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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	
<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:  
7:57:54 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	98.165	98.202	98.232	5.625	98.165	98.202	98.232	5.000	95.657	95.551	95.532	
5.750	98.619	98.613	98.605	5.750	98.619	98.613	98.605	5.125	96.220	96.185	96.233	
5.875	99.161	99.155	99.147	5.875	99.161	99.155	99.147	5.250	97.178	97.219	97.272	
6.000	99.666	99.660	99.652	6.000	99.666	99.660	99.652	5.375	97.758	97.775	97.824	
6.125	100.129	100.123	100.115	6.125	100.129	100.123	100.115	5.500	98.334	98.351	98.399	
6.250	100.337	100.325	100.309	6.250	100.337	100.325	100.309	5.625	98.805	98.822	98.870	
6.375	100.776	100.764	100.748	6.375	100.776	100.764	100.748	5.750	99.380	99.339	99.377	
6.500	101.196	101.184	101.168	6.500	101.196	101.184	101.168	5.875	99.938	99.897	99.873	
6.625	101.493	101.481	101.465	6.625	101.493	101.481	101.465	6.000	100.409	100.368	100.361	
6.750	101.435	101.409	101.377	6.750	101.435	101.409	101.377	6.125	100.784	100.780	100.827	
6.875	101.873	101.847	101.815	6.875	101.873	101.847	101.815	6.250	100.747	100.695	100.663	
7.000	102.220	102.194	102.162	7.000	102.220	102.194	102.162	6.375	101.249	101.198	101.165	
7.125	102.471	102.445	102.413	7.125	102.471	102.445	102.413	6.500	101.673	101.621	101.589	
7.250	102.184	102.158	102.125	7.250	102.184	102.158	102.125	6.625	101.971	101.919	101.887	
7.375	102.539	102.518	102.518	7.375	102.539	102.518	102.518	6.750	101.435	101.409	101.377	
7.500	102.935	102.909	102.877	7.500	102.935	102.909	102.877	6.875	101.873	101.847	101.815	
7.625	103.185	103.159	103.127	7.625	103.185	103.159	103.127	7.000	102.220	102.194	102.162	
7.750	102.686	102.632	102.568	7.750	102.686	102.632	102.568	7.125	102.471	102.445	102.413	
7.875	103.013	102.905	102.858	7.875	103.013	102.905	102.858	7.250	102.184	102.158	102.125	
8.000	103.404	103.266	103.180	8.000	103.404	103.266	103.180	7.375	102.539	102.514	102.481	
8.125	103.655	103.518	103.413	8.125	103.655	103.518	103.413	7.500	102.935	102.909	102.877	
8.250				8.250				7.625	103.185	103.159	103.127	
8.375				8.375				7.750	102.686	102.632	102.568	
8.500				8.500				7.875	102.258	102.273	102.256	
8.625				8.625				8.000	102.510	102.522	102.509	

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	97.335	97.293	97.254	4.625	97.286	97.254	97.284					
4.750	97.698	97.829	97.869	4.750	97.593	97.708	97.743					
4.875	98.147	98.193	98.238	4.875	98.225	98.346	98.355					
5.000	98.531	98.659	98.704	5.000	98.717	98.834	98.844					
5.125	98.771	98.903	98.921	5.125	98.925	99.039	99.054					
5.250	99.088	99.215	99.240	5.250	99.497	99.358	99.378					
5.375	99.522	99.546	99.576	5.375	99.805	99.913	99.687					
5.500	100.147	100.136	100.150	5.500	100.151	100.259	100.283					
5.625	99.987	100.092	100.095	5.625	100.318	100.445	100.194					
5.750	100.467	100.435	100.420	5.750	100.602	100.725	100.730					
5.875	100.903	100.871	100.856	5.875	100.903	101.000	101.009					
6.000	101.177	101.145	101.130	6.000	101.219	101.339	101.348					
6.125	100.835	100.783	100.746	6.125	100.835	100.979	100.964					
6.250	101.049	101.247	101.210	6.250	101.299	101.247	101.219					
6.375	101.465	101.413	101.376	6.375	101.715	101.663	101.626					
6.500	101.702	101.900	101.863	6.500	101.952	101.900	101.863					
6.625	101.528	101.436	101.376	6.625	101.528	101.582	101.551					
6.750	101.731	101.889	101.809	6.750	101.981	101.889	101.809					
6.875	102.136	102.295	102.214	6.875	102.136	102.295	102.214					
7.000	102.354	102.512	102.431	7.000	102.604	102.512	102.431					

