

Effective: 1/4/24 8:14 AM

Lock Cut-off Time: 6:00 PM PST
 Lock Desk: 8:00 AM – 6:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>



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

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

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

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

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

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	97.765	97.826	97.841	5.625	97.765	97.826	97.841	5.000	95.352	95.355	95.355	
5.750	98.550	98.547	98.539	5.750	98.550	98.547	98.539	5.125	95.914	95.917	95.917	
5.875	99.131	99.128	99.120	5.875	99.131	99.128	99.120	5.250	96.872	96.856	96.880	
6.000	99.665	99.662	99.654	6.000	99.665	99.662	99.654	5.375	97.482	97.466	97.442	
6.125	100.040	100.037	100.029	6.125	100.040	100.037	100.029	5.500	98.044	98.029	98.004	
6.250	100.275	100.270	100.254	6.250	100.275	100.270	100.254	5.625	98.562	98.592	98.586	
6.375	100.708	100.703	100.686	6.375	100.708	100.703	100.686	5.750	99.145	99.188	99.178	
6.500	101.110	101.104	101.088	6.500	101.110	101.104	101.088	5.875	99.616	99.662	99.648	
6.625	101.441	101.435	101.419	6.625	101.441	101.435	101.419	6.000	100.090	100.133	100.116	
6.750	101.369	101.353	101.320	6.750	101.369	101.353	101.320	6.125	100.512	100.598	100.581	
6.875	101.813	101.796	101.764	6.875	101.813	101.796	101.764	6.250	100.637	100.608	100.575	
7.000	102.124	102.108	102.075	7.000	102.124	102.108	102.075	6.375	101.131	101.101	101.069	
7.125	102.399	102.382	102.350	7.125	102.399	102.382	102.350	6.500	101.549	101.520	101.487	
7.250	102.149	102.127	102.078	7.250	102.149	102.127	102.078	6.625	101.849	101.820	101.787	
7.375	102.472	102.450	102.401	7.375	102.472	102.450	102.401	6.750	101.468	101.411	101.352	
7.500	102.842	102.820	102.772	7.500	102.842	102.820	102.772	6.875	101.813	101.796	101.764	
7.625	103.104	103.083	103.034	7.625	103.104	103.083	103.034	7.000	102.124	102.108	102.075	
7.750	102.603	102.559	102.495	7.750	102.603	102.559	102.495	7.125	102.399	102.382	102.350	
7.875	102.992	102.907	102.778	7.875	102.992	102.907	102.778	7.250	102.149	102.127	102.078	
8.000	103.378	103.293	103.164	8.000	103.378	103.293	103.164	7.375	102.472	102.450	102.401	
8.125	103.649	103.565	103.436	8.125	103.649	103.565	103.436	7.500	102.842	102.820	102.772	
8.250				8.250				7.625	103.104	103.083	103.034	
8.375				8.375				7.750	102.603	102.559	102.495	
8.500				8.500				7.875	102.992	102.907	102.778	
8.625				8.625				8.000	103.378	103.293	103.164	

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	96.874	96.997	97.023	4.625	96.976	97.077	96.958					
4.750	97.407	97.407	97.371	4.750	97.425	97.485	97.228					
4.875	97.868	97.868	97.732	4.875	97.923	97.990	97.979					
5.000	98.368	98.368	98.307	5.000	98.411	98.482	98.466					
5.125	98.569	98.576	98.560	5.125	98.825	98.911	98.891					
5.250	99.070	99.068	99.061	5.250	99.111	99.201	99.177					
5.375	99.375	99.375	99.331	5.375	99.407	99.492	99.466					
5.500	99.960	99.960	99.975	5.500	99.960	99.960	99.975					
5.625	99.995	99.958	99.892	5.625	100.018	100.089	100.113					
5.750	100.473	100.436	100.370	5.750	100.473	100.436	100.370					
5.875	100.906	100.869	100.803	5.875	100.906	100.869	100.803					
6.000	101.180	101.144	101.078	6.000	101.180	101.144	101.078					
6.125	100.859	100.811	100.724	6.125	100.859	100.811	100.656					
6.250	101.072	101.024	101.186	6.250	101.322	101.274	101.186					
6.375	101.488	101.440	101.353	6.375	101.488	101.690	101.603					
6.500	101.724	101.676	101.838	6.500	101.724	101.926	101.838					
6.625	101.692	101.603	101.441	6.625	101.692	101.603	101.479					
6.750	101.895	101.806	101.895	6.750	101.895	101.806	101.895					
6.875	102.301	102.212	102.051	6.875	102.301	102.212	102.301					
7.000	102.512	102.423	102.512	7.000	102.512	102.423	102.512					

