



Table of Contents	
Tab	Product
<a href="#">2</a>	Conventional Fixed
<a href="#">3</a>	Conventional ARM
<a href="#">4</a>	Home Ready
<a href="#">5</a>	Home Possible
<a href="#">6</a>	RefiNow
<a href="#">7</a>	FHA
<a href="#">8</a>	VA
<a href="#">9</a>	FHA DPA

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

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

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

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

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



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

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

Effective Time:  
10:25:47 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	98.125	98.174	98.195	5.625	98.125	98.174	98.195	5.000	95.598	95.610	95.618	
5.750	98.485	98.531	98.533	5.750	98.485	98.531	98.533	5.125	96.160	96.172	96.180	
5.875	99.024	99.045	99.048	5.875	99.024	99.045	99.048	5.250	97.100	97.113	97.119	
6.000	99.596	99.591	99.586	6.000	99.596	99.591	99.586	5.375	97.709	97.702	97.739	
6.125	100.090	100.085	100.077	6.125	100.090	100.085	100.077	5.500	98.285	98.278	98.294	
6.250	100.314	100.304	100.288	6.250	100.314	100.304	100.288	5.625	98.758	98.751	98.767	
6.375	100.792	100.782	100.766	6.375	100.792	100.782	100.766	5.750	99.286	99.340	99.374	
6.500	101.219	101.209	101.193	6.500	101.219	101.209	101.193	5.875	99.829	99.829	99.869	
6.625	101.513	101.503	101.487	6.625	101.513	101.503	101.487	6.000	100.301	100.314	100.357	
6.750	101.467	101.444	101.412	6.750	101.467	101.444	101.412	6.125	100.738	100.785	100.828	
6.875	101.893	101.871	101.838	6.875	101.893	101.871	101.838	6.250	100.701	100.674	100.674	
7.000	102.266	102.243	102.211	7.000	102.266	102.243	102.211	6.375	101.204	101.178	101.178	
7.125	102.524	102.513	102.494	7.125	102.524	102.513	102.494	6.500	101.629	101.602	101.602	
7.250	102.297	102.274	102.242	7.250	102.297	102.274	102.242	6.625	101.926	101.900	101.916	
7.375	102.635	102.617	102.617	7.375	102.635	102.617	102.617	6.750	101.467	101.444	101.412	
7.500	103.025	103.002	102.970	7.500	103.025	103.002	102.970	6.875	101.893	101.871	101.838	
7.625	103.277	103.256	103.222	7.625	103.277	103.256	103.222	7.000	102.266	102.243	102.211	
7.750	102.771	102.719	102.654	7.750	102.771	102.719	102.654	7.125	102.524	102.501	102.469	
7.875	103.016	102.930	102.850	7.875	103.016	102.930	102.850	7.250	102.297	102.274	102.242	
8.000	103.407	103.322	103.241	8.000	103.407	103.322	103.241	7.375	102.631	102.608	102.576	
8.125	103.658	103.573	103.492	8.125	103.658	103.573	103.492	7.500	103.025	103.002	102.970	
8.250				8.250				7.625	103.277	103.254	103.222	
8.375				8.375				7.750	102.521	102.469	102.404	
8.500				8.500				7.875	102.289	102.209	102.182	
8.625				8.625				8.000	102.544	102.462	102.438	

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	97.338	97.289	97.187	4.625	97.180	97.291	97.369					
4.750	97.703	97.819	97.803	4.750	97.538	97.635	97.618					
4.875	98.226	98.181	98.170	4.875	98.229	98.321	98.252					
5.000	98.543	98.652	98.640	5.000	98.735	98.822	98.760					
5.125	98.825	98.928	98.871	5.125	98.928	99.011	98.954					
5.250	99.142	99.240	99.189	5.250	99.481	99.309	99.258					
5.375	99.559	99.571	99.525	5.375	99.783	99.858	99.811					
5.500	100.080	100.048	100.033	5.500	100.142	100.216	100.170					
5.625	100.023	100.108	100.078	5.625	100.340	100.155	100.126					
5.750	100.395	100.374	100.350	5.750	100.596	100.656	100.633					
5.875	100.829	100.756	100.712	5.875	100.866	100.922	100.904					
6.000	101.104	101.126	101.107	6.000	101.221	101.278	101.259					
6.125	100.816	100.752	100.715	6.125	100.976	101.023	100.943					
6.250	101.280	101.215	101.178	6.250	101.280	101.241	101.178					
6.375	101.446	101.631	101.594	6.375	101.696	101.631	101.594					
6.500	101.932	101.867	101.830	6.500	101.932	101.867	101.830					
6.625	101.515	101.487	101.419	6.625	101.571	101.599	101.532					
6.750	101.968	101.865	101.784	6.750	101.968	101.865	101.784					
6.875	102.124	102.271	102.190	6.875	102.374	102.271	102.190					
7.000	102.587	102.484	102.403	7.000	102.587	102.484	102.403					