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	99.156	99.104	99.039	6.000	98.780	98.729	98.696	5.125	97.212	97.201	97.215	
6.125	99.928	99.877	99.812	6.125	99.363	99.311	99.279	5.250	97.710	97.699	97.714	
6.250	100.181	100.130	100.097	6.250	99.896	99.844	99.812	5.375	98.165	98.154	98.169	
6.375	100.707	100.655	100.623	6.375	100.650	100.598	100.566	5.500	98.474	98.463	98.478	
6.500	101.190	101.138	101.106	6.500	101.094	101.043	101.010	5.625	98.365	98.333	98.319	
6.625	101.419	101.367	101.335	6.625	101.140	101.088	101.056	5.750	98.843	98.810	98.796	
6.750	101.411	101.393	101.337	6.750	100.939	100.885	100.853	5.875	99.272	99.240	99.226	
6.875	101.721	101.667	101.635	6.875	101.406	101.353	101.320	6.000	99.564	99.512	99.483	
7.000	102.176	102.122	102.090	7.000	101.813	101.760	101.727	6.125	100.026	99.974	99.937	
7.125	102.361	102.308	102.275	7.125	102.056	102.002	101.970	6.250	100.487	100.435	100.398	
7.250	102.347	102.336	102.285	7.250	101.540	101.529	101.478	6.375	100.895	100.844	100.807	
7.375	102.626	102.615	102.564	7.375	101.904	101.819	101.746	6.500	101.103	101.051	101.014	
7.500	102.922	102.911	102.860	7.500	102.286	102.201	102.128	6.625	100.594	100.502	100.422	
7.625	103.077	103.066	103.014	7.625	102.118	102.107	102.056	6.750	101.044	100.952	100.872	
7.750	102.941	102.931	102.878	7.750	101.634	101.623	101.571	7.875	101.438	101.346	101.266	
7.875	103.254	103.244	103.191	7.875	100.831	100.846	100.741	7.000	98.500	98.719	98.553	

**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	
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	0.000	-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		

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	97.244	97.145	97.058	5.250				5.250				
5.375	97.615	97.516	97.428	5.375				5.375				
5.500	97.976	97.877	97.790	5.500				5.500				
5.625	98.333	98.234	98.147	5.625	97.955	97.857	97.769	5.625	96.343	96.280	96.218	
5.750	98.677	98.578	98.490	5.750	98.360	98.261	98.173	5.750	97.651	97.552	97.464	
5.875	99.005	98.906	98.818	5.875	98.681	98.582	98.494	5.875	98.073	97.974	97.886	
6.000	99.295	99.196	99.108	6.000	99.000	98.901	98.813	6.000	98.482	98.384	98.296	
6.125	99.542	99.444	99.356	6.125	99.318	99.219	99.131	6.125	98.878	98.780	98.692	
6.250	99.750	99.652	99.564	6.250	99.608	99.509	99.421	6.250	99.228	99.129	99.041	
6.375	99.944	99.845	99.757	6.375	99.895	99.796	99.708	6.375	99.554	99.455	99.367	
6.500	100.132	100.033	100.195	6.500	100.173	100.074	99.986	6.500	99.893	99.794	99.706	
6.625	100.557	100.458	100.370	6.625	100.434	100.335	100.247	6.625	100.240	100.141	100.053	
6.750	100.033	99.970	99.907	6.750	100.925	100.827	100.739	6.750	100.530	100.431	100.343	
6.875	100.239	100.176	100.113	6.875	100.314	100.251	100.188	6.875	100.766	100.667	100.579	
7.000	100.591	100.528	100.465	7.000	100.727	100.664	100.601	7.000	100.708	100.645	100.582	
7.125				7.125	100.971	100.908	100.845	7.125	100.980	100.917	100.855	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	96.896	96.833	96.770	5.250				5.250				
5.375	97.260	97.197	97.134	5.375				5.375				
5.500	97.578	97.515	97.452	5.500				5.500				
5.625	97.946	97.883	97.820	5.625	97.552	97.489	97.426	5.625	96.670	96.607	96.544	
5.750	98.288	98.225	98.162	5.750	97.981	97.918	97.855	5.750	97.150	97.087	97.024	
5.875	98.486	98.423	98.360	5.875	98.388	98.325	98.262	5.875	97.446	97.383	97.320	
6.000	98.832	98.769	98.706	6.000	98.458	98.395	98.332	6.000	97.925	97.862	97.799	
6.125	99.034	98.971	98.908	6.125	98.863	98.800	98.737	6.125	98.196	98.133	98.070	
6.250	99.381	99.318	99.255	6.250	99.268	99.205	99.142	6.250	98.652	98.589	98.526	
6.375	99.583	99.520	99.457	6.375	99.678	99.615	99.552	6.375	99.109	99.046	98.983	
6.500	99.931	99.868	99.805	6.500	99.919	99.856	99.793	6.500	99.566	99.503	99.440	
6.625	100.135	100.072	100.009	6.625	100.160	100.097	100.034	6.625	99.838	99.775	99.712	
6.750	100.360	100.297	100.234	6.750	100.570	100.507	100.444	6.750	100.299	100.236	100.173	
6.875	100.565	100.502	100.439	6.875	100.641	100.578	100.515	6.875	100.572	100.509	100.446	
7.000	100.918	100.855	100.792	7.000	101.054	100.991	100.928	7.000	101.034	100.971	100.908	
7.125	101.122	101.059	100.996	7.125	101.297	101.234	101.171	7.125	101.307	101.244	101.181	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