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	98.941	98.908	98.844	6.000	98.516	98.486	98.454	5.125	97.032	97.032	97.046	
6.125	99.553	99.520	99.706	6.125	99.100	99.070	99.038	5.250	97.526	97.526	97.541	
6.250	99.956	99.924	99.859	6.250	99.631	99.601	99.569	5.375	97.977	97.977	97.992	
6.375	100.435	100.405	100.373	6.375	100.376	100.346	100.314	5.500	98.268	98.268	98.302	
6.500	100.911	100.881	100.849	6.500	100.814	100.785	100.753	5.625	98.374	98.337	98.271	
6.625	101.141	101.112	101.080	6.625	100.862	100.833	100.800	5.750	98.859	98.812	98.746	
6.750	101.372	101.354	101.300	6.750	100.842	100.791	100.726	5.875	99.276	99.239	99.173	
6.875	101.620	101.596	101.542	6.875	101.305	101.253	101.188	6.000	99.589	99.541	99.453	
7.000	102.067	102.016	101.951	7.000	101.705	101.653	101.588	6.125	100.050	100.003	99.915	
7.125	102.253	102.202	102.137	7.125	101.948	101.896	101.831	6.250	100.510	100.462	100.374	
7.250	102.285	102.273	102.224	7.250	101.542	101.490	101.426	6.375	100.919	100.871	100.783	
7.375	102.560	102.548	102.500	7.375	101.978	101.927	101.862	6.500	101.125	101.077	100.989	
7.500	102.857	102.845	102.798	7.500	102.346	102.294	102.230	6.625	100.758	100.669	100.508	
7.625	103.018	103.006	102.961	7.625	102.551	102.499	102.435	6.750	101.208	101.119	100.958	
7.750	102.858	102.848	102.798	7.750	101.539	101.529	101.479	6.875	101.603	101.514	101.353	
7.875	103.156	103.146	103.098	7.875	101.088	101.052	100.900	7.000	98.289	98.517	98.486	

Conventional Fixed Adjustments

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125	
740-779	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	
740-779	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	-1.7	

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	97.441	97.340	97.249	5.250				5.250				
5.375	97.801	97.700	97.609	5.375				5.375				
5.500	98.157	98.056	97.965	5.500				5.500				
5.625	98.509	98.408	98.317	5.625	98.224	98.124	98.032	5.625	96.216	96.153	96.090	
5.750	98.833	98.733	98.641	5.750	98.625	98.524	98.433	5.750	97.993	97.893	97.802	
5.875	99.127	99.027	98.935	5.875	98.942	98.842	98.750	5.875	98.412	98.312	98.221	
6.000	99.405	99.304	99.213	6.000	99.258	99.158	99.067	6.000	98.819	98.718	98.627	
6.125	99.633	99.532	99.441	6.125	99.541	99.441	99.349	6.125	99.180	99.079	98.988	
6.250	99.840	99.740	99.648	6.250	99.829	99.729	99.638	6.250	99.531	99.431	99.339	
6.375	100.028	99.927	99.836	6.375	100.126	100.026	99.935	6.375	99.875	99.775	99.683	
6.500	100.204	100.104	100.012	6.500	100.386	100.285	100.194	6.500	100.219	100.118	100.027	
6.625	100.358	100.257	100.166	6.625	100.594	100.494	100.403	6.625	100.552	100.452	100.361	
6.750	99.885	99.822	99.759	6.750	100.766	100.666	100.575	6.750	100.797	100.697	100.605	
6.875	100.091	100.028	99.965	6.875	100.172	100.109	100.046	6.875	100.944	100.844	100.753	
7.000	100.445	100.382	100.319	7.000	100.586	100.523	100.460	7.000	100.591	100.528	100.465	
7.125				7.125	100.831	100.768	100.705	7.125	100.864	100.801	100.739	

