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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:
12:10:17 PM

Table with 12 columns: Rate, 15 Day, 30 Day, 45 Day. It is divided into three sections: Conventional 30 Yr Fixed, Conventional 25 Yr Fixed, and Conventional 20 Yr Fixed. Each section lists various rates for different terms and conditions.

Table with 12 columns: Rate, 15 Day, 30 Day, 45 Day. It is divided into three sections: Conventional 15 Yr Fixed, Conventional 10 Yr Fixed, and Conventional 5 Yr Fixed. Each section lists various rates for different terms and conditions.

Table with 12 columns: Rate, 15 Day, 30 Day, 45 Day. It is divided into three sections: Conventional 30 Yr Fixed High Balance, Conventional 20 Yr Fixed High Balance, and Conventional 15 Yr Fixed High Balance. Each section lists various rates for different terms and conditions.

Conventional Fixed Adjustments

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with 11 columns showing LTV adjustments across different FICO score ranges.

Additional Purchase LLPA Adjusters. Table with 11 columns showing adjustments for various property types and financing scenarios.

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with 11 columns showing LTV adjustments for refinancing scenarios.

Additional R/T Refinance LLPA Adjusters. Table with 11 columns showing adjustments for refinancing property types and financing scenarios.

Cash-Out Refinance LTV / FICO Adjusters: All Products. Table with 6 columns showing LTV adjustments for cash-out refinancing scenarios.

Additional Cash-Out Refinance LLPA Adjusters. Table with 6 columns showing adjustments for cash-out refinancing property types and financing scenarios.

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

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	97.377	97.276	97.184	5.250				5.250				
5.375	97.736	97.635	97.543	5.375				5.375				
5.500	98.093	97.992	97.900	5.500				5.500				
5.625	98.445	98.345	98.253	5.625	98.145	98.045	97.953	5.625	96.419	96.356	96.294	
5.750	98.770	98.670	98.578	5.750	98.547	98.446	98.354	5.750	97.899	97.799	97.707	
5.875	99.066	98.965	98.873	5.875	98.865	98.765	98.673	5.875	98.320	98.219	98.127	
6.000	99.344	99.243	99.151	6.000	99.182	99.081	98.989	6.000	98.726	98.626	98.534	
6.125	99.566	99.465	99.373	6.125	99.459	99.358	99.266	6.125	99.081	98.981	98.889	
6.250	99.777	99.677	99.585	6.250	99.751	99.651	99.559	6.250	99.437	99.336	99.244	
6.375	99.967	99.866	99.774	6.375	100.050	99.949	99.857	6.375	99.783	99.682	99.590	
6.500	100.144	100.044	100.202	6.500	100.310	100.210	100.118	6.500	100.127	100.027	99.935	
6.625	100.548	100.448	100.356	6.625	100.519	100.419	100.327	6.625	100.461	100.361	100.269	
6.750	100.033	99.970	99.907	6.750	100.943	100.842	100.750	6.750	100.707	100.607	100.515	
6.875	100.239	100.176	100.113	6.875	100.356	100.293	100.230	6.875	100.855	101.005	100.913	
7.000	100.594	100.531	100.468	7.000	100.771	100.708	100.645	7.000	100.805	100.742	100.680	
7.125				7.125	101.016	100.953	100.890	7.125	101.079	101.016	100.954	
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	96.875	96.812	96.749	5.250				5.250				
5.375	97.241	97.178	97.115	5.375				5.375				
5.500	97.561	97.498	97.435	5.500				5.500				
5.625	97.931	97.868	97.805	5.625	97.578	97.515	97.452	5.625	96.746	96.683	96.620	
5.750	98.275	98.212	98.149	5.750	98.009	97.946	97.883	5.750	97.228	97.165	97.102	
5.875	98.475	98.412	98.349	5.875	98.418	98.355	98.292	5.875	97.526	97.463	97.400	
6.000	98.822	98.759	98.696	6.000	98.489	98.426	98.363	6.000	98.007	97.944	97.881	
6.125	99.026	98.963	98.900	6.125	98.896	98.833	98.770	6.125	98.279	98.216	98.153	
6.250	99.375	99.312	99.249	6.250	99.304	99.241	99.178	6.250	98.738	98.675	98.612	
6.375	99.578	99.515	99.452	6.375	99.715	99.652	99.589	6.375	99.197	99.134	99.071	
6.500	99.928	99.865	99.802	6.500	99.957	99.894	99.831	6.500	99.656	99.593	99.530	
6.625	100.133	100.070	100.007	6.625	100.199	100.136	100.073	6.625	99.929	99.866	99.803	
6.750	100.359	100.296	100.233	6.750	100.612	100.549	100.486	6.750	100.393	100.330	100.267	
6.875	100.566	100.503	100.440	6.875	100.683	100.620	100.557	6.875	100.667	100.604	100.541	
7.000	100.920	100.857	100.794	7.000	101.098	101.035	100.972	7.000	101.132	101.069	101.006	
7.125	101.125	101.062	100.999	7.125	101.342	101.279	101.216	7.125	101.406	101.343	101.280	
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	-5.125