**Conventional ARM Adjustments**

<b>Cumulative LPA 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 LPA 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 LPA 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 LPA 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 LPA 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	98.619	98.613	98.605	5.750	98.619	98.363	98.355	4.375				
5.875	99.161	99.155	99.147	5.875	98.911	98.905	98.897	4.500				
6.000	99.666	99.660	99.652	6.000	99.416	99.410	99.402	4.625				
6.125	99.879	99.873	99.865	6.125	99.879	99.873	99.865	4.750	96.913	96.719	96.707	
6.250	100.337	100.325	100.309	6.250	100.337	100.325	100.309	4.875	97.307	97.114	97.102	
6.375	100.776	100.764	100.748	6.375	100.776	100.764	100.748	5.000	98.358	98.103	98.096	
6.500	101.270	101.219	101.187	6.500	101.270	101.219	101.187	5.125	98.522	98.517	98.510	
6.625	101.657	101.605	101.573	6.625	101.657	101.605	101.573	5.250	98.795	98.791	98.783	
6.750	101.435	101.409	101.377	6.750	101.435	101.409	101.377	5.375	99.310	99.305	99.298	
6.875	101.873	101.847	101.815	6.875	101.873	101.847	101.815	5.500	99.656	99.652	99.645	
7.000	102.226	102.194	102.162	7.000	102.226	102.194	102.162	5.625	99.667	99.652	99.634	
7.125	102.564	102.510	102.478	7.125	102.564	102.510	102.478	5.750	99.980	99.959	99.929	
7.250	102.184	102.158	102.125	7.250	102.184	102.158	102.125	5.875	100.234	100.213	100.184	
7.375	102.621	102.535	102.481	7.375	102.621	102.535	102.481	6.000	100.603	100.582	100.553	

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	96.745	96.725	96.703									
4.875	97.050	96.869	96.847									
5.000	97.429	97.237	97.225									
5.125	97.826	97.814	97.802									
5.250	98.123	98.111	98.099									
5.375	98.420	98.408	98.396									
5.500	98.714	98.678	98.634									
5.625	99.018	98.982	98.938									
5.750	99.301	99.265	99.221									
5.875	99.556	99.519	99.475									
6.000	100.015	99.979	99.935									

**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	98.619	98.613	98.605	5.750	98.619	98.363	98.355	4.250				
5.875	99.161	99.155	99.147	5.875	98.911	98.905	98.897	4.375				
6.000	99.666	99.660	99.652	6.000	99.416	99.410	99.402	4.500				
6.125	99.879	99.873	99.865	6.125	99.879	99.873	99.865	4.625				
6.250	100.337	100.075	100.309	6.250	100.087	100.075	100.059	4.750	96.913	96.719	96.707	
6.375	100.776	100.514	100.498	6.375	100.526	100.514	100.498	4.875	97.307	97.114	97.102	
6.500	100.946	100.934	100.918	6.500	100.946	100.934	100.918	5.000	98.358	98.103	98.096	
6.625	101.243	101.231	101.215	6.625	101.243	101.231	101.215	5.125	98.522	98.517	98.510	
6.750	101.185	101.159	101.127	6.750	101.185	101.159	101.127	5.250	98.795	98.791	98.783	
6.875	101.623	101.597	101.565	6.875	101.623	101.597	101.565	5.375	99.310	99.305	99.298	
7.000	101.970	101.944	101.912	7.000	101.970	101.944	101.912	5.500	99.656	99.652	99.645	
7.125	102.221	102.195	102.163	7.125	102.221	102.195	102.163	5.625	99.667	99.652	99.634	
7.250	102.184	102.158	102.125	7.250	101.934	101.908	101.875	5.750	99.980	99.959	99.929	
7.375	102.539	102.264	102.481	7.375	102.289	102.264	102.231	5.875	100.234	100.213	100.184	
7.500	102.685	102.659	102.627	7.500	102.685	102.659	102.627	6.000	100.603	100.582	100.553	