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	99.143	99.098	99.033	6.000	98.735	98.708	98.708	5.125	97.150	97.118	97.103	
6.125	99.911	99.865	99.800	6.125	99.317	99.290	99.290	5.250	97.646	97.613	97.599	
6.250	100.135	100.109	100.109	6.250	99.850	99.823	99.823	5.375	98.098	98.066	98.051	
6.375	100.662	100.635	100.635	6.375	100.605	100.578	100.578	5.500	98.408	98.376	98.361	
6.500	101.146	101.119	101.119	6.500	101.050	101.023	100.773	5.625	98.296	98.223	98.179	
6.625	101.374	101.348	101.348	6.625	101.095	101.069	101.069	5.750	98.816	98.751	98.715	
6.750	101.412	101.393	101.340	6.750	100.972	100.932	100.916	5.875	99.199	99.127	99.090	
6.875	101.754	101.715	101.698	6.875	101.440	101.400	101.384	6.000	99.546	99.481	99.445	
7.000	102.210	102.170	102.154	7.000	101.847	101.808	101.791	6.125	100.008	99.943	99.906	
7.125	102.396	102.356	102.340	7.125	102.090	102.051	102.034	6.250	100.468	100.403	100.366	
7.250	102.427	102.415	102.367	7.250	101.619	101.608	101.559	6.375	100.876	100.811	100.775	
7.375	102.706	102.694	102.656	7.375	101.935	101.896	101.880	6.500	101.083	101.018	100.981	
7.500	103.003	102.991	102.944	7.500	102.317	102.277	102.261	6.625	100.581	100.478	100.397	
7.625	103.156	103.144	103.132	7.625	102.530	102.490	102.474	6.750	101.031	100.928	100.847	
7.750	102.949	102.939	102.889	7.750	101.643	101.633	101.583	6.875	101.426	101.322	101.242	
7.875	103.261	103.251	103.202	7.875	100.879	100.810	100.694	7.000	98.782	98.802	98.596	

**Conventional Fixed Adjustments**

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

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

<b>Additional Purchase LLPA Adjusters</b>										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	0.000	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	

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	
660										

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	97.071	96.971	97.133	5.250				5.250				
5.375	97.441	97.341	97.503	5.375				5.375				
5.500	97.801	97.701	97.613	5.500				5.500				
5.625	98.157	98.057	97.969	5.625	97.811	97.710	97.623	5.625	96.296	96.233	96.170	
5.750	98.487	98.387	98.299	5.750	98.214	98.113	98.025	5.750	97.516	97.416	97.328	
5.875	98.791	98.690	98.602	5.875	98.533	98.432	98.344	5.875	97.929	97.828	97.741	
6.000	99.074	98.973	98.885	6.000	98.850	98.750	98.662	6.000	98.332	98.232	98.144	
6.125	99.335	99.235	99.147	6.125	99.166	99.066	98.978	6.125	98.727	98.626	98.538	
6.250	99.541	99.440	99.352	6.250	99.453	99.352	99.264	6.250	99.073	98.972	98.884	
6.375	99.718	99.618	99.530	6.375	99.740	99.639	99.551	6.375	99.399	99.298	99.211	
6.500	100.140	100.039	99.952	6.500	100.244	100.144	100.056	6.500	99.734	99.633	99.545	
6.625	100.299	100.199	100.111	6.625	100.458	100.358	100.270	6.625	100.073	99.972	99.884	
6.750	99.984	99.921	99.858	6.750	100.683	100.582	100.494	6.750	100.567	100.466	100.379	
6.875	100.190	100.127	100.064	6.875	100.267	100.204	100.141	6.875	100.717	100.617	100.529	
7.000	100.543	100.480	100.417	7.000	100.681	100.618	100.555	7.000	100.664	100.601	100.538	
7.125				7.125	100.925	100.862	100.799	7.125	100.937	100.874	100.811	

