.059	6.750	101.104	101.091	101.059	5.125	98.449	98.449	98.441	
6.875	101.547	101.533	101.501	6.875	101.547	101.533	101.501	5.250	98.948	98.948	98.940	
7.000	101.846	101.833	101.800	7.000	101.846	101.833	101.800	5.375	99.195	99.194	99.187	
7.125	102.090	102.076	102.044	7.125	102.090	102.076	102.044	5.500	99.504	99.504	99.497	
7.250	102.078	102.054	102.006	7.250	101.828	101.804	101.756	5.625	99.821	99.804	99.774	
7.375	102.427	102.404	102.356	7.375	102.177	102.154	102.106	5.750	100.095	100.077	100.048	
7.500	102.771	102.498	102.449	7.500	102.521	102.498	102.449	5.875	100.327	100.309	100.280	
7.625	102.764	102.741	102.692	7.625	102.764	102.741	102.692	6.000	100.672	100.655	100.625	

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	96.942	96.925	96.653									
4.875	97.054	97.037	97.015									
5.000	97.362	97.345	97.358									
5.125	97.804	97.791	97.779									
5.250	98.100	98.087	98.075									
5.375	98.434	98.400	98.370									
5.500	98.871	98.837	98.793									
5.625	99.228	99.194	99.150									
5.750	99.460	99.425	99.382									

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

Effective Time:
8:14:10 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	97.942	97.972	97.933	2.625				2.625				
5.750	98.215	98.234	98.132	2.750				2.750				
5.875	98.696	98.713	98.606	2.875				2.875				
6.000	99.181	99.189	99.079	3.000				3.000				
6.125	99.708	99.718	99.607	3.125				3.125				
6.250	99.750	99.756	99.645	3.250				3.250				
6.375	100.189	100.193	100.077	3.375				3.375				
6.500	100.634	100.624	100.505	3.500				3.500				
6.625	101.112	101.106	100.986	3.625				3.625				
6.750	100.907	100.900	100.811	3.750				3.750				
6.875	101.286	101.276	101.183	3.875				3.875				
7.000	101.577	101.557	101.460	4.000				4.000				
7.125	101.976	101.963	101.866	4.125				4.125				
7.250	101.688	101.668	101.570	4.250				4.250				
7.375	101.931	101.919	101.817									

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

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	99.538	99.530	99.522	5.375	99.538	99.530	99.522	5.000				
5.500	100.067	100.059	100.051	5.500	100.067	100.059	100.051	5.125				
5.625	100.471	100.463	100.455	5.625	100.471	100.463	100.455	5.250	99.112	99.204	99.200	
5.750	101.046	101.037	101.020	5.750	101.046	101.037	101.020	5.375	99.538	99.530	99.522	
5.875	101.120	100.916	100.700	5.875	101.120	100.916	100.700	5.500	100.067	100.059	100.051	
6.000	101.484	101.274	101.211	6.000	101.484	101.274	101.211	5.625	100.471	100.463	100.455	
6.125	101.877	101.717	101.688	6.125	101.877	101.717	101.688	5.750	101.046	101.037	101.020	
6.250	102.089	102.086	102.057	6.250	102.089	102.086	102.057	5.875	101.120	100.910	100.700	
6.375	102.007	101.983	101.959	6.375	102.007	101.983	101.959	6.000	101.484	101.274	101.211	
6.500	102.368	102.344	102.319	6.500	102.368	102.344	102.319	6.125	101.877	101.717	101.688	
6.625	102.602	102.578	102.554	6.625	102.602	102.578	102.554	6.250	102.089	102.086	102.057	
6.750	102.880	102.808	102.735	6.750	102.880	102.808	102.735	6.375	102.007	101.983	101.959	
6.875	102.617	102.794	102.721	6.875	102.617	102.794	102.721	6.500	102.368	102.344	102.319	
7.000	102.994	102.922	102.849	7.000	102.994	102.922	102.849	6.625	102.602	102.578	102.554	
7.125	103.235	103.231	103.177	7.125	103.235	103.231	103.177	6.750	102.880	102.808	102.735	
7.250	103.234	103.131	103.058	7.250	103.234	103.131	103.058	6.875	102.617	102.794	102.721	
7.375	102.771	102.494	102.427	7.375	102.771	102.494	102.427	7.000	102.994	102.922	102.849	
7.500	103.174	102.896	102.830	7.500	103.174	102.896	102.830	7.125	103.235	103.231	103.177	
7.625	103.320	103.292	103.225	7.625	103.320	103.292	103.225	7.250	103.234	103.131	103.058	
7.750	103.138	102.987	102.866	7.750	103.138	102.987	102.866	7.375	102.771	102.494	102.427	
7.875				7.875				7.500	103.174	102.896	102.830	
8.000				8.000				7.625	103.320	103.292	103.225	
8.125				8.125				7.750	103.138	102.987	102.866	