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	96.745	96.725	96.703									
4.875	97.050	96.869	96.847									
5.000	97.429	97.237	97.225									
5.125	97.826	97.814	97.802									
5.250	98.123	98.111	98.099									
5.375	98.420	98.408	98.396									
5.500	98.714	98.678	98.634									
5.625	99.018	98.982	98.938									
5.750	99.301	99.265	99.221									

**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

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	97.850	97.884	97.918	2.625				2.625				
5.750	98.216	98.218	98.226	2.750				2.750				
5.875	98.699	98.698	98.712	2.875				2.875				
6.000	99.200	99.195	99.214	3.000				3.000				
6.125	99.734	99.729	99.748	3.125				3.125				
6.250	99.676	99.702	99.694	3.250				3.250				
6.375	100.138	100.160	100.159	3.375				3.375				
6.500	100.607	100.626	100.629	3.500				3.500				
6.625	101.097	101.116	101.119	3.625				3.625				
6.750	100.913	100.900	100.877	3.750				3.750				
6.875	101.332	101.315	101.298	3.875				3.875				
7.000	101.656	101.636	101.624	4.000				4.000				
7.125	102.135	102.115	102.103	4.125				4.125				
7.250	101.754	101.796	101.758	4.250				4.250				
7.375	102.089	102.127	102.095									

  