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	96.842	96.779	96.716	5.250				5.250				
5.375	97.207	97.144	97.081	5.375				5.375				
5.500	97.525	97.462	97.399	5.500				5.500				
5.625	97.894	97.831	97.768	5.625	97.502	97.439	97.376	5.625	96.622	96.559	96.496	
5.750	98.236	98.173	98.110	5.750	97.931	97.868	97.805	5.750	97.103	97.040	96.977	
5.875	98.435	98.372	98.309	5.875	98.338	98.275	98.212	5.875	97.400	97.337	97.274	
6.000	98.781	98.718	98.655	6.000	98.409	98.346	98.283	6.000	97.878	97.815	97.752	
6.125	98.983	98.920	98.857	6.125	98.814	98.751	98.688	6.125	98.150	98.087	98.024	
6.250	99.331	99.268	99.205	6.250	99.220	99.157	99.094	6.250	98.607	98.544	98.481	
6.375	99.533	99.470	99.407	6.375	99.630	99.567	99.504	6.375	99.063	99.000	98.937	
6.500	99.881	99.818	99.755	6.500	99.871	99.808	99.745	6.500	99.520	99.457	99.394	
6.625	100.086	100.023	99.960	6.625	100.112	100.049	99.986	6.625	99.793	99.730	99.667	
6.750	100.311	100.248	100.185	6.750	100.523	100.460	100.397	6.750	100.255	100.192	100.129	
6.875	100.516	100.453	100.390	6.875	100.594	100.531	100.468	6.875	100.527	100.464	100.401	
7.000	100.869	100.806	100.743	7.000	101.007	100.944	100.881	7.000	100.990	100.927	100.864	
7.125	101.074	101.011	100.948	7.125	101.251	101.188	101.125	7.125	101.263	101.200	101.137	

**Conventional ARM Adjustments**

<b>Cumulative LLPA Cap</b>	
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	
5.750	98.486	98.481	98.473	5.750	98.236	98.231	98.223	4.375				
5.875	99.024	99.019	99.011	5.875	98.774	98.769	98.761	4.500				
6.000	99.346	99.341	99.333	6.000	99.346	99.341	99.333	4.625				
6.125	99.840	99.835	99.827	6.125	99.840	99.835	99.827	4.750	96.807	96.611	96.598	
6.250	100.314	100.304	100.288	6.250	100.314	100.304	100.288	4.875	97.200	97.005	96.992	
6.375	100.792	100.782	100.766	6.375	100.792	100.782	100.766	5.000	98.260	98.007	98.000	
6.500	101.226	101.209	101.199	6.500	101.226	101.209	101.199	5.125	98.425	98.422	98.415	
6.625	101.612	101.586	101.586	6.625	101.612	101.586	101.586	5.250	98.697	98.694	98.687	
6.750	101.467	101.444	101.412	6.750	101.467	101.444	101.412	5.375	99.214	99.208	99.200	
6.875	101.893	101.871	101.838	6.875	101.893	101.871	101.838	5.500	99.612	99.594	99.564	
7.000	102.266	102.243	102.211	7.000	102.266	102.243	102.211	5.625	99.635	99.617	99.587	
7.125	102.598	102.559	102.543	7.125	102.598	102.559	102.543	5.750	99.947	99.928	99.899	
7.250	102.297	102.274	102.242	7.250	102.297	102.274	102.242	5.875	100.208	100.190	100.161	
7.375	102.652	102.612	102.596	7.375	102.652	102.612	102.596	6.000	100.581	100.562	100.533	

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	96.635	96.600	96.578									
4.875	96.946	96.749	96.736									
5.000	97.325	97.269	97.257									
5.125	97.733	97.721	97.709									
5.250	98.030	98.018	98.006									
5.375	98.355	98.321	98.302									
5.500	98.686	98.652	98.608									
5.625	98.989	98.955	98.911									
5.750	99.270	99.237	99.193									
5.875	99.532	99.498	99.454									
6.000	99.995	99.961	99.917									

**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	98.486	98.481	98.473	5.750	98.236	98.231	98.223	4.250				
5.875	99.024	99.019	99.011	5.875	98.774	98.769	98.761	4.375				
6.000	99.346	99.341	99.333	6.000	99.346	99.341	99.333	4.500				
6.125	99.840	99.835	99.827	6.125	99.840	99.835	99.827	4.625				
6.250	100.064	100.054	100.038	6.250	100.064	100.054	100.038	4.750	96.807	96.611	96.598	
6.375	100.542	100.532	100.516	6.375	100.542	100.532	100.516	4.875	97.200	97.005	96.992	
6.500	100.969	100.959	100.943	6.500	100.969	100.959	100.943	5.000	98.260	98.007	98.000	
6.625	101.263	101.253	101.237	6.625	101.263	101.253	101.237	5.125	98.425	98.422	98.415	
6.750	101.217	101.194	101.162	6.750	101.217	101.194	101.162	5.250	98.697	98.694	98.687	
6.875	101.643	101.621	101.588	6.875	101.643	101.621	101.588	5.375	99.214	99.208	99.200	
7.000	102.016	101.993	101.961	7.000	102.016	101.993	101.961	5.500	99.612	99.594	99.564	
7.125	102.274	102.251	102.219	7.125	102.274	102.251	102.219	5.625	99.635	99.617	99.587	
7.250	102.047	102.024	101.992	7.250	102.047	102.024	101.992	5.750	99.947	99.928	99.899	
7.375	102.381	102.358	102.326	7.375	102.381	102.358	102.326	5.875	100.208	100.190	100.161	
7.500	102.775	102.752	102.720	7.500	102.775	102.752	102.720	6.000	100.581	100.562	100.533	