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	96.734	96.671	96.608	5.250				5.250				
5.375	97.099	97.036	96.973	5.375				5.375				
5.500	97.418	97.355	97.292	5.500				5.500				
5.625	97.788	97.725	97.662	5.625	97.400	97.337	97.274	5.625	96.542	96.479	96.416	
5.750	98.131	98.068	98.005	5.750	97.830	97.767	97.704	5.750	97.023	96.960	96.897	
5.875	98.330	98.267	98.204	5.875	98.238	98.175	98.112	5.875	97.320	97.257	97.194	
6.000	98.677	98.614	98.551	6.000	98.309	98.246	98.183	6.000	97.800	97.737	97.674	
6.125	98.880	98.817	98.754	6.125	98.715	98.652	98.589	6.125	98.072	98.009	97.946	
6.250	99.229	99.166	99.103	6.250	99.121	99.058	98.995	6.250	98.530	98.467	98.404	
6.375	99.431	99.368	99.305	6.375	99.532	99.469	99.406	6.375	98.987	98.924	98.861	
6.500	99.781	99.718	99.655	6.500	99.774	99.711	99.648	6.500	99.445	99.382	99.319	
6.625	99.986	99.923	99.860	6.625	100.015	99.952	99.889	6.625	99.718	99.655	99.592	
6.750	100.211	100.148	100.085	6.750	100.427	100.364	100.301	6.750	100.181	100.118	100.055	
6.875	100.418	100.355	100.292	6.875	100.498	100.435	100.372	6.875	100.454	100.391	100.328	
7.000	100.772	100.709	100.646	7.000	100.912	100.849	100.786	7.000	100.917	100.854	100.791	
7.125	100.977	100.914	100.851	7.125	101.157	101.094	101.031	7.125	101.191	101.128	101.065	

2/1/5 ARM	Margin: 2.75%	5/1/5 ARM	Margin: 2.75%	5/1/5 ARM	Margin: 2.75%
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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	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	-2.000	-2.000	-2.250	-2.250	-3.250
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

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	
5.750	98.550	98.547	98.539	5.750	98.300	98.297	98.289	4.375				
5.875	98.881	98.878	98.870	5.875	98.881	98.878	98.870	4.500				
6.000	99.415	99.412	99.404	6.000	99.415	99.412	99.404	4.625				
6.125	99.790	99.787	99.779	6.125	99.790	99.787	99.779	4.750	96.490	96.294	96.281	
6.250	100.275	100.270	100.254	6.250	100.275	100.270	100.254	4.875	96.875	96.680	96.667	
6.375	100.708	100.703	100.686	6.375	100.708	100.703	100.686	5.000	98.066	98.065	98.057	
6.500	101.110	101.104	101.088	6.500	101.110	101.104	101.088	5.125	98.319	98.317	98.310	
6.625	101.441	101.435	101.419	6.625	101.441	101.435	101.419	5.250	98.820	98.818	98.811	
6.750	101.369	101.353	101.320	6.750	101.369	101.353	101.320	5.375	99.072	99.070	99.063	
6.875	101.813	101.796	101.764	6.875	101.813	101.796	101.764	5.500	99.388	99.387	99.379	
7.000	102.124	102.108	102.075	7.000	102.124	102.108	102.075	5.625	99.691	99.671	99.642	
7.125	102.456	102.404	102.350	7.125	102.456	102.404	102.350	5.750	99.982	99.963	99.933	
7.250	102.149	102.127	102.078	7.250	102.149	102.127	102.078	5.875	100.217	100.198	100.169	
7.375	102.539	102.488	102.423	7.375	102.539	102.488	102.423	6.000	100.569	100.549	100.520	

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	96.660	96.392	96.370									
4.875	96.770	96.752	96.730									
5.000	97.126	97.108	97.086									
5.125	97.551	97.533	97.511									
5.250	97.838	97.820	97.798									
5.375	98.181	98.146	98.102									
5.500	98.625	98.590	98.546									
5.625	98.995	98.960	98.916									
5.750	99.243	99.207	99.163									
5.875	99.467	99.432	99.388									
6.000	99.896	99.861	99.817									

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	
5.750	98.550	98.547	98.539	5.750	98.300	98.297	98.289	4.250				
5.875	98.881	98.878	98.870	5.875	98.881	98.878	98.870	4.375				
6.000	99.415	99.412	99.404	6.000	99.415	99.412	99.404	4.500				
6.125	99.790	99.787	99.779	6.125	99.790	99.787	99.779	4.625				
6.250	100.025	100.020	100.004	6.250	100.025	100.020	100.004	4.750	96.490	96.294	96.281	
6.375	100.458	100.453	100.436	6.375	100.458	100.453	100.436	4.875	96.875	96.680	96.667	
6.500	100.860	100.854	100.838	6.500	100.860	100.854	100.838	5.000	98.066	98.065	98.057	
6.625	101.191	101.185	101.169	6.625	101.191	101.185	101.169	5.125	98.319	98.317	98.310	
6.750	101.119	101.103	101.070	6.750	101.119	101.103	101.070	5.250	98.820	98.818	98.811	
6.875	101.563	101.546	101.514	6.875	101.563	101.546	101.514	5.375	99.072	99.070	99.063	
7.000	101.874	101.858	101.825	7.000	101.874	101.858	101.825	5.500	99.388	99.387	99.379	
7.125	102.149	102.132	102.100	7.125	102.149	102.132	102.100	5.625	99.691	99.671	99.642	
7.250	102.149	102.127	102.078	7.250	101.899	101.877	101.828	5.750	99.982	99.963	99.933	
7.375	102.472	102.450	102.401	7.375	102.222	102.200	102.151	5.875	100.217	100.198	100.169	
7.500	102.842	102.570	102.522	7.500	102.592	102.570	102.522	6.000	100.569	100.549	100.520	