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	97.064	97.072	97.055
3.250				3.250				5.375	97.729	97.738	97.721
3.375				3.375				5.500	98.526	98.535	98.518
3.500	92.116	92.324	92.820	3.500	92.116	92.324	92.820	5.625	98.994	99.002	98.985
3.625	92.665	92.873	93.369	3.625	92.665	92.873	93.369	5.750	99.476	99.320	99.290
3.750	93.811	93.995	94.460	3.750	93.811	93.995	94.460	5.875	100.223	100.254	99.975
3.875	94.358	94.542	95.008	3.875	94.358	94.542	95.008	6.000	100.762	100.544	100.514
4.000	94.903	95.087	95.553	4.000	94.903	95.087	95.553	6.125	101.239	101.020	100.991
4.125	95.444	95.628	96.094	4.125	95.444	95.628	96.094	6.250	101.400	101.440	101.230
4.250	96.226	96.386	96.759	4.250	96.226	96.386	96.759	6.375	101.499	101.519	101.477
4.375	97.014	97.175	97.297	4.375	97.014	97.175	97.297	6.500	101.938	101.958	101.917
4.500	97.545	97.705	97.828	4.500	97.545	97.705	97.828	6.625	102.315	102.085	102.043
4.625	98.065	98.226	98.348	4.625	98.065	98.226	98.348	6.750	102.099	102.026	101.954
4.750	98.400	98.417	98.561	4.750	98.400	98.417	98.561	6.875	101.910	101.894	101.839
4.875	98.625	98.750	99.076	4.875	98.625	98.750	99.076	7.000	102.384	102.368	102.314
5.000	99.111	99.248	99.324	5.000	99.111	99.248	99.324	7.125	102.788	102.522	102.468
5.125	99.588	99.475	99.801	5.125	99.588	99.475	99.801	7.250	102.365	102.512	102.440
5.250	99.488	99.483	99.763	5.250	99.488	99.483	99.763	7.375	102.335	102.308	102.241
5.375	99.763	99.876	99.985	5.375	99.763	99.876	99.985	7.500	102.738	102.710	102.644
5.500	100.213	100.076	100.434	5.500	100.213	100.076	100.434	7.625	102.884	102.856	102.789
5.625	100.643	100.506	100.864	5.625	100.643	100.506	100.864	7.750	102.207	102.056	101.935
5.750	100.626	100.594	100.557	5.750	100.626	100.594	100.557	7.875			
5.875	100.669	100.700	100.919	5.875	100.669	100.700	100.919	8.000			
6.000				6.000				8.125			

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.500	101.938	101.958	101.917	6.125	101.239	101.020	100.991	4.500	94.804	94.839	95.212
6.625	102.315	102.085	102.043	6.250	101.400	101.440	101.230	4.625	95.293	95.329	95.701
6.750	102.099	102.026	101.954	6.375	101.499	101.519	101.477	4.750	94.775	94.792	94.808
6.875	101.910	101.894	101.839	6.500	101.938	101.958	101.917	4.875	95.000	95.017	95.283
7.000	102.384	102.368	102.314	6.625	102.315	102.085	102.043	5.000	95.524	95.290	95.556
7.125	102.788	102.522	102.468	6.750	102.099	102.026	101.954	5.125	95.733	95.749	95.765
7.250	102.365	102.512	102.440	6.875	101.910	101.894	101.839	5.250	96.977	96.977	96.977
7.375	102.335	102.308	102.241	7.000	102.384	102.368	102.314	5.375	96.987	96.987	96.987
7.500	102.738	102.710	102.644	7.125	102.788	102.522	102.468	5.500	97.314	97.314	97.314
7.625	102.884	102.856	102.789	7.250	102.365	102.512	102.440	5.625	97.649	97.649	97.649
7.750	102.207	102.056	101.935	7.375	102.335	102.308	102.241	5.750	98.582	98.574	98.566
7.875				7.500	102.738	102.710	102.644	5.875	98.794	98.786	98.777
8.000				7.625	102.884	102.856	102.789	6.000	99.059	99.051	99.042
8.125				7.750	102.207	102.056	101.935	6.125	99.268	99.260	99.252