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	96.635	96.600	96.578									
4.875	96.946	96.749	96.736									
5.000	97.325	97.269	97.257									
5.125	97.733	97.721	97.709									
5.250	98.030	98.018	98.006									
5.375	98.355	98.321	98.302									
5.500	98.686	98.652	98.608									
5.625	98.989	98.955	98.911									
5.750	99.270	99.237	99.193									

**Home Possible Adjustments**

<b>Cumulative LLPA Caps</b>	
Home Possible	0.000

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

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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	
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	

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

<b>Additional Miscellaneous LLPA Adjusters</b>	
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	97.778	97.818	97.849	2.625				2.625				
5.750	98.176	98.231	98.235	2.750				2.750				
5.875	98.659	98.709	98.719	2.875				2.875				
6.000	99.159	99.205	99.220	3.000				3.000				
6.125	99.698	99.744	99.758	3.125				3.125				
6.250	99.735	99.765	99.752	3.250				3.250				
6.375	100.196	100.222	100.214	3.375				3.375				
6.500	100.661	100.683	100.681	3.500				3.500				
6.625	101.151	101.173	101.171	3.625				3.625				
6.750	100.975	100.980	100.950	3.750				3.750				
6.875	101.398	101.399	101.375	3.875				3.875				
7.000	101.727	101.724	101.705	4.000				4.000				
7.125	102.225	102.222	102.203	4.125				4.125				
7.250	101.890	101.917	101.871	4.250				4.250				
7.375	102.228	102.251	102.211									

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

**RefiNow Adjustments**

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

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

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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
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

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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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