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	99.445	99.443	99.435	6.000	99.445	99.443	99.435	4.375				
6.125	99.886	99.884	99.876	6.125	99.886	99.884	99.876	4.500				
6.250	100.346	100.342	100.326	6.250	100.346	100.342	100.326	4.625				
6.375	100.773	100.769	100.753	6.375	100.773	100.769	100.753	4.750				
6.500	101.250	101.213	101.165	6.500	101.250	101.213	101.165	4.875				
6.625	101.637	101.600	101.552	6.625	101.637	101.600	101.552	5.000	98.203	98.202	98.195	
6.750	101.439	101.425	101.392	6.750	101.439	101.425	101.392	5.125	98.458	98.457	98.450	
6.875	101.889	101.875	101.842	6.875	101.889	101.875	101.842	5.250	98.963	98.962	98.954	
7.000	102.276	102.226	102.153	7.000	102.276	102.226	102.153	5.375	99.214	99.213	99.206	
7.125	102.612	102.563	102.490	7.125	102.612	102.563	102.490	5.500	99.536	99.535	99.528	
7.250	102.162	102.121	102.075	7.250	102.162	102.121	102.075	5.625	99.879	99.861	99.832	
7.375	102.632	102.585	102.545	7.375	102.632	102.585	102.545	5.750	100.170	100.152	100.122	
7.500	103.092	103.045	103.005	7.500	103.092	103.045	103.005	5.875	100.409	100.390	100.361	
7.625	103.399	103.352	103.312	7.625	103.399	103.352	103.312	6.000	100.511	100.493	100.464	

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	96.670	96.587	96.565									
4.875	97.014	97.001	96.989									
5.000	97.531	97.518	97.506									
5.125	97.986	97.973	97.961									
5.250	98.281	98.268	98.256									
5.375	98.574	98.561	98.549									
5.500	98.738	98.725	98.713									
5.625	99.035	99.001	98.979									
5.750	99.303	99.286	99.265									
5.875	99.588	99.572	99.551									
6.000	99.940	99.905	99.861									

Home Ready Adjustments

Cumulative LLPA Caps	
Home Ready	0.000

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

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

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

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

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

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875				5.875				4.250				
6.000	99.445	99.443	99.435	6.000	99.445	99.443	99.435	4.375				
6.125	99.886	99.884	99.876	6.125	99.886	99.884	99.876	4.500				
6.250	100.096	100.092	100.076	6.250	100.096	100.092	100.076	4.625				
6.375	100.523	100.519	100.503	6.375	100.523	100.519	100.503	4.750				
6.500	100.928	100.924	100.908	6.500	100.928	100.924	100.908	4.875				
6.625	101.249	101.245	101.229	6.625	101.249	101.245	101.229	5.000	98.203	98.202	98.195	
6.750	101.189	101.175	101.142	6.750	101.189	101.175	101.142	5.125	98.458	98.457	98.450	
6.875	101.639	101.625	101.592	6.875	101.639	101.625	101.592	5.250	98.963	98.962	98.954	
7.000	101.947	101.932	101.900	7.000	101.947	101.932	101.900	5.375	99.214	99.213	99.206	
7.125	102.209	102.195	102.162	7.125	102.209	102.195	102.162	5.500	99.536	99.535	99.528	
7.250	102.140	101.871	101.822	7.250	101.890	101.871	101.822	5.625	99.879	99.861	99.832	
7.375	102.507	102.238	102.189	7.375	102.257	102.238	102.189	5.750	100.170	100.152	100.122	
7.500	102.618	102.599	102.550	7.500	102.618	102.599	102.550	5.875	100.409	100.390	100.361	
7.625	102.876	102.857	102.808	7.625	102.876	102.857	102.808	6.000	100.511	100.493	100.464	