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	96.660	96.392	96.370									
4.875	96.770	96.752	96.730									
5.000	97.126	97.108	97.086									
5.125	97.551	97.533	97.511									
5.250	97.838	97.820	97.798									
5.375	98.181	98.146	98.102									
5.500	98.625	98.590	98.546									
5.625	98.995	98.960	98.916									
5.750	99.243	99.207	99.163									

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	97.415	97.471	97.478	2.625				2.625				
5.750	98.028	98.069	98.029	2.750				2.750				
5.875	98.508	98.551	98.506	2.875				2.875				
6.000	98.992	99.030	98.982	3.000				3.000				
6.125	99.521	99.560	99.512	3.125				3.125				
6.250	99.527	99.556	99.461	3.250				3.250				
6.375	99.964	99.996	99.897	3.375				3.375				
6.500	100.408	100.433	100.330	3.500				3.500				
6.625	100.892	100.923	100.820	3.625				3.625				
6.750	100.812	100.829	100.789	3.750				3.750				
6.875	101.197	101.225	101.181	3.875				3.875				
7.000	101.499	101.528	101.480	4.000				4.000				
7.125	101.925	101.970	101.923	4.125				4.125				
7.250	101.702	101.708	101.660	4.250				4.250				
7.375	101.954	101.993	101.941									