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

YOUR BFF IN WHOLESALE  
Wednesday, January 10, 2024  
Effective Time:  
7:57:54 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	97.638	97.759	97.721	5.000				5.000	97.638	97.759	97.721	
5.125	98.417	98.538	98.500	5.125				5.125	98.417	98.538	98.500	
5.250	99.318	99.189	99.401	5.250	99.318	99.189	99.401	5.250	99.318	99.189	99.401	
5.375	99.633	99.649	99.665	5.375	99.633	99.649	99.665	5.375	99.633	99.649	99.665	
5.500	100.171	100.187	100.203	5.500	100.171	100.187	100.203	5.500	100.171	100.187	100.203	
5.625	100.638	100.654	100.670	5.625	100.638	100.654	100.670	5.625	100.638	100.654	100.670	
5.750	101.081	101.168	101.157	5.750	101.081	101.168	101.157	5.750	101.081	101.168	101.157	
5.875	101.177	100.967	100.877	5.875	101.177	100.967	100.877	5.875	101.177	100.967	100.877	
6.000	101.627	101.442	101.397	6.000	101.627	101.442	101.397	6.000	101.627	101.442	101.397	
6.125	102.062	101.918	101.873	6.125	102.062	101.918	101.873	6.125	102.062	101.918	101.873	
6.250	102.334	102.279	102.234	6.250	102.334	102.279	102.234	6.250	102.334	102.279	102.234	
6.375	102.129	102.105	102.081	6.375	102.129	102.105	102.081	6.375	102.129	102.105	102.081	
6.500	102.469	102.445	102.420	6.500	102.469	102.445	102.420	6.500	102.469	102.445	102.420	
6.625	102.804	102.780	102.756	6.625	102.804	102.780	102.756	6.625	102.804	102.780	102.756	
6.750	102.893	102.848	102.815	6.750	102.893	102.848	102.815	6.750	102.893	102.848	102.815	
6.875	102.860	102.779	102.699	6.875	102.860	102.779	102.699	6.875	102.860	102.779	102.699	
7.000	103.033	102.953	102.872	7.000	103.033	102.953	102.872	7.000	103.033	102.953	102.872	
7.125	103.338	103.381	103.314	7.125	103.338	103.381	103.314	7.125	103.338	103.381	103.314	
7.250	103.420	103.312	103.239	7.250	103.420	103.312	103.239	7.250	103.420	103.312	103.239	
7.375	102.821	102.845	102.743	7.375	102.821	102.845	102.743	7.375	102.821	102.845	102.743	
7.500	103.240	103.264	103.162	7.500	103.240	103.264	103.162	7.500	103.240	103.264	103.162	
7.625	103.454	103.475	103.373	7.625	103.454	103.475	103.373	7.625	103.454	103.475	103.373	
7.750	103.480	103.342	103.205	7.750	103.480	103.342	103.205	7.750	103.480	103.342	103.205	
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	95.701	95.822	95.784	
2.875				2.875				5.125	96.470	96.591	96.553	
3.000				3.000				5.250	97.202	97.303	97.293	
3.125				3.125				5.375	97.869	97.971	97.961	
3.250				3.250				5.500	98.669	98.770	98.760	
3.375				3.375				5.625	99.138	99.240	99.230	
3.500	92.344	92.523	92.506	3.500	92.344	92.523	92.506	5.750	99.532	99.485	99.434	
3.625	92.893	93.073	93.055	3.625	92.893	93.073	93.055	5.875	100.393	100.475	100.430	
3.750	94.182	94.341	94.418	3.750	94.182	94.341	94.418	6.000	100.913	100.995	100.950	
3.875	94.730	94.890	94.967	3.875	94.730	94.890	94.967	6.125	101.389	101.472	101.427	
4.000	95.276	95.436	95.513	4.000	95.276	95.436	95.513	6.250	101.436	101.139	101.074	
4.125	95.819	95.979	96.056	4.125	95.819	95.979	96.056	6.375	101.382	101.445	101.412	
4.250	96.382	96.522	96.538	4.250	96.382	96.522	96.538	6.500	101.816	101.879	101.846	
4.375	97.172	97.063	97.078	4.375	97.172	97.063	97.078	6.625	102.181	102.244	102.212	
4.500	97.456	97.597	97.612	4.500	97.456	97.597	97.612	6.750	101.970	101.901	101.820	
4.625	97.981	98.122	98.137	4.625	97.981	98.122	98.137	6.875	101.962	101.755	101.687	
4.750	98.244	98.365	98.381	4.750	98.244	98.365	98.381	7.000	102.437	102.231	102.163	