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	96.670	96.587	96.565									
4.875	97.014	97.001	96.989									
5.000	97.531	97.518	97.506									
5.125	97.986	97.973	97.961									
5.250	98.281	98.268	98.256									
5.375	98.574	98.561	98.549									
5.500	98.738	98.725	98.713									
5.625	99.035	99.001	98.979									
5.750	99.303	99.286	99.265									

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

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	97.823	97.875	97.857	2.625				2.625				
5.750	98.265	98.297	98.233	2.750				2.750				
5.875	98.746	98.783	98.714	2.875				2.875				
6.000	99.230	99.265	99.193	3.000				3.000				
6.125	99.759	99.795	99.723	3.125				3.125				
6.250	99.814	99.832	99.760	3.250				3.250				
6.375	100.251	100.275	100.198	3.375				3.375				
6.500	100.696	100.715	100.636	3.500				3.500				
6.625	101.181	101.203	101.124	3.625				3.625				
6.750	100.945	100.951	100.918	3.750				3.750				
6.875	101.330	101.344	101.307	3.875				3.875				
7.000	101.633	101.644	101.603	4.000				4.000				
7.125	102.059	102.081	102.041	4.125				4.125				
7.250	101.852	101.846	101.837	4.250				4.250				
7.375	102.104	102.126	102.112									

RefiNow 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
1.750				1.750								
1.875				1.875								
2.000				2.000								
2.125				2.125								
2.250				2.250								
2.375				2.375								
2.500				2.500								
2.625				2.625								
2.750				2.750								
2.875				2.875								
3.000				3.000								
3.125				3.125								
3.250				3.250								
3.375				3.375								
3.500				3.500								
3.625				3.625								
3.750				3.750								
3.875				3.875								
4.000				4.000								

RefiNow Adjustments

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

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

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

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

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

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

Additional Cash-Out Refinance LLPA Adjusters					
	≤30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

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



Brokers First Funding

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

YOUR BFF IN WHOLESALE
Wednesday, January 3, 2024

Effective Time:
12:10:17 PM

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	98.143	97.955	97.655	6.750	95.543	95.355	95.055	6.750				
6.875	98.577	98.389	98.089	6.875	95.977	95.789	95.489	6.875				
7.000	98.991	98.803	98.503	7.000	96.391	96.203	95.903	7.000				
7.125	99.364	99.176	98.876	7.125	96.764	96.576	96.276	7.125				
7.250	99.728	99.540	99.240	7.250	97.128	96.940	96.640	7.250				
7.375	99.890	99.628	99.328	7.375	97.290	97.028	96.728	7.375				
7.500	100.274	100.012	99.712	7.500	97.674	97.412	97.112	7.500				
7.625	100.617	100.355	100.055	7.625	98.017	97.755	97.455	7.625				
7.750	100.941	100.679	100.379	7.750	98.341	98.079	97.779	7.750				
7.875	100.649	100.315	100.015	7.875	98.049	97.715	97.415	7.875				
8.000	101.003	100.669	100.369	8.000	98.403	98.069	97.769	8.000				
8.125	101.316	100.982	100.682	8.125	98.716	98.382	98.082	8.125				
8.250	101.600	101.266	100.966	8.250	99.000	98.666	98.366	8.250				
8.375				8.375				8.375				

Government DPA												
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.143	95.955	95.655	6.750	93.543	93.355	93.055	6.750				
6.875	96.577	96.389	96.089	6.875	93.977	93.789	93.489	6.875				
7.000	96.991	96.803	96.503	7.000	94.391	94.203	93.903	7.000				
7.125	97.364	97.176	96.876	7.125	94.764	94.576	94.276	7.125				
7.250	97.728	97.540	97.240	7.250	95.128	94.940	94.640	7.250				
7.375	97.890	97.628	97.328	7.375	95.290	95.028	94.728	7.375				
7.500	98.274	98.012	97.712	7.500	95.674	95.412	95.112	7.500				
7.625	98.617	98.355	98.055	7.625	96.017	95.755	95.455	7.625				
7.750	98.941	98.679	98.379	7.750	96.341	96.079	95.779	7.750				
7.875	98.649	98.315	98.015	7.875	96.049	95.715	95.415	7.875				
8.000	99.003	98.669	98.369	8.000	96.403	96.069	95.769	8.000				
8.125	99.316	98.982	98.682	8.125	96.716	96.382	96.082	8.125				
8.250	99.600	99.266	98.966	8.250	97.000	96.666	96.366	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.