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

RefiNow Adjustments

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

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

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

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

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

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

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

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



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

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

Effective Time:
8:14:13 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	97.298	97.423	97.369	5.000				5.000	97.298	97.423	97.369	
5.125	98.076	98.200	98.147	5.125				5.125	98.076	98.200	98.147	
5.250	98.976	98.850	99.047	5.250	98.976	98.850	99.047	5.250	98.976	98.850	99.047	
5.375	99.322	99.330	99.338	5.375	99.322	99.330	99.338	5.375	99.322	99.330	99.338	
5.500	99.850	99.918	99.866	5.500	99.850	99.918	99.866	5.500	99.850	99.918	99.866	
5.625	100.365	100.386	100.381	5.625	100.365	100.386	100.381	5.625	100.365	100.386	100.381	
5.750	100.901	100.963	100.975	5.750	100.901	100.963	100.975	5.750	100.901	100.963	100.975	
5.875	100.765	100.805	100.595	5.875	100.765	100.805	100.595	5.875	100.765	100.805	100.595	
6.000	101.375	101.165	101.007	6.000	101.375	101.165	101.007	6.000	101.375	101.165	101.007	
6.125	101.803	101.593	101.481	6.125	101.803	101.593	101.481	6.125	101.803	101.593	101.481	
6.250	102.101	101.951	101.859	6.250	102.101	101.951	101.859	6.250	102.101	101.951	101.859	
6.375	102.012	101.980	101.948	6.375	102.012	101.980	101.948	6.375	102.012	101.980	101.948	
6.500	102.343	102.311	102.278	6.500	102.343	102.311	102.278	6.500	102.343	102.311	102.278	
6.625	102.661	102.628	102.596	6.625	102.661	102.628	102.596	6.625	102.661	102.628	102.596	
6.750	102.819	102.754	102.689	6.750	102.819	102.754	102.689	6.750	102.819	102.754	102.689	
6.875	102.528	102.713	102.398	6.875	102.528	102.713	102.398	6.875	102.528	102.713	102.398	
7.000	102.947	102.882	102.817	7.000	102.947	102.882	102.817	7.000	102.947	102.882	102.817	
7.125	103.133	103.110	103.011	7.125	103.133	103.110	103.011	7.125	103.133	103.110	103.011	
7.250	103.279	103.150	103.094	7.250	103.279	103.150	103.094	7.250	103.279	103.150	103.094	
7.375	102.757	102.769	102.792	7.375	102.757	102.769	102.792	7.375	102.757	102.769	102.792	
7.500	103.176	103.188	103.210	7.500	103.176	103.188	103.210	7.500	103.176	103.188	103.210	
7.625	103.399	103.348	103.371	7.625	103.399	103.348	103.371	7.625	103.399	103.348	103.371	
7.750	103.420	103.317	103.188	7.750	103.420	103.317	103.188	7.750	103.420	103.317	103.188	
7.875				7.875				7.875				
8.000				8.000				8.000				
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				5.000	95.444	95.486	95.432	
2.875				2.875				5.125	96.212	96.253	96.200	
3.000				3.000				5.250	96.953	96.995	96.906	
3.125				3.125				5.375	97.619	97.661	97.573	
3.250				3.250				5.500	98.417	98.459	98.371	
3.375				3.375				5.625	98.886	98.928	98.839	
3.500	91.762	91.955	91.937	3.500	91.762	91.955	91.937	5.750	99.268	99.179	99.114	
3.625	92.311	92.504	92.486	3.625	92.311	92.504	92.486	5.875	100.047	100.114	100.022	
3.750	93.752	93.922	93.921	3.750	93.752	93.922	93.921	6.000	100.585	100.652	100.560	
3.875	94.299	94.469	94.468	3.875	94.299	94.469	94.468	6.125	101.060	101.126	101.035	
4.000	94.844	95.015	95.013	4.000	94.844	95.015	95.013	6.250	101.047	101.025	100.734	
4.125	95.386	95.556	95.555	4.125	95.386	95.556	95.555	6.375	101.391	101.198	101.196	
4.250	95.930	96.078	96.093	4.250	95.930	96.078	96.093	6.500	101.823	101.629	101.628	
4.375	96.719	96.867	96.882	4.375	96.719	96.867	96.882	6.625	102.187	101.994	101.992	
4.500	97.251	97.399	97.414	4.500	97.251	97.399	97.414	6.750	101.823	101.761	101.680	
4.625	97.774	97.922	97.937	4.625	97.774	97.922	97.937	6.875	101.744	101.766	101.667	
