

Effective: 1/9/24 8:01 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



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:
8:01:42 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	97.654	97.706	97.732	5.625	97.654	97.706	97.732	5.000	95.387	95.398	95.438	
5.750	98.433	98.428	98.423	5.750	98.433	98.428	98.420	5.125	95.950	95.960	96.000	
5.875	98.970	98.964	98.956	5.875	98.970	98.964	98.956	5.250	96.830	96.970	97.019	
6.000	99.482	99.476	99.468	6.000	99.482	99.476	99.468	5.375	97.540	97.510	97.565	
6.125	99.963	99.958	99.950	6.125	99.963	99.958	99.950	5.500	98.113	98.084	98.087	
6.250	100.161	100.151	100.135	6.250	100.161	100.151	100.135	5.625	98.577	98.548	98.551	
6.375	100.637	100.626	100.610	6.375	100.637	100.626	100.610	5.750	99.064	99.074	99.108	
6.500	101.053	101.043	101.026	6.500	101.053	101.043	101.026	5.875	99.607	99.597	99.613	
6.625	101.340	101.329	101.313	6.625	101.340	101.329	101.313	6.000	100.075	100.064	100.087	
6.750	101.329	101.305	101.273	6.750	101.329	101.305	101.273	6.125	100.453	100.512	100.555	
6.875	101.733	101.709	101.676	6.875	101.733	101.709	101.676	6.250	100.502	100.464	100.448	
7.000	102.106	102.082	102.050	7.000	102.106	102.082	102.050	6.375	101.000	100.962	100.946	
7.125	102.353	102.328	102.296	7.125	102.353	102.328	102.296	6.500	101.421	101.383	101.367	
7.250	102.109	102.085	102.053	7.250	102.109	102.085	102.053	6.625	101.720	101.682	101.666	
7.375	102.459	102.468	102.413	7.375	102.459	102.468	102.413	6.750	101.329	101.305	101.273	
7.500	102.850	102.826	102.793	7.500	102.850	102.826	102.793	6.875	101.733	101.709	101.676	
7.625	103.101	103.077	103.044	7.625	103.101	103.077	103.044	7.000	102.106	102.082	102.050	
7.750	102.618	102.564	102.499	7.750	102.618	102.564	102.499	7.125	102.353	102.328	102.296	
7.875	102.875	102.775	102.704	7.875	102.875	102.775	102.704	7.250	102.109	102.085	102.053	
8.000	103.264	103.163	103.066	8.000	103.264	103.163	103.066	7.375	102.459	102.434	102.402	
8.125	103.519	103.418	103.321	8.125	103.519	103.418	103.321	7.500	102.850	102.826	102.793	
8.250				8.250				7.625	103.101	103.077	103.044	
8.375				8.375				7.750	102.368	102.314	102.499	
8.500				8.500				7.875	102.148	102.100	102.079	
8.625				8.625				8.000	102.400	102.350	102.332	

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	97.114	96.992	97.029	4.625	97.045	97.126	97.159					
4.750	97.477	97.600	97.644	4.750	97.373	97.480	97.519					
4.875	97.959	97.964	98.012	4.875	98.019	98.122	98.133					
5.000	98.336	98.433	98.481	5.000	98.514	98.611	98.622					
5.125	98.567	98.679	98.698	5.125	98.721	98.815	98.831					
5.250	99.023	99.019	99.016	5.250	99.293	99.133	99.154					
5.375	99.313	99.318	99.348	5.375	99.600	99.437	99.462					
5.500	100.002	99.992	100.006	5.500	100.002	100.031	100.056					
5.625	99.911	99.891	99.889	5.625	100.116	100.193	100.238					
5.750	100.363	100.336	100.336	5.750	100.399	100.473	100.523					
5.875	100.795	100.769	100.769	5.875	100.795	100.769	100.799					
6.000	101.070	101.044	101.044	6.000	101.070	101.088	101.137					
6.125	100.814	100.749	100.690	6.125	100.814	100.749	100.821					
6.250	101.026	100.961	101.152	6.250	101.276	101.211	101.152					
6.375	101.442	101.377	101.319	6.375	101.442	101.627	101.569					
6.500	101.678	101.613	101.804	6.500	101.678	101.863	101.804					
6.625	101.511	101.406	101.304	6.625	101.511	101.406	101.438					
6.750	101.714	101.610	101.757	6.750	101.714	101.860	101.757					
6.875	102.121	102.016	101.914	6.875	102.121	102.016	102.164					
7.000	102.329	102.225	102.373	7.000	102.329	102.475	102.373					