<b>Additional Miscellaneous LLPA Adjusters</b>						
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:  
 10:25:47 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	97.487	97.626	97.581	5.000				5.000	97.487	97.626	97.581	
5.125	98.268	98.406	98.361	5.125				5.125	98.268	98.406	98.361	
5.250	99.171	99.059	99.264	5.250	99.171	99.059	99.264	5.250	99.171	99.059	99.264	
5.375	99.515	99.531	99.547	5.375	99.515	99.531	99.547	5.375	99.515	99.531	99.547	
5.500	100.049	100.072	100.081	5.500	100.049	100.072	100.081	5.500	100.049	100.072	100.081	
5.625	100.572	100.589	100.605	5.625	100.572	100.589	100.605	5.625	100.572	100.589	100.605	
5.750	101.096	101.126	101.093	5.750	101.096	101.126	101.093	5.750	101.096	101.126	101.093	
5.875	101.162	100.952	100.867	5.875	101.162	100.952	100.867	5.875	101.162	100.952	100.867	
6.000	101.568	101.444	101.392	6.000	101.568	101.444	101.392	6.000	101.568	101.444	101.392	
6.125	102.033	101.929	101.877	6.125	102.033	101.929	101.877	6.125	102.033	101.929	101.877	
6.250	102.307	102.325	102.272	6.250	102.307	102.325	102.272	6.250	102.307	102.325	102.272	
6.375	102.154	102.121	102.089	6.375	102.154	102.121	102.089	6.375	102.154	102.121	102.089	
6.500	102.491	102.458	102.426	6.500	102.491	102.458	102.426	6.500	102.491	102.458	102.426	
6.625	102.794	102.761	102.729	6.625	102.794	102.761	102.729	6.625	102.794	102.761	102.729	
6.750	102.912	102.941	102.870	6.750	102.912	102.941	102.870	6.750	102.912	102.941	102.870	
6.875	102.895	102.798	102.701	6.875	102.895	102.798	102.701	6.875	102.895	102.798	102.701	
7.000	103.062	103.063	102.973	7.000	103.062	103.063	102.973	7.000	103.062	103.063	102.973	
7.125	103.467	103.516	103.426	7.125	103.467	103.516	103.426	7.125	103.467	103.516	103.426	
7.250	103.419	103.310	103.246	7.250	103.419	103.310	103.246	7.250	103.419	103.310	103.246	
7.375	102.886	102.913	102.835	7.375	102.886	102.913	102.835	7.375	102.886	102.913	102.835	
7.500	103.312	103.339	103.261	7.500	103.312	103.339	103.261	7.500	103.312	103.339	103.261	
7.625	103.530	103.557	103.479	7.625	103.530	103.557	103.479	7.625	103.530	103.557	103.479	
7.750	103.513	103.381	103.252	7.750	103.513	103.381	103.252	7.750	103.513	103.381	103.252	
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	95.550	95.689	95.644	
2.875				2.875				5.125	96.321	96.459	96.414	
3.000				3.000				5.250	97.117	97.233	97.200	
3.125				3.125				5.375	97.786	97.902	97.869	
3.250				3.250				5.500	98.587	98.703	98.670	
3.375				3.375				5.625	99.059	99.175	99.142	
3.500	92.236	92.442	92.384	3.500	92.236	92.442	92.384	5.750	99.469	99.494	99.442	
3.625	92.786	92.991	92.933	3.625	92.786	92.991	92.933	5.875	100.379	100.223	100.171	
3.750	94.174	94.356	94.315	3.750	94.174	94.356	94.315	6.000	100.904	100.748	100.696	
3.875	94.722	94.905	94.863	3.875	94.722	94.905	94.863	6.125	101.389	101.233	101.181	
4.000	95.268	95.451	95.409	4.000	95.268	95.451	95.409	6.250	101.377	101.088	101.024	
4.125	95.811	95.994	95.952	4.125	95.811	95.994	95.952	6.375	101.419	101.491	101.420	
4.250	96.353	96.524	96.483	4.250	96.353	96.524	96.483	6.500	101.869	101.940	101.869	
4.375	96.904	97.065	97.024	4.375	96.904	97.065	97.024	6.625	102.242	102.313	102.242	
4.500	97.439	97.600	97.559	4.500	97.439	97.600	97.559	6.750	101.978	101.914	101.817	
4.625	97.966	98.127	98.086	4.625	97.966	98.127	98.086	6.875	101.818	101.867	101.777	
4.750	98.278	98.416	98.345	4.750	98.278	98.416	98.345	7.000	102.305	102.354	102.264	
4.875	98.550	98.688	98.617	4.875	98.550	98.688	98.617	7.125	102.758	102.807	102.717	
5.000	99.058	99.196	99.125	5.000	99.058	99.196	99.125	7.250	101.943	101.970	101.892	