4.750	97.957	98.083	98.052	4.750	97.957	98.083	98.052	7.000	102.219	102.240	102.142	
4.875	98.475	98.600	98.569	4.875	98.475	98.600	98.569	7.125	102.629	102.651	102.552	
5.000	98.976	98.852	99.071	5.000	98.976	98.852	99.071	7.250	102.368	102.531	102.475	
5.125	99.208	99.334	99.303	5.125	99.208	99.334	99.303	7.375	102.321	102.333	102.356	
5.250	99.338	99.441	99.458	5.250	99.338	99.441	99.458	7.500	102.740	102.752	102.774	
5.375	99.562	99.665	99.682	5.375	99.562	99.665	99.682	7.625	102.900	102.912	102.935	
5.500	100.013	100.117	100.133	5.500	100.013	100.117	100.133	7.750	102.488	102.386	102.257	
5.625	100.441	100.545	100.561	5.625	100.441	100.545	100.561	7.875				
5.750	100.530	100.493	100.427	5.750	100.530	100.493	100.427	8.000				
5.875	100.475	100.556	100.652	5.875	100.475	100.556	100.652	8.125				
6.000				6.000				8.250				
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	
5.250	96.953	96.995	96.906	5.000	95.444	95.486	95.432	4.500	94.465	94.538	94.553	
5.375	97.619	97.661	97.573	5.125	96.212	96.253	96.200	4.625	94.960	95.033	95.048	
5.500	98.417	98.459	98.371	5.250	96.953	96.995	96.906	4.750	94.018	94.035	94.051	
5.625	98.886	98.928	98.839	5.375	97.619	97.661	97.573	4.875	94.408	94.384	94.353	
5.750	99.268	99.179	99.114	5.500	98.417	98.459	98.371	5.000	94.856	94.832	94.801	
5.875	100.047	100.114	100.022	5.625	98.886	98.928	98.839	5.125	95.262	95.238	95.207	
6.000	100.585	100.652	100.560	5.750	99.268	99.179	99.114	5.250	96.029	96.037	96.045	
6.125	101.060	101.126	101.035	5.875	100.047	100.114	100.022	5.375	96.067	96.075	96.083	
6.250	101.047	101.025	100.734	6.000	100.585	100.652	100.560	5.500	96.411	96.419	96.428	
6.375	101.391	101.198	101.196	6.125	101.060	101.126	101.035	5.625	96.772	96.780	96.788	
6.500	101.823	101.629	101.628	6.250	101.047	101.025	100.734	5.750	97.596	97.588	97.580	
6.625	102.187	101.994	101.992	6.375	101.391	101.198	101.196	5.875	97.840	97.832	97.824	
6.750	101.823	101.761	101.680	6.500	101.823	101.629	101.628	6.000	98.129	98.120	98.112	
6.875	101.744	101.766	101.667	6.625	102.187	101.994	101.992	6.125	98.362	98.353	98.345	
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	
5.250	98.976	98.850	99.047	5.250	98.976	98.850	99.047	5.250	98.976	98.850	99.047	
5.375	99.322	99.330	99.338	5.375	99.322	99.330	99.338	5.375	99.322	99.330	99.338	
5.500	99.850	99.918	99.866	5.500	99.850	99.918	99.866	5.500	99.850	99.918	99.866	
5.625	100.365	100.386	100.381	5.625	100.365	100.386	100.381	5.625	100.365	100.386	100.381	
5.750	100.901	100.963	100.875	5.750	100.901	100.963	100.875	5.750	100.901	100.963	100.875	
5.875	100.765	100.805	100.595	5.875	100.765	100.805	100.595	5.875	100.765	100.805	100.595	
6.000	101.375	101.165	101.007	6.000	101.375	101.165	101.007	6.000	101.375	101.165	101.007	
6.125	101.803	101.593	101.481	6.125	101.803	101.593	101.481	6.125	101.803	101.593	101.481	
6.250	102.101	101.951	101.859	6.250	102.101	101.951	101.859	6.250	102.101	101.951	101.859	
6.375	102.012	101.980	101.948	6.375	102.012	101.980	101.948	6.375	102.012	101.980	101.948	
6.500	102.343	102.311	102.278	6.500	102.343	102.311	102.278	6.500	102.343	102.311	102.278	
6.625	102.661	102.628	102.596	6.625	102.661	102.628	102.596	6.625	102.661	102.628	102.596	
6.750	102.819	102.754	102.689	6.750	102.819	102.754	102.689	6.750	102.819	102.754	102.689	
6.875	102.528	102.713	102.398	6.875	102.528	102.713	102.398	6.875	102.528	102.713	102.398	
7.000	102.947	102.882	102.817	7.000	102.947	102.882	102.817	7.000	102.947	102.882	102.817	
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	97.251	97.399	97.414	4.250	95.930	96.078	96.093	5.250	96.953	96.995	96.906	
4.625	97.774	97.922	97.937	4.375	96.719	96.867	96.882	5.375	97.619	97.661	97.573	
4.750	97.957	98.083	98.052	4.500	97.251	97.399	97.414	5.500	98.417	98.459	98.371	
4.875	98.475	98.600	98.569	4.625	97.774	97.922	97.937	5.625	98.886	98.928	98.839	
5.000												