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	99.038	98.989	98.925	6.000	98.535	98.497	98.481	5.125	97.076	97.065	97.080	
6.125	99.793	99.744	99.679	6.125	99.119	99.081	99.065	5.250	97.569	97.558	97.573	
6.250	99.974	99.944	99.898	6.250	99.651	99.613	99.597	5.375	98.019	98.008	98.023	
6.375	100.494	100.464	100.417	6.375	100.401	100.363	100.347	5.500	98.330	98.319	98.334	
6.500	100.939	100.901	100.884	6.500	100.843	100.805	100.789	5.625	98.765	98.738	98.728	
6.625	101.168	101.130	101.114	6.625	101.139	101.101	101.085	5.750	98.814	98.740	98.712	
6.750	101.281	101.261	101.206	6.750	100.758	100.718	100.701	5.875	99.189	99.139	99.139	
6.875	101.539	101.515	101.482	6.875	101.223	101.183	101.167	6.000	99.544	99.478	99.420	
7.000	101.991	101.950	101.934	7.000	101.629	101.588	101.572	6.125	100.005	99.940	99.881	
7.125	102.176	102.135	102.119	7.125	101.870	101.829	101.813	6.250	100.464	100.399	100.340	
7.250	102.242	102.230	102.179	7.250	101.437	101.424	101.373	6.375	100.873	100.808	100.749	
7.375	102.521	102.509	102.459	7.375	101.769	101.717	101.685	6.500	101.079	101.014	100.955	
7.500	102.821	102.809	102.756	7.500	102.148	102.097	102.064	6.625	100.577	100.473	100.370	
7.625	102.974	102.962	102.911	7.625	102.353	102.301	102.269	6.750	101.027	100.923	100.820	
7.750	102.789	102.779	102.727	7.750	101.477	101.467	101.415	6.875	101.422	101.318	101.215	
7.875	103.108	103.098	103.045	7.875	100.739	100.693	100.584	7.000	98.328	98.362	98.424	

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	-1.000	-0.875	-0.750	-0.500	
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									



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

Tuesday, January 9, 2024

Effective Time:
8:01:42 AM

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	97.151	97.052	96.964	5.250				5.250				
5.375	97.524	97.424	97.336	5.375				5.375				
5.500	97.886	97.786	97.699	5.500				5.500				
5.625	98.243	98.143	98.055	5.625	97.835	97.735	97.647	5.625	96.196	96.133	96.070	
5.750	98.585	98.486	98.398	5.750	98.239	98.139	98.051	5.750	97.526	97.427	97.339	
5.875	98.913	98.813	98.726	5.875	98.559	98.459	98.371	5.875	97.940	97.840	97.752	
6.000	99.206	99.106	99.018	6.000	98.877	98.777	98.690	6.000	98.344	98.245	98.157	
6.125	99.459	99.360	99.272	6.125	99.193	99.094	99.006	6.125	98.739	98.639	98.551	
6.250	99.676	99.577	99.489	6.250	99.492	99.392	99.304	6.250	99.100	99.001	98.913	
6.375	99.857	99.757	99.670	6.375	99.774	99.674	99.586	6.375	99.429	99.330	99.242	
6.500	100.039	99.939	99.851	6.500	100.049	99.950	99.862	6.500	99.767	99.667	99.579	
6.625	100.212	100.112	100.024	6.625	100.309	100.209	100.121	6.625	100.104	100.004	99.916	
6.750	99.900	99.837	99.774	6.750	100.801	100.702	100.614	6.750	100.395	100.295	100.208	
6.875	100.105	100.042	99.979	6.875	100.169	100.106	100.043	6.875	100.637	100.537	100.699	
7.000	100.458	100.395	100.332	7.000	100.582	100.519	100.456	7.000	100.557	100.494	100.431	
7.125				7.125	100.825	100.762	100.699	7.125	100.829	100.766	100.704	