4.875	98.764	98.635	98.650	4.875	98.764	98.635	98.650	7.125	102.879	102.672	102.605	
5.000	99.018	99.139	99.155	5.000	99.018	99.139	99.155	7.250	101.888	101.912	101.809	
5.125	99.503	99.624	99.640	5.125	99.503	99.624	99.640	7.375	102.385	102.409	102.307	
5.250	99.569	99.671	99.703	5.250	99.569	99.671	99.703	7.500	102.804	102.828	102.726	
5.375	99.796	99.898	99.930	5.375	99.796	99.898	99.930	7.625	103.015	103.039	102.937	
5.500	100.250	100.352	100.384	5.500	100.250	100.352	100.384	7.750				
5.625	100.680	100.782	100.814	5.625	100.680	100.782	100.814	7.875				
5.750	100.523	100.491	100.476	5.750	100.523	100.491	100.476	8.000				
5.875	100.495	100.577	100.672	5.875	100.495	100.577	100.672	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	97.202	97.303	97.293	5.000	95.701	95.822	95.784	4.500	94.798	94.988	95.003	
5.375	97.869	97.971	97.961	5.125	96.470	96.591	96.553	4.625	95.297	95.487	95.502	
5.500	98.669	98.770	98.760	5.250	97.202	97.303	97.293	4.750	94.110	94.186	94.202	
5.625	99.138	99.240	99.230	5.375	97.869	97.971	97.961	4.875	94.502	94.673	94.688	
5.750	99.532	99.485	99.434	5.500	98.669	98.770	98.760	5.000	94.955	95.126	95.142	
5.875	100.393	100.475	100.430	5.625	99.138	99.240	99.230	5.125	95.368	95.289	95.554	
6.000	100.913	100.995	100.950	5.750	99.532	99.485	99.434	5.250	96.047	96.063	96.079	
6.125	101.389	101.472	101.427	5.875	100.393	100.475	100.430	5.375	96.097	96.114	96.130	
6.250	101.436	101.139	101.074	6.000	100.913	100.995	100.950	5.500	96.458	96.474	96.490	
6.375	101.382	101.445	101.412	6.125	101.389	101.472	101.427	5.625	96.825	96.841	96.857	
6.500	101.816	101.879	101.846	6.250	101.436	101.139	101.074	5.750	97.566	97.558	97.550	
6.625	102.181	102.244	102.212	6.375	101.382	101.445	101.412	5.875	97.826	97.817	97.809	
6.750	101.970	101.901	101.820	6.500	101.816	101.879	101.846	6.000	98.130	98.122	98.114	
6.875	101.962	101.755	101.687	6.625	102.181	102.244	102.212	6.125	98.379	98.371	98.363	
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	99.318	99.189	99.401	5.250	99.318	99.189	99.401	5.250	99.318	99.189	99.401	
5.375	99.633	99.649	99.665	5.375	99.633	99.649	99.665	5.375	99.633	99.649	99.665	
5.500	100.171	100.187	100.203	5.500	100.171	100.187	100.203	5.500	100.171	100.187	100.203	
5.625	100.638	100.654	100.670	5.625	100.638	100.654	100.670	5.625	100.638	100.654	100.670	
5.750	101.081	101.168	101.157	5.750	101.081	101.168	101.157	5.750	101.081	101.168	101.157	
5.875	101.177	100.967	100.877	5.875	101.177	100.967	100.877	5.875	101.177	100.967	100.877	
6.000	101.627	101.442	101.397	6.000	101.627	101.442	101.397	6.000	101.627	101.442	101.397	
6.125	102.062	101.918	101.873	6.125	102.062	101.918	101.873	6.125	102.062	101.918	101.873	
6.250	102.334	102.279	102.234	6.250	102.334	102.279	102.234	6.250	102.334	102.279	102.234	
6.375	102.129	102.105	102.081	6.375	102.129	102.105	102.081	6.375	102.129	102.105	102.081	
6.500	102.469	102.445	102.420	6.500	102.469	102.445	102.420	6.500	102.469	102.445	102.420	
6.625	102.804	102.780	102.756	6.625	102.804	102.780	102.756	6.625	102.804	102.780	102.756	
6.750	102.893	102.848	102.815	6.750	102.893	102.848	102.815	6.750	102.893	102.848	102.815	
6.875	102.860	102.779	102.699	6.875	102.860	102.779	102.699	6.875	102.860	102.779	102.699	
7.000	103.033	102.953	102.872	7.000	103.033	102.953	102.872	7.000	103.033	102.953	102.872	
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	97.456	97.597	97.612	4.250	96.382	96.522	96.538	5.250	97.202	97.303	97.293	
4.625	97.											