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

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

YOUR BFF IN WHOLESALE
Thursday, January 4, 2024
Effective Time:
8:14:13 AM

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	99.322	99.330	99.338	5.375	99.322	99.330	99.338	5.000				
5.500	99.850	99.858	99.866	5.500	99.850	99.858	99.866	5.125				
5.625	100.365	100.373	100.381	5.625	100.365	100.373	100.381	5.250	98.825	98.970	98.916	
5.750	100.901	100.837	100.748	5.750	100.901	100.837	100.748	5.375	99.322	99.330	99.338	
5.875	100.765	100.805	100.595	5.875	100.765	100.805	100.595	5.500	99.850	99.858	99.866	
6.000	101.375	101.165	100.955	6.000	101.375	101.165	100.955	5.625	100.365	100.373	100.381	
6.125	101.803	101.593	101.415	6.125	101.803	101.593	101.415	5.750	100.901	100.837	100.748	
6.250	102.101	101.890	101.693	6.250	102.101	101.890	101.693	5.875	100.765	100.805	100.595	
6.375	101.762	101.730	101.698	6.375	101.762	101.730	101.698	6.000	101.375	101.165	100.955	
6.500	102.093	102.311	102.278	6.500	102.093	102.311	102.278	6.125	101.803	101.593	101.415	
6.625	102.661	102.628	102.596	6.625	102.661	102.628	102.596	6.250	102.101	101.890	101.693	
6.750	102.819	102.754	102.689	6.750	102.819	102.754	102.689	6.375	101.762	101.730	101.698	
6.875	102.528	102.463	102.398	6.875	102.528	102.463	102.398	6.500	102.093	102.311	102.278	
7.000	102.947	102.882	102.817	7.000	102.947	102.882	102.817	6.625	102.661	102.628	102.596	
7.125	103.133	103.069	103.004	7.125	103.133	103.069	103.004	6.750	102.819	102.754	102.689	
7.250	103.279	103.150	103.094	7.250	103.279	103.150	103.094	6.875	102.528	102.463	102.398	
7.375	102.603	102.606	102.629	7.375	102.603	102.606	102.629	7.000	102.947	102.882	102.817	
7.500	103.012	102.909	102.901	7.500	103.012	102.909	102.901	7.125	103.133	103.069	103.004	
7.625	103.399	103.296	103.183	7.625	103.399	103.296	103.183	7.250	103.279	103.150	103.094	
7.750	103.420	103.317	103.188	7.750	103.420	103.317	103.188	7.375	102.603	102.606	102.629	
7.875				7.875				7.500	103.012	102.909	102.901	
8.000				8.000				7.625	103.399	103.296	103.183	
8.125				8.125				7.750	103.420	103.317	103.188	
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	97.049	97.061	96.973	
3.250				3.250				5.375	97.661	97.673	97.585	
3.375				3.375				5.500	98.341	98.353	98.265	
3.500	91.759	91.952	91.934	3.500	91.759	91.952	91.934	5.625	98.770	98.778	98.786	
3.625	92.267	92.459	92.442	3.625	92.267	92.459	92.442	5.750	99.268	99.277	99.185	
3.750	93.808	93.979	93.978	3.750	93.808	93.979	93.978	5.875	100.028	100.065	99.973	
3.875	94.312	94.482	94.481	3.875	94.312	94.482	94.481	6.000	100.520	100.557	100.465	
4.000	94.806	94.976	94.975	4.000	94.806	94.976	94.975	6.125	101.012	101.048	100.957	
4.125	95.287	95.457	95.456	4.125	95.287	95.457	95.456	6.250	101.047	101.025	100.984	
4.250	95.363	95.511	95.516	4.250	95.363	95.511	95.516	6.375	101.191	101.218	101.216	
4.375	96.688	96.836	96.851	4.375	96.688	96.836	96.851	6.500	101.601	101.627	101.626	
4.500	97.144	97.292	97.307	4.500	97.144	97.292	97.307	6.625	101.950	101.977	101.975	
4.625	97.579	97.727	97.742	4.625	97.579	97.727	97.742	6.750	101.823	101.761	101.680	
4.750	97.956	98.075	98.044	4.750	97.956	98.075	98.044	6.875	101.599	101.590	101.491	
4.875	98.377	98.503	98.472	4.875	98.377	98.503	98.472	7.000	101.945	101.937	101.838	
5.000	98.778	98.904	98.873	5.000	98.778	98.904	98.873	7.125	102.307	102.279	102.180	
5.125	99.150	99.276	99.245	5.125	99.150	99.276	99.245	7.250	102.368	102.281	102.475	
5.250	99.285	99.389	99.406	5.250	99.285	99.389	99.406	7.375	102.176	102.158	102.181	
5.375	99.654	99.508	99.525	5.375	99.654	99.508	99.525	7.500	102.448	102.430	102.453	
5.500	100.000	99.854	99.870	5.500	100.000	99.854	99.870	7.625	102.730	102.712	102.735	
5.625	100.323	100.427	100.443	5.625	100.323	100.427	100.443	7.750	102.488	102.386	102.257	
5.750	100.530	100.493	100.427	5.750	100.530	100.493	100.427	8.000				
5.875	100.402	100.394	100.476	5.875	100.402	100.394	100.476	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	101.601	101.627	101.625	6.125	101.012	101.048	100.957	4.500	94.305	94.328	94.344	
6.625	101.950	101.977	101.975	6.250	101.047	101.025	100.984	4.625	94.678	94.701	94.716	
6.750	101.823	101.761	101.680	6.375	101.191	101.218	101.216	4.750	94.018	94.035	94.051	
6.875	101.599	101.590	101.491	6.500	101.601	101.627	101.626	4.875	94.274	94.268	94.284	
7.000	101.945	101.937	101.838	6.625	101.950	101.977	101.975	5.000	94.601	94.617	94.634	
7.125	102.307	102.279	102.180	6.750	101.823	101.761	101.680	5.125	94.888	94.852	94.868	
7.250	102.368	102.281	102.475	6.875	101.599	101.590	101.491	5.250	96.029	96.037	96.045	
7.375	102.176	102.158	102.181	7.000	101.945	101.937	101.838	5.375	96.067	96.075	96.083	
7.500	102.448	102.430	102.453	7.125	102.307	102.279	102.180	5.500	96.411	96.419	96.428	
7.625	102.730	102.712	102.735	7.250	102.368	102.281	102.475	5.625	96.772	96.780	96.788	
7.750	102.488	102.386	102.257	7.375	102.176	102.158	102.181	5.750	97.596	97.588	97.580	
7.875				7.500	102.448	102.430	102.453	5.875	97.840	97.832	97.824	
8.000				7.625	102.730	102.712	102.735	6.000	98.129	98.120	98.112	
8.125				7.750	102.488	102.386	102.257	6.125	98.362	98.353	98.345	
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	101.762	101.730	101.698	6.375	101.762	101.730	101.698	6.000	101.375	101.165	100.955	
6.500	102.093	102.311	102.278	6.500	102.093	102.311	102.278	6.125	101.803	101.593	101.415	
6.625	102.661	102.628	102.596	6.625	102.661	102.628	102.596	6.250	102.101	101.890	101.693	
6.750	102.819	102.754	102.689	6.750	102.819	102.754	102.689	6.375	101.762	101.730	101.698	
6.875	102.528	102.463	102.398	6.875	102.528	102.463	102.398	6.500	102.093	102.311	102.278	
7.000	102.947	102.882	102.817	7.000	102.947	102.882	102.817	6.625	102.661	102.628	102.596	
7.125	103.133	103.069	103.004	7.125	103.133	103.069	103.004	6.750	102.819	102.754	102.689	
7.250	103.279	103.150	103.094	7.250	103.279	103.150	103.094	6.875	102.528	102.463	102.398	
7.375	102.603	102.606	102.629	7.375	102.603	102.606	102.629	7.000	102.947	102.882	102.817	
7.500	103.012	102.909	102.901	7.500	103.012	102.909	102.901	7.125	103.133	103.069	103.004	
7.625	103.399	103.296	103.183	7.625	103.399	103.296	103.183	7.250	103.279	103.150	103.094	
7.750	103.420	103.317	103.188	7.750	103.420	103.317	103.188	7.375	102.603	102.606	102.629	
7.875				7.875				7.500	103.012	102.909	102.901	
8.000				8.000				7.625	103.399	103.296	103.183	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 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	97.144	97.292	97.307	4.500	97.144	97.292	97.307	6.625	101.950	101.977	101.975	
4.625	97.579	97.727	97.742	4.625	97.579	97.727	97.742	6.750	101.823	101.761	101.680	
4.750	97.956	98.075	98.044	4.750	97.956	98.075	98.044	6.875	101.599	101.590	101.491	
4.875	98.377	98.503	98.472	4.875	98.377	98.503	98.472	7.000	101.945	101.937	101.838	
5.000	98.778	98.904	98.873	5.000	98.778	98.904	98.873	7.125	102.307	102.279	102.180	
5.125	99.150	99.276	99.245	5.125	99.150	99.276	99.245	7.250	102.368	102.281	102.475	
5.250	99.285	99.389	99.406	5.250	99.285							