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	96.763	96.700	96.637	5.250				5.250				
5.375	97.127	97.064	97.001	5.375				5.375				
5.500	97.444	97.381	97.318	5.500				5.500				
5.625	97.813	97.750	97.687	5.625	97.408	97.345	97.282	5.625	96.522	96.459	96.396	
5.750	98.155	98.092	98.029	5.750	97.836	97.773	97.710	5.750	97.002	96.939	96.876	
5.875	98.353	98.290	98.227	5.875	98.243	98.180	98.117	5.875	97.298	97.235	97.172	
6.000	98.699	98.636	98.573	6.000	98.314	98.251	98.188	6.000	97.776	97.713	97.650	
6.125	98.901	98.838	98.775	6.125	98.718	98.655	98.592	6.125	98.047	97.984	97.921	
6.250	99.247	99.184	99.121	6.250	99.123	99.060	98.997	6.250	98.503	98.440	98.377	
6.375	99.449	99.386	99.323	6.375	99.533	99.470	99.407	6.375	98.959	98.896	98.833	
6.500	99.797	99.734	99.671	6.500	99.773	99.710	99.647	6.500	99.415	99.352	99.289	
6.625	100.002	99.939	99.876	6.625	100.014	99.951	99.888	6.625	99.687	99.624	99.561	
6.750	100.226	100.163	100.100	6.750	100.424	100.361	100.298	6.750	100.149	100.086	100.023	
6.875	100.432	100.369	100.306	6.875	100.496	100.433	100.370	6.875	100.421	100.358	100.295	
7.000	100.784	100.721	100.658	7.000	100.908	100.845	100.782	7.000	100.883	100.820	100.757	
7.125	100.988	100.925	100.862	7.125	101.152	101.089	101.026	7.125	101.156	101.093	101.030	

Conventional ARM Adjustments

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

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

Additional Purchase LLPA Adjusters									
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

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

Additional R/T Refinance LLPA Adjusters									
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

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

Additional Cash-Out Refinance LLPA Adjusters				
	≤30	30.01-60	60.01-70	70.01-75
Attached Condo	0.000	0.000	-0.125	-0.125
Investment Property	-1.125	-1.125	-1.625	-2.125
2nd Home	-1.125	-1.125	-1.625	-2.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375
High Balance	-2.000	-2.000	-2.250	-2.250
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	98.433	98.428	98.420	5.750	98.183	98.178	98.170	4.375				
5.875	98.970	98.964	98.956	5.875	98.720	98.714	98.706	4.500				
6.000	99.232	99.476	99.468	6.000	99.232	99.226	99.218	4.625				
6.125	99.713	99.708	99.700	6.125	99.713	99.708	99.700	4.750	96.720	96.524	96.511	
6.250	100.161	100.151	100.135	6.250	100.161	100.151	100.135	4.875	97.112	96.917	96.904	
6.375	100.637	100.626	100.610	6.375	100.637	100.626	100.610	5.000	98.086	98.083	98.075	
6.500	101.053	101.043	101.026	6.500	101.053	101.043	101.026	5.125	98.251	98.247	98.240	
6.625	101.406	101.368	101.352	6.625	101.406	101.368	101.352	5.250	98.773	98.769	98.762	
6.750	101.329	101.305	101.273	6.750	101.329	101.305	101.273	5.375	99.036	99.032	99.025	
6.875	101.733	101.709	101.676	6.875	101.733	101.709	101.676	5.500	99.390	99.380	99.368	
7.000	102.106	102.082	102.050	7.000	102.106	102.082	102.050	5.625	99.661	99.641	99.612	
7.125	102.378	102.337	102.321	7.125	102.378	102.337	102.321	5.750	99.970	99.951	99.921	
7.250	102.109	102.085	102.053	7.250	102.109	102.085	102.053	5.875	100.224	100.204	100.175	
7.375	102.485	102.434	102.402	7.375	102.485	102.434	102.402	6.000	100.339	100.319	100.290	

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	96.709	96.690	96.668									
4.875	96.859	96.826	96.804									
5.000	97.237	97.225	97.213									
5.125	97.689	97.677	97.665									
5.250	98.033	97.998	97.961									
5.375	98.382	98.347	98.303									
5.500	98.713	98.677	98.633									
5.625	99.014	98.978	98.934									
5.750	99.293	99.258	99.214									
5.875	99.547	99.511	99.468									
6.000	99.751	99.716	99.672									

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	98.433	98.428	98.420	5.750	98.183	98.178	98.170	4.250				
5.875	98.970	98.964	98.956	5.875	98.720	98.714	98.706	4.375				
6.000	99.232	99.476	99.468	6.000	99.232	99.226	99.218	4.500				
6.125	99.713	99.708	99.700	6.125	99.713	99.708	99.700	4.625				
6.250	100.161	100.151	100.135	6.250	99.911	99.901	99.885	4.750	96.720	96.524	96.511	
6.375	100.387	100.376	100.360	6.375	100.387	100.376	100.360	4.875	97.112	96.917	96.904	
6.500	100.803	100.793	100.776	6.500	100.803	100.793	100.776	5.000	98.086	98.083	98.075	
6.625	101.090	101.079	101.063	6.625	101.090	101.079	101.063	5.125	98.251	98.247	98.240	
6.750	101.079	101.055	101.023	6.750	101.079	101.055	101.023	5.250	98.773	98.769	98.762	
6.875	101.483	101.459	101.426	6.875	101.483	101.459	101.426	5.375	99.036	99.032	99.025	
7.000	101.856	101.832	101.800	7.000	101.856	101.832	101.800	5.500	99.390	99.380	99.368	
7.125	102.103	102.078	102.046	7.125	102.103	102.078	102.046	5.625	99.661	99.641	99.612	
7.250	102.109	102.085	102.053	7.250	101.859	101.835	101.803	5.750	99.970	99.951	99.921	
7.375	102.459	102.434	102.402	7.375	102.209	102.184	102.152	5.875	100.224	100.204	100.175	
7.500	102.600	102.576	102.543	7.500	102.600	102.576	102.543	6.000	100.339	100.319	100.290	