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	102.007	101.983	101.959	6.375	102.007	101.983	101.959	6.000	101.484	101.274	101.211
6.500	102.368	102.344	102.319	6.500	102.368	102.344	102.319	6.125	101.877	101.717	101.688
6.625	102.602	102.578	102.554	6.625	102.602	102.578	102.554	6.250	102.089	102.086	102.057
6.750	102.880	102.808	102.735	6.750	102.880	102.808	102.735	6.375	102.007	101.983	101.959
6.875	102.617	102.794	102.721	6.875	102.617	102.794	102.721	6.500	102.368	102.344	102.319
7.000	102.994	102.922	102.849	7.000	102.994	102.922	102.849	6.625	102.602	102.578	102.554
7.125	103.235	103.231	103.177	7.125	103.235	103.231	103.177	6.750	102.880	102.808	102.735
7.250	103.234	103.131	103.058	7.250	103.234	103.131	103.058	6.875	102.617	102.794	102.721
7.375	102.771	102.494	102.427	7.375	102.771	102.494	102.427	7.000	102.994	102.922	102.849
7.500	103.174	102.896	102.830	7.500	103.174	102.896	102.830	7.125	103.235	103.231	103.177
7.625	103.320	103.292	103.225	7.625	103.320	103.292	103.225	7.250	103.234	103.131	103.058
7.750	103.138	102.987	102.866	7.750	103.138	102.987	102.866	7.375	102.771	102.494	102.427
7.875				7.875				7.500	103.174	102.896	102.830
8.000				8.000				7.625	103.320	103.292	103.225
8.125				8.125				7.750	103.138	102.987	102.866

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	97.545	97.705	97.828	4.500	97.545	97.705	97.828	6.625	102.315	102.085	102.043
4.625	98.065	98.226	98.348	4.625	98.065	98.226	98.348	6.750	102.099	102.026	101.954
4.750	98.400	98.417	98.561	4.750	98.400	98.417	98.561	6.875	101.910	101.894	101.839
4.875	98.625	98.750	99.076	4.875	98.625	98.750	99.076	7.000	102.384	102.368	102.314
5.000	99.111	99.248	99.324	5.000	99.111	99.248	99.324	7.125	102.788	102.522	102.468
5.125	99.588	99.475	9								