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	99.633	99.649	99.665	5.375	99.633	99.649	99.665	5.000				
5.500	100.171	100.187	100.203	5.500	100.171	100.187	100.203	5.125				
5.625	100.638	100.654	100.670	5.625	100.638	100.654	100.670	5.250	99.147	99.288	99.250	
5.750	101.081	101.023	101.013	5.750	101.081	101.023	101.013	5.375	99.633	99.649	99.665	
5.875	101.177	100.957	100.822	5.875	101.177	100.967	100.822	5.500	100.171	100.187	100.203	
6.000	101.627	101.417	101.297	6.000	101.627	101.417	101.297	5.625	100.638	100.654	100.670	
6.125	102.062	101.852	101.791	6.125	102.062	101.852	101.791	5.750	101.081	101.023	101.013	
6.250	102.334	102.124	102.018	6.250	102.334	102.124	102.018	5.875	101.177	100.967	100.822	
6.375	101.879	102.105	102.081	6.375	101.879	102.105	102.081	6.000	101.627	101.417	101.297	
6.500	102.469	102.445	102.420	6.500	102.469	102.445	102.420	6.125	102.062	101.852	101.791	
6.625	102.804	102.780	102.756	6.625	102.804	102.780	102.756	6.250	102.334	102.124	102.018	
6.750	102.893	102.812	102.731	6.750	102.893	102.812	102.731	6.375	101.879	102.105	102.081	
6.875	102.610	102.529	102.699	6.875	102.610	102.529	102.699	6.500	102.469	102.445	102.420	
7.000	103.033	102.953	102.872	7.000	103.033	102.953	102.872	6.625	102.804	102.780	102.756	
7.125	103.224	103.143	103.062	7.125	103.224	103.143	103.062	6.750	102.893	102.812	102.731	
7.250	103.420	103.312	103.239	7.250	103.420	103.312	103.239	6.875	102.610	102.529	102.699	
7.375	102.637	102.661	102.559	7.375	102.637	102.661	102.559	7.000	103.033	102.953	102.872	
7.500	103.056	102.983	102.881	7.500	103.056	102.983	102.881	7.125	103.224	103.143	103.062	
7.625	103.454	103.316	103.178	7.625	103.454	103.316	103.178	7.250	103.420	103.312	103.239	
7.750	103.480	103.342	103.205	7.750	103.480	103.342	103.205	7.375	102.637	102.661	102.559	
7.875				7.875				7.500	103.056	102.983	102.881	
8.000				8.000				7.625	103.454	103.316	103.178	
8.125				8.125				7.750	103.480	103.342	103.205	
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	97.278	97.350	97.339	
3.250				3.250				5.375	97.891	97.963	97.953	
3.375				3.375				5.500	98.573	98.645	98.635	
3.500	92.342	92.522	92.504	3.500	92.342	92.522	92.504	5.625	99.043	99.059	99.075	
3.625	92.851	93.031	93.013	3.625	92.851	93.031	93.013	5.750	99.532	99.558	99.513	
3.750	94.240	94.399	94.476	3.750	94.240	94.399	94.476	5.875	100.356	100.408	100.363	
3.875	94.745	94.905	94.982	3.875	94.745	94.905	94.982	6.000	100.831	100.883	100.838	
4.000	95.241	95.401	95.478	4.000	95.241	95.401	95.478	6.125	101.325	101.378	101.333	
4.125	95.725	95.885	95.961	4.125	95.725	95.885	95.961	6.250	101.436	101.139	101.074	
4.250	96.416	96.576	96.652	4.250	96.416	96.576	96.652	6.375	101.454	101.236	101.204	
4.375	97.144	97.024	97.049	4.375	97.144	97.024	97.049	6.500	101.865	101.898	101.615	
4.500	97.604	97.494	97.759	4.500	97.604	97.494	97.759	6.625	102.214	102.246	102.214	
4.625	98.042	98.182	98.197	4.625	98.042	98.182	98.197	6.750	101.970	101.901	101.820	
4.750	98.239	98.360	98.375	4.750	98.239	98.360	98.375	6.875	101.795	101.808	101.741	
4.875	98.670	98.791	98.807	4.875	98.670	98.791	98.807	7.000	102.142	102.156	102.088	
5.000	99.075	99.196	99.211	5.000	99.075	99.196	99.211	7.125	102.485	102.498	102.431	
5.125	99.200	99.321	99.337	5.125	99.200	99.321	99.337	7.250	101.818	101.812	101.710	
5.250	99.518	99.620	99.652	5.250	99.518	99.620	99.652	7.375	102.219	102.213	102.111	
5.375	99.640	99.742	99.774	5.375	99.640	99.742	99.774	7.500	102.541	102.535	102.433	
5.500	99.988	100.090	100.122	5.500	99.988	100.090	100.122	7.625	102.823	102.817	102.715	
5.625	100.562	100.414	100.446	5.625	100.562	100.414	100.446	7.750				
5.750	100.523	100.491	100.476	5.750	100.523	100.491	100.476	7.875				
5.875	100.388	100.400	100.495	5.875	100.388	100.400	100.495	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	101.865	101.898	101.615	6.125	101.325	101.378	101.333	4.500	94.544	94.785	94.800	
6.625	102.214	102.246	102.214	6.250	101.436	101.139	101.074	4.625	95.022	95.162	95.177	
6.750	101.970	101.901	101.820	6.375	101.454	101.236	101.204	4.750	94.110	94.134	94.159	
6.875	101.795	101.808	101.741	6.500	101.865	101.898	101.615	4.875	94.369	94.490	94.506	
7.000	102.142	102.156	102.088	6.625	102.214	102.246	102.214	5.000	94.758	94.821	94.837	
7.125	102.485	102.498	102.431	6.750	101.970	101.901	101.820	5.125	95.009	95.113	95.129	
7.250	101.818	101.812	101.710	6.875	101.795	101.808	101.741	5.250	96.047	96.063	96.079	
7.375	102.219	102.213	102.111	7.000	102.142	102.156	102.088	5.375	96.097	96.114	96.130	
7.500	102.541	102.535	102.433	7.125	102.485	102.498	102.431	5.500	96.458	96.474	96.490	
7.625	102.823	102.817	102.715	7.250	101.818	101.812	101.710	5.625	96.825	96.841	96.857	
7.750				7.375	102.219	102.213	102.111	5.750	97.566	97.558	97.550	
7.875				7.500	102.541	102.535	102.433	5.875	97.826	97.817	97.809	
8.000				7.625	102.823	102.817	102.715	6.000	98.130	98.122	98.114	
8.125				7.750				6.125	98.379	98.371	98.363	
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	101.879	102.105	102.081	6.375	101.879	102.105	102.081	6.000	101.627	101.417	101.297	
6.500	102.469	102.445	102.420	6.500	102.469	102.445	102.420	6.125	102.062	101.852	101.791	
6.625	102.804	102.780	102.756	6.625	102.804	102.780	102.756	6.250	102.334	102.124	102.018	
6.750	102.893	102.812	102.731	6.750	102.893	102.812	102.731	6.375	101.879	102.105	102.081	
6.875	102.610	102.529	102.699	6.875	102.610	102.529	102.699	6.500	102.469	102.445	102.420	
7.000	103.033	102.953	102.872	7.000	103.033	102.953	102.872	6.625	102.804	102.780	102.756	
7.125	103.224	103.143	103.062	7.125	103.224	103.143	103.062	6.750	102.893	102.812	102.731	
7.250	103.420	103.312	103.239	7.250	103.420	103.312	103.239	6.875	102.610	102.529	102.699	
7.375	102.637	102.661	102.559	7.375	102.637	102.661	102.559	7.000	103.033	102.953	102.872	
7.500	103.056	102.983	102.881	7.500	103.056	102.983	102.881	7.125	103.224	103.143	103.062	
7.625	103.454	103.316	103.178	7.625	103.454	103.316	103.178	7.250	103.420	103.312	103.239	
7.750	103.480	103.342	103.205	7.750	103.480	103.342	103.205	7.375	102.637	102.661	102.559	
7.875				7.875				7.500	103.056	102.983	102.881	
8.000				8.000				7.625	103.454	103.316	103.178	
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	97.604	97.494	97.759	4.500	97.604	97.494	97.759	6.625	102.214	102.246	102.214	
4.625	98.042	98.182	98.197	4.625	98.042	98.182	98.197	6.750	101.970	101.901	101.820	
4.750	98.239	98.360	98.375	4.750	98.239	98.360	98.375	6.875	101.795	101.808	101.741	
4.875	98.670	98.791	98.807	4.875	98.670	98.791	98.807	7.000	102.142	102.156	102.088	
5.000	99.075	99.196	99.211	5.000	99.075	99.196	99.211	7.125	102.485	102.498	102.431	
5.125	99.200	99.321	99.337	5.125	99.200	99.321	99.337	7.250	101.818	101.812	101.710	
5.250	99.518	99.620	99.652	5.250	99.518	99.620	99.652	7.375	102.219	1		