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	96.709	96.690	96.668									
4.875	96.859	96.826	96.804									
5.000	97.237	97.225	97.213									
5.125	97.689	97.677	97.665									
5.250	98.033	97.998	97.961									
5.375	98.382	98.347	98.303									
5.500	98.713	98.677	98.633									
5.625	99.014	98.978	98.934									
5.750	99.293	99.258	99.214									

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

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	97.589	97.638	97.668	2.625				2.625				
5.750	97.895	97.960	97.963	2.750				2.750				
5.875	98.377	98.438	98.447	2.875				2.875				
6.000	98.875	98.933	98.948	3.000				3.000				
6.125	99.409	99.466	99.481	3.125				3.125				
6.250	99.466	99.492	99.480	3.250				3.250				
6.375	99.923	99.945	99.940	3.375				3.375				
6.500	100.386	100.404	100.404	3.500				3.500				
6.625	100.877	100.896	100.895	3.625				3.625				
6.750	100.703	100.722	100.695	3.750				3.750				
6.875	101.119	101.134	101.113	3.875				3.875				
7.000	101.440	101.451	101.435	4.000				4.000				
7.125	101.929	101.940	101.924	4.125				4.125				
7.250	101.664	101.690	101.648	4.250				4.250				
7.375	101.995	102.018	101.981									

