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

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

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

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

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



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

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

Effective Time:  
10:34:45 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	Rate	
5.625	97.905	97.938	97.976	5.625	97.905	97.938	97.976	5.000	95.744	95.739	95.761		
5.750	98.756	98.748	98.739	5.750	98.756	98.748	98.739	5.125	96.306	96.301	96.323		
5.875	99.284	99.276	99.268	5.875	99.284	99.276	99.268	5.250	97.283	97.278	97.297		
6.000	99.773	99.765	99.757	6.000	99.773	99.765	99.757	5.375	97.917	97.911	97.931		
6.125	100.190	100.182	100.174	6.125	100.190	100.182	100.174	5.500	98.232	98.477	98.496		
6.250	100.344	100.336	100.326	6.250	100.344	100.336	100.326	5.625	98.943	98.937	98.957		
6.375	100.761	100.753	100.743	6.375	100.761	100.753	100.743	5.750	99.468	99.466	99.453		
6.500	101.164	101.156	101.146	6.500	101.164	101.156	101.146	5.875	100.042	100.020	100.026		
6.625	101.474	101.466	101.456	6.625	101.474	101.466	101.456	6.000	100.516	100.494	100.501		
6.750	101.675	101.658	101.639	6.750	101.675	101.658	101.639	6.125	100.872	100.850	100.856		
6.875	101.857	101.841	101.822	6.875	101.857	101.841	101.822	6.250	100.806	100.768	100.761		
7.000	102.172	102.134	102.118	7.000	102.172	102.134	102.118	6.375	101.308	101.270	101.264		
7.125	102.438	102.400	102.384	7.125	102.438	102.400	102.384	6.500	101.731	101.693	101.686		
7.250	102.454	102.404	102.404	7.250	102.454	102.404	102.404	6.625	102.028	101.990	101.983		
7.375	102.575	102.548	102.499	7.375	102.575	102.548	102.499	6.750	101.425	101.458	101.639		
7.500	102.999	102.937	102.908	7.500	102.999	102.937	102.908	6.875	101.857	101.841	101.822		
7.625	103.239	103.176	103.147	7.625	103.239	103.176	103.147	7.000	102.150	102.134	102.115		
7.750	102.690	102.595	102.550	7.750	102.690	102.595	102.550	7.125	102.394	102.378	102.359		
7.875	103.118	103.023	102.958	7.875	103.118	103.023	102.958	7.250	102.204	102.430	102.404		
8.000	103.520	103.425	103.361	8.000	103.520	103.425	103.361	7.375	102.503	102.479	102.453		
8.125	103.558	103.713	103.649	8.125	103.558	103.713	103.649	7.500	102.900	102.876	102.850		
8.250				8.250				7.625	102.889	103.114	103.089		
8.375				8.375				7.750	102.382	102.342	102.550		
8.500				8.500				7.875	102.098	102.109	102.100		
8.625				8.625				8.000	102.334	102.342	102.337		

  

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	Rate	
4.625	97.388	97.489	97.532	4.625	97.387	97.371	97.410						
4.750	97.758	97.845	97.894	4.750	97.893	97.973	98.017						
4.875	98.397	98.377	98.377	4.875	98.396	98.376	98.376						
5.000	98.715	98.702	98.726	5.000	98.746	98.798	98.818						
5.125	98.800	98.866	98.894	5.125	99.201	99.000	99.024						
5.250	99.206	99.174	99.208	5.250	99.519	99.565	99.594						
5.375	99.625	99.598	99.598	5.375	99.820	99.863	99.896						
5.500	100.375	100.374	100.403	5.500	100.375	100.374	100.403						
5.625	100.252	100.236	100.251	5.625	100.317	100.425	100.434						
5.750	100.735	100.719	100.734	5.750	100.735	100.719	100.734						
5.875	100.922	100.906	100.921	5.875	101.172	101.156	101.171						
6.000	101.197	101.431	101.446	6.000	101.447	101.431	101.446						
6.125	101.093	101.041	101.019	6.125	101.198	101.366	101.380						
6.250	101.313	101.511	101.489	6.250	101.563	101.525	101.523						
6.375	101.733	101.681	101.659	6.375	101.983	101.931	101.909						
6.500	101.969	102.167	102.145	6.500	102.219	102.167	102.145						
6.625	101.713	101.617	101.587	6.625	101.713	101.818	101.796						
6.750	101.924	102.078	102.012	6.750	102.174	102.078	102.013						
6.875	102.325	102.229	102.413	6.875	102.575	102.479	102.413						
7.000	102.525	102.679	102.614	7.000	102.775	102.679	102.614						