5.125	99.547	99.686	99.614	5.125	99.547	99.686	99.614	7.375	102.450	102.477	102.399	
5.250	99.625	99.741	99.702	5.250	99.625	99.741	99.702	7.500	102.876	102.903	102.825	
5.375	99.856	99.972	99.933	5.375	99.856	99.972	99.933	7.625	103.094	103.121	103.043	
5.500	100.313	100.429	100.390	5.500	100.313	100.429	100.390	7.750				
5.625	100.745	100.861	100.821	5.625	100.745	100.861	100.821	7.875				
5.750	100.452	100.379	100.335	5.750	100.452	100.379	100.335	8.000				
5.875	100.713	100.807	100.722	5.875	100.713	100.807	100.722	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	97.117	97.233	97.200	5.000	95.550	95.689	95.644	4.500	94.785	94.997	94.956	
5.375	97.786	97.902	97.869	5.125	96.321	96.459	96.414	4.625	95.290	95.501	95.460	
5.500	98.587	98.703	98.670	5.250	97.117	97.233	97.200	4.750	94.053	94.241	94.170	
5.625	99.059	99.175	99.142	5.375	97.786	97.902	97.869	4.875	94.545	94.733	94.662	
5.750	99.469	99.494	99.442	5.500	98.587	98.703	98.670	5.000	95.007	94.945	95.124	
5.875	100.379	100.223	100.171	5.625	99.059	99.175	99.142	5.125	95.179	95.368	95.296	
6.000	100.904	100.748	100.696	5.750	99.469	99.494	99.442	5.250	96.003	96.019	96.035	
6.125	101.389	101.233	101.181	5.875	100.379	100.223	100.171	5.375	96.054	96.320	96.337	
6.250	101.377	101.088	101.024	6.000	100.904	100.748	100.696	5.500	96.414	96.680	96.696	
6.375	101.419	101.491	101.420	6.125	101.389	101.233	101.181	5.625	96.786	97.052	97.068	
6.500	101.869	101.940	101.869	6.250	101.377	101.088	101.024	5.750	97.639	97.623	97.606	
6.625	102.242	102.313	102.242	6.375	101.419	101.491	101.420	5.875	97.898	97.882	97.866	
6.750	101.978	101.914	101.817	6.500	101.869	101.940	101.869	6.000	98.202	98.186	98.170	
6.875	101.818	101.867	101.777	6.625	102.242	102.313	102.242	6.125	98.451	98.435	98.419	
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	99.171	99.059	99.264	5.250	99.171	99.059	99.264	5.250	99.171	99.059	99.264	
5.375	99.515	99.531	99.547	5.375	99.515	99.531	99.547	5.375	99.515	99.531	99.547	
5.500	100.049	100.072	100.081	5.500	100.049	100.072	100.081	5.500	100.049	100.072	100.081	
5.625	100.572	100.589	100.605	5.625	100.572	100.589	100.605	5.625	100.572	100.589	100.605	
5.750	101.096	101.126	101.093	5.750	101.096	101.126	101.093	5.750	101.096	101.126	101.093	
5.875	101.162	100.952	100.867	5.875	101.162	100.952	100.867	5.875	101.162	100.952	100.867	
6.000	101.568	101.444	101.392	6.000	101.568	101.444	101.392	6.000	101.568	101.444	101.392	
6.125	102.033	101.929	101.877	6.125	102.033	101.929	101.877	6.125	102.033	101.929	101.877	
6.250	102.307	102.325	102.272	6.250	102.307	102.325	102.272	6.250	102.307	102.325	102.272	
6.375	102.154	102.121	102.089	6.375	102.154	102.121	102.089	6.375	102.154	102.121	102.089	
6.500	102.491	102.458	102.426	6.500	102.491	102.458	102.426	6.500	102.491	102.458	102.426	
6.625	102.794	102.761	102.729	6.625	102.794	102.761	102.729	6.625	102.794	102.761	102.729	
6.750	102.912	102.941	102.870	6.750	102.912	102.941	102.870	6.750	102.912	102.941	102.870	
6.875	102.895	102.798	102.701	6.875	102.895	102.798	102.701	6.875	102.895	102.798	102.701	
7.000	103.062	103.063	102.973	7.000	103.062	103.063	102.973	7.000	103.062	103.063	102.973	
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	97.439	97.600	97.559	4.250	96.353	96.524	96.483	5.250	97.117	97.233	97.200	
4.625	97.966	98.127	98.086	4.375	96.904	97.065	97.024	5.375	97.786	97.902	97.869	
4.750	98.278	98.416	98.345	4.500	97.439	97.600	97.559	5.500	98.587	98.703	98.670	
4.875	98.550	98.688	98.617	4.625	97.966	98.127	98.086	5.625	99.059	99.175	99.142	
5.0												