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:
8:01:42 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	97.399	97.525	97.511	5.000				5.000	97.399	97.525	97.511	
5.125	98.179	98.305	98.291	5.125				5.125	98.179	98.305	98.291	
5.250	99.081	99.206	99.193	5.250	99.081	99.206	99.193	5.250	99.081	99.206	99.193	
5.375	99.313	99.329	99.345	5.375	99.313	99.329	99.345	5.375	99.313	99.329	99.345	
5.500	100.097	100.113	100.129	5.500	100.097	100.113	100.129	5.500	100.097	100.113	100.129	
5.625	100.560	100.577	100.593	5.625	100.560	100.577	100.593	5.625	100.560	100.577	100.593	
5.750	101.082	100.872	100.812	5.750	101.082	100.872	100.812	5.750	101.082	100.872	100.812	
5.875	100.920	100.960	100.750	5.875	100.920	100.960	100.750	5.875	100.920	100.960	100.750	
6.000	101.347	101.387	101.177	6.000	101.347	101.387	101.177	6.000	101.347	101.387	101.177	
6.125	102.023	101.813	101.612	6.125	102.023	101.813	101.612	6.125	102.023	101.813	101.612	
6.250	102.296	102.086	101.979	6.250	102.296	102.086	101.979	6.250	102.296	102.086	101.979	
6.375	102.036	102.020	102.004	6.375	102.036	102.020	102.004	6.375	102.036	102.020	102.004	
6.500	102.372	102.356	102.340	6.500	102.372	102.356	102.340	6.500	102.372	102.356	102.340	
6.625	102.705	102.689	102.673	6.625	102.705	102.689	102.673	6.625	102.705	102.689	102.673	
6.750	102.875	102.786	102.697	6.750	102.875	102.786	102.697	6.750	102.875	102.786	102.697	
6.875	102.586	102.747	102.658	6.875	102.586	102.747	102.658	6.875	102.586	102.747	102.658	
7.000	103.006	102.917	102.828	7.000	103.006	102.917	102.828	7.000	103.006	102.917	102.828	
7.125	103.193	103.232	103.158	7.125	103.193	103.232	103.158	7.125	103.193	103.232	103.158	
7.250	103.305	103.177	103.104	7.250	103.305	103.177	103.104	7.250	103.305	103.177	103.104	
7.375	102.617	102.645	102.606	7.375	102.617	102.645	102.606	7.375	102.617	102.645	102.606	
7.500	103.038	103.066	103.027	7.500	103.038	103.066	103.027	7.500	103.038	103.066	103.027	
7.625	103.370	103.279	103.240	7.625	103.370	103.279	103.240	7.625	103.370	103.279	103.240	
7.750	103.393	103.239	103.102	7.750	103.393	103.239	103.102	7.750	103.393	103.239	103.102	
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	95.462	95.588	95.574	
2.875				2.875				5.125	96.232	96.358	96.344	
3.000				3.000				5.250	97.101	97.117	97.133	
3.125				3.125				5.375	97.708	97.724	97.740	
3.250				3.250				5.500	98.367	98.430	98.412	
3.375				3.375				5.625	98.965	98.982	98.998	
3.500	92.052	92.236	92.242	3.500	92.052	92.236	92.242	5.750	99.449	99.284	99.211	
3.625	92.601	92.785	92.792	3.625	92.601	92.785	92.792	5.875	100.097	100.183	100.163	
3.750	94.002	94.166	94.189	3.750	94.002	94.166	94.189	6.000	100.619	100.706	100.685	
3.875	94.550	94.714	94.737	3.875	94.550	94.714	94.737	6.125	101.099	101.186	101.165	
4.000	95.096	95.260	95.283	4.000	95.096	95.260	95.283	6.250	101.217	101.172	100.850	
4.125	95.638	95.803	95.825	4.125	95.638	95.803	95.825	6.375	101.157	101.224	101.153	
4.250	96.157	96.302	96.325	4.250	96.157	96.302	96.325	6.500	101.846	101.663	101.592	
4.375	96.947	97.092	97.115	4.375	96.947	97.092	97.115	6.625	102.214	102.031	101.960	
4.500	97.481	97.626	97.649	4.500	97.481	97.626	97.649	6.750	101.813	101.744	101.647	
4.625	98.006	97.901	98.174	4.625	98.006	97.901	98.174	6.875	101.800	101.598	101.523	
4.750	98.036	98.162	98.170	4.750	98.036	98.162	98.170	7.000	102.280	102.078	102.003	
4.875	98.556	98.681	98.690	4.875	98.556	98.681	98.690	7.125	102.726	102.523	102.449	
5.000	99.061	98.936	98.945	5.000	99.061	98.936	98.945	7.250	101.680	101.709	101.670	