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	99.538	99.530	99.522	5.375	99.538	99.530	99.522	5.000				
5.500	100.067	100.059	100.051	5.500	100.067	100.059	100.051	5.125				
5.625	100.471	100.463	100.455	5.625	100.471	100.463	100.455	5.250	99.210	99.072	99.068	
5.750	101.046	100.996	100.879	5.750	101.046	100.896	100.879	5.375	99.538	99.530	99.522	
5.875	100.870	100.910	100.700	5.875	100.870	100.910	100.700	5.500	100.067	100.059	100.051	
6.000	101.484	101.274	101.110	6.000	101.484	101.274	101.110	5.625	100.471	100.463	100.455	
6.125	101.877	101.667	101.594	6.125	101.877	101.667	101.594	5.750	101.046	100.896	100.879	
6.250	102.089	101.879	101.850	6.250	102.089	101.879	101.850	5.875	100.870	100.910	100.700	
6.375	101.757	101.733	101.709	6.375	101.757	101.733	101.709	6.000	101.484	101.274	101.110	
6.500	102.118	102.344	102.319	6.500	102.118	102.344	102.319	6.125	101.877	101.667	101.594	
6.625	102.602	102.578	102.554	6.625	102.602	102.578	102.554	6.250	102.089	101.879	101.850	
6.750	102.880	102.808	102.735	6.750	102.880	102.808	102.735	6.375	101.757	101.733	101.709	
6.875	102.617	102.544	102.471	6.875	102.617	102.544	102.471	6.500	102.118	102.344	102.319	
7.000	102.994	102.922	102.849	7.000	102.994	102.922	102.849	6.625	102.602	102.578	102.554	
7.125	103.124	103.051	102.978	7.125	103.124	103.051	102.978	6.750	102.880	102.808	102.735	
7.250	103.234	103.131	103.058	7.250	103.234	103.131	103.058	6.875	102.617	102.544	102.471	
7.375	102.576	102.569	102.502	7.375	102.576	102.569	102.502	7.000	102.994	102.922	102.849	
7.500	102.826	102.819	102.752	7.500	102.826	102.819	102.752	7.125	103.124	103.051	102.978	
7.625	103.122	103.081	103.014	7.625	103.122	103.081	103.014	7.250	103.234	103.131	103.058	
7.750	103.138	102.987	102.866	7.750	103.138	102.987	102.866	7.375	102.576	102.569	102.502	
7.875				7.875				7.500	102.826	102.819	102.752	
8.000				8.000				7.625	103.122	103.081	103.014	
8.125				8.125				7.750	103.138	102.987	102.866	
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	97.109	97.137	97.120	
3.250				3.250				5.375	97.719	97.748	97.731	
3.375				3.375				5.500	98.397	98.425	98.408	
3.500	92.111	92.319	92.815	3.500	92.111	92.319	92.815	5.625	98.735	98.764	98.747	
3.625	92.618	92.825	93.321	3.625	92.618	92.825	93.321	5.750	99.476	99.413	99.384	
3.750	93.866	94.050	94.516	3.750	93.866	94.050	94.516	5.875	100.144	100.196	100.166	
3.875	94.369	94.552	95.018	3.875	94.369	94.552	95.018	6.000	100.629	100.681	100.651	
4.000	94.860	95.044	95.510	4.000	94.860	95.044	95.510	6.125	101.113	101.165	101.135	
4.125	95.338	95.522	95.988	4.125	95.338	95.522	95.988	6.250	101.400	101.440	101.230	
4.250	96.256	96.416	96.788	4.250	96.256	96.416	96.788	6.375	101.238	101.271	101.229	
4.375	96.977	97.137	97.260	4.375	96.977	97.137	97.260	6.500	101.648	101.688	101.646	
4.500	97.429	97.589	97.712	4.500	97.429	97.589	97.712	6.625	102.013	102.053	102.011	
4.625	97.858	98.018	98.390	4.625	97.858	98.018	98.390	6.750	102.099	102.026	101.954	
4.750	98.400	98.417	98.549	4.750	98.400	98.417	98.549	6.875	101.835	101.763	101.690	
4.875	98.625	98.645	98.971	4.875	98.625	98.645	98.971	7.000	102.051	102.055	102.000	
5.000	98.903	99.040	99.366	5.000	98.903	99.040	99.366	7.125	102.381	102.385	102.331	
5.125	99.268	99.405	99.481	5.125	99.268	99.405	99.481	7.250	102.365	102.262	102.190	
5.250	99.488	99.483	99.706	5.250	99.488	99.483	99.706	7.375	102.128	102.121	102.054	
5.375	99.600	99.713	99.822	5.375	99.600	99.713	99.822	7.500	102.378	102.371	102.304	
5.500	99.943	100.056	100.164	5.500	99.943	100.056	100.164	7.625	102.640	102.633	102.566	
5.625	100.268	100.381	100.490	5.625	100.268	100.381	100.490	7.750	102.207	102.056	101.935	
5.750	100.626	100.594	100.557	5.750	100.626	100.594	100.557	8.000				
5.875	100.669	100.661	100.740	5.875	100.669	100.661	100.740	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	101.648	101.588	101.646	6.125	101.113	101.165	101.135	4.500	94.581	94.616	94.589	
6.625	102.013	102.053	102.011	6.250	101.400	101.440	101.230	4.625	94.944	94.979	95.352	
6.750	102.099	102.026	101.954	6.375	101.238	101.271	101.229	4.750	94.775	94.792	94.808	
6.875	101.835	101.763	101.690	6.500	101.648	101.688	101.646	4.875	95.000	95.017	95.033	
7.000	102.051	102.055	102.000	6.625	102.013	102.053	102.011	5.000	95.274	95.290	95.306	
7.125	102.381	102.385	102.331	6.750	102.099	102.026	101.954	5.125	95.483	95.499	95.515	
7.250	102.365	102.262	102.190	6.875	101.835	101.763	101.690	5.250	96.977	96.977	96.977	
7.375	102.128	102.121	102.054	7.000	102.051	102.055	102.000	5.375	96.987	96.987	96.987	
7.500	102.378	102.371	102.304	7.125	102.381	102.385	102.331	5.500	97.314	97.314	97.314	
7.625	102.640	102.633	102.566	7.250	102.365	102.262	102.190	5.625	97.649	97.649	97.649	
7.750	102.207	102.056	101.935	7.375	102.128	102.121	102.054	5.750	98.582	98.574	98.566	
7.875				7.500	102.378	102.371	102.304	5.875	98.794	98.786	98.777	
8.000				7.625	102.640	102.633	102.566	6.000	99.059	99.051	99.042	
8.125				7.750	102.207	102.056	101.935	6.125	99.268	99.260	99.252	
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	101.757	101.733	101.709	6.375	101.757	101.733	101.709	6.000	101.484	101.274	101.110	
6.500	102.118	102.344	102.319	6.500	102.118	102.344	102.319	6.125	101.877	101.667	101.594	
6.625	102.602	102.578	102.554	6.625	102.602	102.578	102.554	6.250	102.089	101.879	101.850	
6.750	102.880	102.808	102.735	6.750	102.880	102.808	102.735	6.375	101.757	101.733	101.709	
6.875	102.617	102.544	102.471	6.875	102.617	102.544	102.471	6.500	102.118	102.344	102.319	
7.000	102.994	102.922	102.849	7.000	102.994	102.922	102.849	6.625	102.602	102.578	102.554	
7.125	103.124	103.051	102.978	7.125	103.124	103.051	102.978	6.750	102.880	102.808	102.735	
7.250	103.234	103.131	103.058	7.250	103.234	103.131	103.058	6.875	102.617	102.544	102.471	
7.375	102.576	102.569	102.502	7.375	102.576	102.569	102.502	7.000	102.994	102.922	102.849	
7.500	102.826	102.819	102.752	7.500	102.826	102.819	102.752	7.125	103.124	103.051	102.978	
7.625	103.122	103.081	103.014	7.625	103.122	103.081	103.014	7.250	103.234	103.131	103.058	
7.750	103.138	102.987	102.866	7.750	103.138	102.987	102.866	7.375	102.576	102.569	102.502	
7.875				7.875				7.500	102.826	102.819	102.752	
8.000				8.000				7.625	103.122	103.081	103.014	
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	97.429	97.589	97.712	4.500	97.429	97.589	97.712	6.625	102.013	102.053	102.011	
4.625	97.858	98.018	98.390	4.625	97.858	98.018	98.390	6.750	102.099	102.026	101.954	
4.750	98.400	98.417	98.549	4.750	98.400	98.417	98.549	6.875	101.835	101.763	101.690	
4.875	98.625	98.645	98.971	4.875	98.625	98.645	98.971	7.000	102.051	102.055	102.000	
5.000	98.903	99.040	99.366	5.000	98.903	99.040	99.366	7.125	102.381	102.385	102.331	
5.125	99.268	99.405	99.481	5.125	99.268	99.405	99.481	7.250	102.365	102.262	102.190	
5.250	99.488	99.483	99.706	5								