**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:  
10:25:47 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	99.515	99.531	99.547	5.375	99.515	99.531	99.547	5.000				
5.500	100.049	100.065	100.081	5.500	100.049	100.065	100.081	5.125				
5.625	100.572	100.589	100.605	5.625	100.572	100.589	100.605	5.250	99.022	99.180	99.135	
5.750	101.096	101.120	100.987	5.750	101.096	101.120	100.987	5.375	99.515	99.531	99.547	
5.875	101.162	100.952	100.846	5.875	101.162	100.952	100.846	5.500	100.049	100.065	100.081	
6.000	101.568	101.388	101.336	6.000	101.568	101.388	101.336	5.625	100.572	100.589	100.605	
6.125	102.033	101.905	101.853	6.125	102.033	101.905	101.853	5.750	101.096	101.120	100.987	
6.250	102.307	102.197	102.145	6.250	102.307	102.197	102.145	5.875	101.162	100.952	100.846	
6.375	102.154	102.121	102.089	6.375	102.154	102.121	102.089	6.000	101.568	101.388	101.336	
6.500	102.491	102.458	102.426	6.500	102.491	102.458	102.426	6.125	102.033	101.905	101.853	
6.625	102.794	102.761	102.729	6.625	102.794	102.761	102.729	6.250	102.307	102.197	102.145	
6.750	102.912	102.815	102.718	6.750	102.912	102.815	102.718	6.375	102.154	102.121	102.089	
6.875	102.645	102.798	102.701	6.875	102.645	102.798	102.701	6.500	102.491	102.458	102.426	
7.000	103.062	102.965	102.868	7.000	103.062	102.965	102.868	6.625	102.794	102.761	102.729	
7.125	103.256	103.160	103.063	7.125	103.256	103.160	103.063	6.750	102.912	102.815	102.718	
7.250	103.419	103.310	103.246	7.250	103.419	103.310	103.246	6.875	102.645	102.798	102.701	
7.375	102.700	102.747	102.669	7.375	102.700	102.747	102.669	7.000	103.062	102.965	102.868	
7.500	103.087	103.075	102.997	7.500	103.087	103.075	102.997	7.125	103.256	103.160	103.063	
7.625	103.486	103.362	103.284	7.625	103.486	103.362	103.284	7.250	103.419	103.310	103.246	
7.750	103.513	103.381	103.252	7.750	103.513	103.381	103.252	7.375	102.700	102.747	102.669	
7.875				7.875				7.500	103.087	103.075	102.997	
8.000				8.000				7.625	103.486	103.362	103.284	
8.125				8.125				7.750	103.513	103.381	103.252	
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	97.215	97.301	97.268	
3.250				3.250				5.375	97.830	97.916	97.883	
3.375				3.375				5.500	98.517	98.602	98.570	
3.500	92.238	92.443	92.385	3.500	92.238	92.443	92.385	5.625	98.977	98.994	99.010	
3.625	92.748	92.953	92.895	3.625	92.748	92.953	92.895	5.750	99.535	99.598	99.546	
3.750	94.234	94.417	94.375	3.750	94.234	94.417	94.375	5.875	100.376	100.439	100.387	
3.875	94.740	94.923	94.882	3.875	94.740	94.923	94.882	6.000	100.866	100.930	100.878	
4.000	95.238	95.421	95.380	4.000	95.238	95.421	95.380	6.125	101.383	101.447	101.395	
4.125	95.725	95.908	95.867	4.125	95.725	95.908	95.867	6.250	101.377	101.338	101.274	
4.250	96.401	96.584	96.541	4.250	96.401	96.584	96.541	6.375	101.286	101.328	101.257	
4.375	96.882	97.043	97.002	4.375	96.882	97.043	97.002	6.500	101.964	101.755	101.684	
4.500	97.345	97.506	97.465	4.500	97.345	97.506	97.465	6.625	102.307	102.349	102.028	
4.625	97.788	97.949	97.908	4.625	97.788	97.949	97.908	6.750	101.978	101.914	101.817	
4.750	98.277	98.416	98.344	4.750	98.277	98.416	98.344	6.875	101.921	101.941	101.850	
4.875	98.463	98.601	98.530	4.875	98.463	98.601	98.530	7.000	102.278	102.298	102.207	
5.000	98.872	99.011	98.939	5.000	98.872	99.011	98.939	7.125	102.630	102.649	102.559	
5.125	99.253	99.391	99.320	5.125	99.253	99.391	99.320	7.250	101.894	101.891	101.813	
5.250	99.578	99.694	99.655	5.250	99.578	99.694	99.655	7.375	102.302	102.299	102.221	
5.375	99.704	99.820	99.780	5.375	99.704	99.820	99.780	7.500	102.630	102.627	102.549	
5.500	100.053	100.169	100.130	5.500	100.053	100.169	100.130	7.625	102.917	102.914	102.836	
5.625	100.377	100.493	100.454	5.625	100.377	100.493	100.454	7.750				
5.750	100.452	100.379	100.335	5.750	100.452	100.379	100.335	7.875				
5.875	100.536	100.630	100.544	5.875	100.536	100.630	100.544	8.000				
6.000				6.000				8.125				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.500	101.964	101.755	101.684	6.125	101.383	101.447	101.395	4.500	94.645	94.805	94.764	
6.625	102.307	102.349	102.028	6.250	101.377	101.338	101.274	4.625	95.029	95.190	95.149	
6.750	101.978	101.914	101.817	6.375	101.286	101.328	101.257	4.750	94.042	94.181	94.110	
6.875	101.921	101.941	101.850	6.500	101.964	101.755	101.684	4.875	94.418	94.557	94.485	
7.000	102.278	102.298	102.207	6.625	102.307	102.349	102.028	5.000	94.755	94.894	94.823	
7.125	102.630	102.649	102.559	6.750	101.978	101.914	101.817	5.125	95.053	95.191	95.120	
7.250	101.894	101.891	101.813	6.875	101.921	101.941	101.850	5.250	96.003	96.019	96.035	
7.375	102.302	102.299	102.221	7.000	102.278	102.298	102.207	5.375	96.054	96.070	96.087	
7.500	102.630	102.627	102.549	7.125	102.630	102.649	102.559	5.500	96.414	96.430	96.446	
7.625	102.917	102.914	102.836	7.250	101.894	101.891	101.813	5.625	96.786	96.802	96.818	
7.750				7.375	102.302	102.299	102.221	5.750	97.639	97.623	97.606	
7.875				7.500	102.630	102.627	102.549	5.875	97.898	97.882	97.866	
8.000				7.625	102.917	102.914	102.836	6.000	98.202	98.186	98.170	
8.125				7.750				6.125	98.451	98.435	98.419	
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	102.154	102.121	102.089	6.375	102.154	102.121	102.089	6.000	101.568	101.388	101.336	
6.500	102.491	102.458	102.426	6.500	102.491	102.458	102.426	6.125	102.033	101.905	101.853	
6.625	102.794	102.761	102.729	6.625	102.794	102.761	102.729	6.250	102.307	102.197	102.145	
6.750	102.912	102.815	102.718	6.750	102.912	102.815	102.718	6.375	102.154	102.121	102.089	
6.875	102.645	102.798	102.701	6.875	102.645	102.798	102.701	6.500	102.491	102.458	102.426	
7.000	103.062	102.965	102.868	7.000	103.062	102.965	102.868	6.625	102.794	102.761	102.729	
7.125	103.256	103.160	103.063	7.125	103.256	103.160	103.063	6.750	102.912	102.815	102.718	
7.250	103.419	103.310	103.246	7.250	103.419	103.310	103.246	6.875	102.645	102.798	102.701	
7.375	102.700	102.747	102.669	7.375	102.700	102.747	102.669	7.000	103.062	102.965	102.868	
7.500	103.087	103.075	102.997	7.500	103.087	103.075	102.997	7.125	103.256	103.160	103.063	
7.625	103.486	103.362	103.284	7.625	103.486	103.362	103.284	7.250	103.419	103.310	103.246	
7.750	103.513	103.381	103.252	7.750	103.513	103.381	103.252	7.375	102.700	102.747	102.669	
7.875				7.875				7.500	103.087	103.075	102.997	
8.000				8.000				7.625	103.486	103.362	103.284	
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	97.345	97.506	97.465	4.500	97.345	97.506	97.465	6.625	102.307	102.349	102.028	
4.625	97.788	97.949	97.908	4.625	97.788	97.949	97.908	6.750	101.978	101.914	101.817	
4.750	98.277	98.416	98.344	4.750	98.277	98.416	98.344	6.875	101.921	101.941	101.850	
4.875	98.463	98.601	98.530	4.875	98.463	98.601	98.530	7.000	102.278	102.298	102.207	
5.000												