5.125	99.296	99.422	99.430	5.125	99.296	99.422	99.430	7.375	102.181	102.209	102.170	
5.250	99.363	99.469	99.509	5.250	99.363	99.469	99.509	7.500	102.602	102.630	102.591	
5.375	99.590	99.695	99.736	5.375	99.590	99.695	99.736	7.625	102.815	102.843	102.804	
5.500	100.044	100.150	100.190	5.500	100.044	100.150	100.190	7.750				
5.625	100.472	100.578	100.618	5.625	100.472	100.578	100.618	7.875				
5.750	100.420	100.394	100.394	5.750	100.420	100.394	100.394	8.000				
5.875	100.454	100.446	100.542	5.875	100.454	100.446	100.542	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	97.101	97.117	97.133	5.000	95.462	95.588	95.574	4.500	94.574	94.769	94.793	
5.375	97.708	97.724	97.740	5.125	96.232	96.358	96.344	4.625	95.074	95.269	95.293	
5.500	98.367	98.430	98.412	5.250	97.101	97.117	97.133	4.750	94.039	94.055	94.071	
5.625	98.965	98.982	98.998	5.375	97.708	97.724	97.740	4.875	94.296	94.471	94.479	
5.750	99.449	99.284	99.211	5.500	98.367	98.430	98.412	5.000	94.750	94.925	94.934	
5.875	100.097	100.183	100.163	5.625	98.965	98.982	98.998	5.125	95.163	95.339	95.347	
6.000	100.619	100.706	100.685	5.750	99.449	99.284	99.211	5.250	96.011	96.011	96.011	
6.125	101.099	101.186	101.165	5.875	100.097	100.183	100.163	5.375	96.061	96.061	96.061	
6.250	101.217	101.172	100.850	6.000	100.619	100.706	100.685	5.500	96.418	96.418	96.418	
6.375	101.157	101.224	101.153	6.125	101.099	101.186	101.165	5.625	96.783	96.783	96.783	
6.500	101.846	101.663	101.592	6.250	101.217	101.172	100.850	5.750	97.632	97.624	97.616	
6.625	102.214	102.031	101.960	6.375	101.157	101.224	101.153	5.875	97.891	97.883	97.875	
6.750	101.813	101.744	101.647	6.500	101.846	101.663	101.592	6.000	98.192	98.184	98.176	
6.875	101.800	101.598	101.523	6.625	102.214	102.031	101.960	6.125	98.440	98.432	98.424	
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	99.081	99.206	99.193	5.250	99.081	99.206	99.193	5.250	99.081	99.206	99.193	
5.375	99.313	99.329	99.345	5.375	99.313	99.329	99.345	5.375	99.313	99.329	99.345	
5.500	100.097	100.113	100.129	5.500	100.097	100.113	100.129	5.500	100.097	100.113	100.129	
5.625	100.560	100.577	100.593	5.625	100.560	100.577	100.593	5.625	100.560	100.577	100.593	
5.750	101.082	100.872	100.812	5.750	101.082	100.872	100.812	5.750	101.082	100.872	100.812	
5.875	100.920	100.960	100.750	5.875	100.920	100.960	100.750	5.875	100.920	100.960	100.750	
6.000	101.347	101.387	101.177	6.000	101.347	101.387	101.177	6.000	101.347	101.387	101.177	
6.125	102.023	101.813	101.612	6.125	102.023	101.813	101.612	6.125	102.023	101.813	101.612	
6.250	102.296	102.086	101.979	6.250	102.296	102.086	101.979	6.250	102.296	102.086	101.979	
6.375	102.036	102.020	102.004	6.375	102.036	102.020	102.004	6.375	102.036	102.020	102.004	
6.500	102.372	102.356	102.340	6.500	102.372	102.356	102.340	6.500	102.372	102.356	102.340	
6.625	102.705	102.689	102.673	6.625	102.705	102.689	102.673	6.625	102.705	102.689	102.673	
6.750	102.875	102.786	102.697	6.750	102.875	102.786	102.697	6.750	102.875	102.786	102.697	
6.875	102.586	102.747	102.658	6.875	102.586	102.747	102.658	6.875	102.586	102.747	102.658	
7.000	103.006	102.917	102.828	7.000	103.006	102.917	102.828	7.000	103.006	102.917	102.828	
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	97.481	97.626	97.649	4.250	96.157	96.302	96.325	5.250	97.101	97.117	97.133	
4.625	98.006	97.901	98.174	4.375	96.947	97.092	97.115	5.375	97.708	97.724	97.740	
4.750	98.036	98.162	98.170	4.500	97.481	97.626	97.649	5.500	98.367	98.430	98.412	
4.875	98.556	98.681	98.690	4.625	98.006	97.901	98.174	5.625	98.965	98.982	98.998	
5.000	99.											