Effective Time:

8:14:10 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	98.253	98.057	97.757	6.750	95.653	95.457	95.157	6.750			
6.875	98.667	98.471	98.171	6.875	96.067	95.871	95.571	6.875			
7.000	99.071	98.875	98.575	7.000	96.471	96.275	95.975	7.000			
7.125	99.424	99.228	98.928	7.125	96.824	96.628	96.328	7.125			
7.250	99.768	99.572	99.272	7.250	97.168	96.972	96.672	7.250			
7.375	99.994	99.733	99.433	7.375	97.394	97.133	96.833	7.375			
7.500	100.358	100.097	99.797	7.500	97.758	97.497	97.197	7.500			
7.625	100.681	100.420	100.120	7.625	98.081	97.820	97.520	7.625			
7.750	100.995	100.734	100.434	7.750	98.395	98.134	97.834	7.750			
7.875	100.758	100.432	100.132	7.875	98.158	97.832	97.532	7.875			
8.000	101.062	100.736	100.436	8.000	98.462	98.136	97.836	8.000			
8.125	101.355	101.029	100.729	8.125	98.755	98.429	98.129	8.125			
8.250	101.639	101.313	101.013	8.250	99.039	98.713	98.413	8.250			
8.375				8.375				8.375			

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	96.253	96.057	95.757	6.750	93.653	93.457	93.157	6.750			
6.875	96.667	96.471	96.171	6.875	94.067	93.871	93.571	6.875			
7.000	97.071	96.875	96.575	7.000	94.471	94.275	93.975	7.000			
7.125	97.424	97.228	96.928	7.125	94.824	94.628	94.328	7.125			
7.250	97.768	97.572	97.272	7.250	95.168	94.972	94.672	7.250			
7.375	97.994	97.733	97.433	7.375	95.394	95.133	94.833	7.375			
7.500	98.358	98.097	97.797	7.500	95.758	95.497	95.197	7.500			
7.625	98.681	98.420	98.120	7.625	96.081	95.820	95.520	7.625			
7.750	98.995	98.734	98.434	7.750	96.395	96.134	95.834	7.750			
7.875	98.758	98.432	98.132	7.875	96.158	95.832	95.532	7.875			
8.000	99.062	98.736	98.436	8.000	96.462	96.136	95.836	8.000			
8.125	99.355	99.029	98.729	8.125	96.755	96.429	96.129	8.125			
8.250	99.639	99.313	99.013	8.250	97.039	96.713	96.413	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.