**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:  
 7:57:54 AM

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	98.612	98.417	98.117	6.750	96.012	95.817	95.517	6.750				
6.875	98.744	98.494	98.194	6.875	96.144	95.894	95.594	6.875				
7.000	99.223	98.973	98.673	7.000	96.623	96.373	96.073	7.000				
7.125	99.656	99.406	99.106	7.125	97.056	96.806	96.506	7.125				
7.250	100.058	99.808	99.508	7.250	97.458	97.208	96.908	7.250				
7.375	100.401	100.078	99.778	7.375	97.801	97.478	97.178	7.375				
7.500	100.840	100.517	100.217	7.500	98.240	97.917	97.617	7.500				
7.625	101.233	100.910	100.610	7.625	98.633	98.310	98.010	7.625				
7.750	101.605	101.282	100.982	7.750	99.005	98.682	98.382	7.750				
7.875	100.892	100.496	100.196	7.875	98.292	97.896	97.596	7.875				
8.000	101.301	100.905	100.605	8.000	98.701	98.305	98.005	8.000				
8.125	101.664	101.268	100.968	8.125	99.064	98.668	98.368	8.125				
8.250	102.006	101.610	101.310	8.250	99.406	99.010	98.710	8.250				
8.375				8.375				8.375				

  

Government DPA												
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	96.612	96.417	96.117	6.750	94.012	93.817	93.517	6.750				
6.875	96.744	96.494	96.194	6.875	94.144	93.894	93.594	6.875				
7.000	97.223	96.973	96.673	7.000	94.623	94.373	94.073	7.000				
7.125	97.656	97.406	97.106	7.125	95.056	94.806	94.506	7.125				
7.250	98.058	97.808	97.508	7.250	95.458	95.208	94.908	7.250				
7.375	98.401	98.078	97.778	7.375	95.801	95.478	95.178	7.375				
7.500	98.840	98.517	98.217	7.500	96.240	95.917	95.617	7.500				
7.625	99.233	98.910	98.610	7.625	96.633	96.310	96.010	7.625				
7.750	99.605	99.282	98.982	7.750	97.005	96.682	96.382	7.750				
7.875	98.892	98.496	98.196	7.875	96.292	95.896	95.596	7.875				
8.000	99.301	98.905	98.605	8.000	96.701	96.305	96.005	8.000				
8.125	99.664	99.268	98.968	8.125	97.064	96.668	96.368	8.125				
8.250	100.006	99.610	99.310	8.250	97.406	97.010	96.710	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

<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.