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	99.313	99.329	99.345	5.375	99.313	99.329	99.345	5.000				
5.500	99.847	100.113	100.129	5.500	99.847	100.113	100.129	5.125				
5.625	100.310	100.327	100.343	5.625	100.310	100.327	100.343	5.250	98.931	99.077	99.063	
5.750	101.082	100.872	100.697	5.750	101.082	100.872	100.697	5.375	99.313	99.329	99.345	
5.875	100.920	100.960	100.750	5.875	100.920	100.960	100.750	5.500	99.847	100.113	100.129	
6.000	101.347	101.387	101.177	6.000	101.347	101.387	101.177	5.625	100.310	100.327	100.343	
6.125	101.773	101.813	101.603	6.125	101.773	101.813	101.603	5.750	101.082	100.872	100.697	
6.250	102.296	102.086	101.875	6.250	102.296	102.086	101.875	5.875	100.920	100.960	100.750	
6.375	101.786	101.770	101.754	6.375	101.786	101.770	101.754	6.000	101.347	101.387	101.177	
6.500	102.372	102.356	102.090	6.500	102.372	102.356	102.090	6.125	101.773	101.813	101.603	
6.625	102.705	102.689	102.673	6.625	102.705	102.689	102.673	6.250	102.296	102.086	101.875	
6.750	102.875	102.786	102.697	6.750	102.875	102.786	102.697	6.375	101.786	101.770	101.754	
6.875	102.586	102.497	102.408	6.875	102.586	102.497	102.408	6.500	102.372	102.356	102.090	
7.000	103.006	102.917	102.828	7.000	103.006	102.917	102.828	6.625	102.705	102.689	102.673	
7.125	103.193	103.104	103.015	7.125	103.193	103.104	103.015	6.750	102.875	102.786	102.697	
7.250	103.305	103.177	103.104	7.250	103.305	103.177	103.104	6.875	102.586	102.497	102.408	
7.375	102.563	102.481	102.442	7.375	102.563	102.481	102.442	7.000	103.006	102.917	102.828	
7.500	102.979	102.825	102.766	7.500	102.979	102.825	102.766	7.125	103.193	103.104	103.015	
7.625	103.370	103.215	103.078	7.625	103.370	103.215	103.078	7.250	103.305	103.177	103.104	
7.750	103.393	103.239	103.102	7.750	103.393	103.239	103.102	7.375	102.563	102.481	102.442	
7.875				7.875				7.500	102.979	102.825	102.766	
8.000				8.000				7.625	103.370	103.215	103.078	
8.125				8.125				7.750	103.393	103.239	103.102	
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	97.101	97.117	97.133	
3.250				3.250				5.375	97.708	97.724	97.740	
3.375				3.375				5.500	98.367	98.383	98.399	
3.500	92.052	92.236	92.242	3.500	92.052	92.236	92.242	5.625	98.965	98.982	98.998	
3.625	92.561	92.745	92.751	3.625	92.561	92.745	92.751	5.750	99.449	99.288	99.267	
3.750	94.061	94.225	94.247	3.750	94.061	94.225	94.247	5.875	100.086	100.143	100.122	
3.875	94.566	94.730	94.753	3.875	94.566	94.730	94.753	6.000	100.568	100.625	100.604	
4.000	95.062	95.226	95.249	4.000	95.062	95.226	95.249	6.125	101.073	101.129	101.109	
4.125	95.547	95.711	95.733	4.125	95.547	95.711	95.733	6.250	101.217	101.172	100.850	
4.250	96.192	96.357	96.360	4.250	96.192	96.357	96.360	6.375	101.259	101.286	100.975	
4.375	96.920	97.065	97.088	4.375	96.920	97.065	97.088	6.500	101.673	101.710	101.629	
4.500	97.380	97.525	97.548	4.500	97.380	97.525	97.548	6.625	102.019	102.057	101.986	
4.625	97.818	97.963	97.986	4.625	97.818	97.963	97.986	6.750	101.813	101.744	101.647	
4.750	98.031	98.157	98.165	4.750	98.031	98.157	98.165	6.875	101.654	101.671	101.597	
4.875	98.463	98.588	98.596	4.875	98.463	98.588	98.596	7.000	102.005	102.023	101.948	
5.000	98.867	98.993	99.001	5.000	98.867	98.993	99.001	7.125	102.350	102.368	102.294	
5.125	99.242	99.368	99.376	5.125	99.242	99.368	99.376	7.250	101.631	101.630	101.591	
5.250	99.312	99.418	99.458	5.250	99.312	99.418	99.458	7.375	102.035	102.033	101.994	
5.375	99.683	99.539	99.579	5.375	99.683	99.539	99.579	7.500	102.358	102.357	102.318	
5.500	100.030	99.886	99.926	5.500	100.030	99.886	99.926	7.625	102.642	102.641	102.602	
5.625	100.352	100.208	100.248	5.625	100.352	100.208	100.248	7.750				
5.750	100.420	100.394	100.394	5.750	100.420	100.394	100.394	7.875				
5.875	100.454	100.446	100.438	5.875	100.454	100.446	100.438	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	101.673	101.710	101.629	6.125	101.073	101.129	101.109	4.500	94.422	94.567	94.590	
6.625	102.019	102.057	101.986	6.250	101.217	101.172	100.850	4.625	94.799	94.944	94.967	
6.750	101.813	101.744	101.647	6.375	101.259	101.296	100.975	4.750	94.039	94.055	94.071	
6.875	101.654	101.671	101.597	6.500	101.673	101.710	101.639	4.875	94.282	94.298	94.315	
7.000	102.005	102.023	101.948	6.625	102.019	102.057	101.986	5.000	94.683	94.700	94.716	
7.125	102.350	102.368	102.294	6.750	101.813	101.744	101.647	5.125	94.937	94.953	94.969	
7.250	101.631	101.630	101.591	6.875	101.654	101.671	101.597	5.250	96.011	96.011	96.011	
7.375	102.035	102.033	101.994	7.000	102.005	102.023	101.948	5.375	96.061	96.061	96.061	
7.500	102.358	102.357	102.318	7.125	102.350	102.368	102.294	5.500	96.418	96.418	96.418	
7.625	102.642	102.641	102.602	7.250	101.631	101.630	101.591	5.625	96.783	96.783	96.783	
7.750				7.375	102.035	102.033	101.994	5.750	97.632	97.624	97.616	
7.875				7.500	102.358	102.357	102.318	5.875	97.891	97.883	97.875	
8.000				7.625	102.642	102.641	102.602	6.000	98.192	98.184	98.176	
8.125				7.750				6.125	98.440	98.432	98.424	
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	101.786	101.770	101.754	6.375	101.786	101.770	101.754	6.000	101.347	101.387	101.177	
6.500	102.372	102.356	102.090	6.500	102.372	102.356	102.090	6.125	101.773	101.813	101.603	
6.625	102.705	102.689	102.673	6.625	102.705	102.689	102.673	6.250	102.296	102.086	101.875	
6.750	102.875	102.786	102.697	6.750	102.875	102.786	102.697	6.375	101.786	101.770	101.754	
6.875	102.586	102.497	102.408	6.875	102.586	102.497	102.408	6.500	102.372	102.356	102.090	
7.000	103.006	102.917	102.828	7.000	103.006	102.917	102.828	6.625	102.705	102.689	102.673	
7.125	103.193	103.104	103.015	7.125	103.193	103.104	103.015	6.750	102.875	102.786	102.697	
7.250	103.305	103.177	103.104	7.250	103.305	103.177	103.104	6.875	102.586	102.497	102.408	
7.375	102.563	102.481	102.442	7.375	102.563	102.481	102.442	7.000	103.006	102.917	102.828	
7.500	102.979	102.825	102.766	7.500	102.979	102.825	102.766	7.125	103.193	103.104	103.015	
7.625	103.370	103.215	103.078	7.625	103.370	103.215	103.078	7.250	103.305	103.177	103.104	
7.750	103.393	103.239	103.102	7.750	103.393	103.239	103.102	7.375	102.563	102.481	102.442	
7.875				7.875				7.500	102.979	102.825	102.766	
8.000				8.000				7.625	103.370	103.215	103.078	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed MB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	97.380	97.525	97.548	4.500	97.380	97.525	97.548	6.625	102.019	102.057	101.986	
4.625	97.818	97.963	97.986	4.625	97.818	97.963	97.986	6.750	101.813	101.744	101.647	
4.750	98.031	98.157	98.165	4.750	98.031	98.157	98.165	6.875	101.654	101.671	101.597	
4.875	98.463	98.588	98.596	4.875	98.463	98.588	98.596	7.000	102.005	102.023	101.948	
5.000	98.867	98.993	99.001	5.000	98.867	98.993	99.001	7.125	102.350	102.368	102.294	
5.125	99.242	99.368	99.376	5.125	99.242	99.368	99.376	7.250	101.631	101.630	101.591	
5.250	99.312	99.418	99.458	5.250	99.312	99.418	99.458	7.375	102.035	102.033		