Monday, January 8, 2024  
 Effective Time:  
 10:25:47 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

Government DPA											
BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	98.510	98.324	98.024	6.750	95.910	95.724	95.424	6.750			
6.875	98.944	98.758	98.458	6.875	96.344	96.158	95.858	6.875			
7.000	99.358	99.172	98.872	7.000	96.758	96.572	96.272	7.000			
7.125	99.731	99.545	99.245	7.125	97.131	96.945	96.645	7.125			
7.250	100.095	99.909	99.609	7.250	97.495	97.309	97.009	7.250			
7.375	100.359	100.109	99.809	7.375	97.759	97.509	97.209	7.375			
7.500	100.743	100.493	100.193	7.500	98.143	97.893	97.593	7.500			
7.625	101.086	100.836	100.536	7.625	98.486	98.236	97.936	7.625			
7.750	101.410	101.160	100.860	7.750	98.810	98.560	98.260	7.750			
7.875	101.129	100.814	100.514	7.875	98.529	98.214	97.914	7.875			
8.000	101.483	101.168	100.868	8.000	98.883	98.568	98.268	8.000			
8.125	101.796	101.481	101.181	8.125	99.196	98.881	98.581	8.125			
8.250	102.080	101.765	101.465	8.250	99.480	99.165	98.865	8.250			
8.375				8.375				8.375			
BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_Forgivable <sup>2</sup>							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	96.510	96.324	96.024	6.750	93.910	93.724	93.424	6.750			
6.875	96.944	96.758	96.458	6.875	94.344	94.158	93.858	6.875			
7.000	97.358	97.172	96.872	7.000	94.758	94.572	94.272	7.000			
7.125	97.731	97.545	97.245	7.125	95.131	94.945	94.645	7.125			
7.250	98.095	97.909	97.609	7.250	95.495	95.309	95.009	7.250			
7.375	98.359	98.109	97.809	7.375	95.759	95.509	95.209	7.375			
7.500	98.743	98.493	98.193	7.500	96.143	95.893	95.593	7.500			
7.625	99.086	98.836	98.536	7.625	96.486	96.236	95.936	7.625			
7.750	99.410	99.160	98.860	7.750	96.810	96.560	96.260	7.750			
7.875	99.129	98.814	98.514	7.875	96.529	96.214	95.914	7.875			
8.000	99.483	99.168	98.868	8.000	96.883	96.568	96.268	8.000			
8.125	99.796	99.481	99.181	8.125	97.196	96.881	96.581	8.125			
8.250	100.080	99.765	99.465	8.250	97.480	97.165	96.865	8.250			
8.375				8.375				8.375			

Government DPA Adjustments		Other Adjustments	
FICO		DTI >50	-0.250
FICO =>680	0.000	Manufactured Home	-0.250
660 - 679	-0.250	2-Units	-0.250
640 - 659	-0.500	Temporary 2-1 BuyDown	-0.250
620 - 639	-1.000		
600 - 619	-1.500		

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.  
<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.