Effective Time:

8:14:13 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	98.243	98.063	97.763	6.750	95.643	95.463	95.163	6.750			
6.875	98.667	98.487	98.187	6.875	96.067	95.887	95.587	6.875			
7.000	99.081	98.901	98.601	7.000	96.481	96.301	96.001	7.000			
7.125	99.444	99.264	98.964	7.125	96.844	96.664	96.364	7.125			
7.250	99.832	99.608	99.308	7.250	97.232	97.008	96.708	7.250			
7.375	100.216	99.976	99.676	7.375	97.616	97.376	97.076	7.375			
7.500	100.590	100.350	100.050	7.500	97.990	97.750	97.450	7.500			
7.625	100.923	100.683	100.383	7.625	98.323	98.083	97.783	7.625			
7.750	101.247	101.007	100.707	7.750	98.647	98.407	98.107	7.750			
7.875	101.088	100.788	100.488	7.875	98.488	98.188	97.888	7.875			
8.000	101.432	101.132	100.832	8.000	98.832	98.532	98.232	8.000			
8.125	101.725	101.425	101.125	8.125	99.125	98.825	98.525	8.125			
8.250	102.009	101.709	101.409	8.250	99.409	99.109	98.809	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	96.243	96.063	95.763	6.750	93.643	93.463	93.163	6.750			
6.875	96.667	96.487	96.187	6.875	94.067	93.887	93.587	6.875			
7.000	97.081	96.901	96.601	7.000	94.481	94.301	94.001	7.000			
7.125	97.444	97.264	96.964	7.125	94.844	94.664	94.364	7.125			
7.250	97.832	97.608	97.308	7.250	95.232	95.008	94.708	7.250			
7.375	98.216	97.976	97.676	7.375	95.616	95.376	95.076	7.375			
7.500	98.590	98.350	98.050	7.500	95.990	95.750	95.450	7.500			
7.625	98.923	98.683	98.383	7.625	96.323	96.083	95.783	7.625			
7.750	99.247	99.007	98.707	7.750	96.647	96.407	96.107	7.750			
7.875	99.088	98.788	98.488	7.875	96.488	96.188	95.888	7.875			
8.000	99.432	99.132	98.832	8.000	96.832	96.532	96.232	8.000			
8.125	99.725	99.425	99.125	8.125	97.125	96.825	96.525	8.125			
8.250	100.009	99.709	99.409	8.250	97.409	97.109	96.809	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.