Effective Time:
 8:01:42 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	98.153	97.935	97.635	6.750	95.553	95.335	95.035	6.750				
6.875	98.499	98.330	98.030	6.875	95.899	95.730	95.430	6.875				
7.000	98.913	98.744	98.444	7.000	96.313	96.144	95.844	7.000				
7.125	99.276	99.107	98.807	7.125	96.676	96.507	96.207	7.125				
7.250	99.776	99.543	99.243	7.250	97.176	96.943	96.643	7.250				
7.375	100.160	99.927	99.627	7.375	97.560	97.327	97.027	7.375				
7.500	100.534	100.301	100.001	7.500	97.934	97.701	97.401	7.500				
7.625	100.867	100.634	100.334	7.625	98.267	98.034	97.734	7.625				
7.750	101.191	100.958	100.658	7.750	98.591	98.358	98.058	7.750				
7.875	100.676	100.377	100.077	7.875	98.076	97.777	97.477	7.875				
8.000	101.020	100.721	100.421	8.000	98.420	98.121	97.821	8.000				
8.125	101.313	101.014	100.714	8.125	98.713	98.414	98.114	8.125				
8.250	101.597	101.298	100.998	8.250	98.997	98.698	98.398	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	96.153	95.935	95.635	6.750	93.553	93.335	93.035	6.750				
6.875	96.499	96.330	96.030	6.875	93.899	93.730	93.430	6.875				
7.000	96.913	96.744	96.444	7.000	94.313	94.144	93.844	7.000				
7.125	97.276	97.107	96.807	7.125	94.676	94.507	94.207	7.125				
7.250	97.776	97.543	97.243	7.250	95.176	94.943	94.643	7.250				
7.375	98.160	97.927	97.627	7.375	95.560	95.327	95.027	7.375				
7.500	98.534	98.301	98.001	7.500	95.934	95.701	95.401	7.500				
7.625	98.867	98.634	98.334	7.625	96.267	96.034	95.734	7.625				
7.750	99.191	98.958	98.658	7.750	96.591	96.358	96.058	7.750				
7.875	98.676	98.377	98.077	7.875	96.076	95.777	95.477	7.875				
8.000	99.020	98.721	98.421	8.000	96.420	96.121	95.821	8.000				
8.125	99.313	99.014	98.714	8.125	96.713	96.414	96.114	8.125				
8.250	99.597	99.298	98.998	8.250	96.997	96.698	96.398	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.