  

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	Rate	
6.000	99.143	99.119	99.087	6.000	98.839	98.801	98.795	5.125	97.435	97.434	97.464		
6.125	99.853	99.829	99.797	6.125	99.421	99.383	99.376	5.250	97.932	97.932	97.961		
6.250	100.298	100.274	100.241	6.250	99.963	99.915	99.908	5.375	98.388	98.387	98.417		
6.375	100.779	100.741	100.735	6.375	100.707	100.668	100.662	5.500	98.699	98.699	98.728		
6.500	101.266	101.228	101.221	6.500	100.901	100.863	100.856	5.625	98.629	98.613	98.628		
6.625	101.494	101.456	101.449	6.625	101.196	101.157	101.151	5.750	99.107	99.092	99.107		
6.750	101.369	101.331	101.315	6.750	101.066	101.028	101.012	5.875	99.538	99.523	99.538		
6.875	101.865	101.826	101.810	6.875	101.535	101.497	101.480	6.000	99.819	99.781	99.796		
7.000	102.319	102.281	102.264	7.000	101.937	101.899	101.882	6.125	100.282	100.230	100.208		
7.125	102.503	102.465	102.449	7.125	102.177	102.139	102.123	6.250	100.748	100.696	100.674		
7.250	102.313	102.238	102.218	7.250	101.584	101.521	101.492	6.375	101.160	101.108	101.086		
7.375	102.607	102.532	102.512	7.375	102.022	101.959	101.930	6.500	101.367	101.315	101.293		
7.500	102.926	102.850	102.831	7.500	102.385	102.323	102.294	6.625	100.777	100.681	100.616		
7.625	103.085	103.010	102.990	7.625	102.052	101.978	101.958	6.750	101.234	101.139	101.073		
7.750	102.856	102.759	102.978	7.750	101.515	101.418	101.387	6.875	98.565	98.671	98.515		
7.875	103.125	103.278	103.247	7.875	100.706	100.716	100.629	7.000	98.751	98.858	98.701		

  

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	-0.500	-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				

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	97.437	97.344	97.256	5.250				5.250				
5.375	97.794	97.701	97.613	5.375				5.375				
5.500	98.147	98.054	97.966	5.500				5.500				
5.625	98.496	98.403	98.315	5.625	97.933	97.840	98.002	5.625	96.479	96.416	96.354	
5.750	98.822	98.728	98.640	5.750	98.578	98.484	98.396	5.750	97.560	97.466	97.378	
5.875	99.121	99.027	98.939	5.875	98.885	98.791	98.703	5.875	97.976	97.882	97.794	
6.000	99.385	99.291	99.204	6.000	98.948	98.854	98.766	6.000	98.380	98.286	98.198	
6.125	99.581	99.487	99.399	6.125	99.238	99.394	99.306	6.125	98.740	98.646	98.558	
6.250	99.785	99.691	99.603	6.250	99.778	99.684	99.596	6.250	99.085	98.991	98.904	
6.375	100.001	99.907	100.069	6.375	100.072	99.978	99.890	6.375	99.419	99.325	99.237	
6.500	100.425	100.332	100.244	6.500	100.351	100.257	100.169	6.500	100.009	99.915	99.827	
6.625	100.547	100.454	100.366	6.625	100.605	100.512	100.424	6.625	100.350	100.256	100.168	
6.750	100.231	100.168	100.105	6.750	100.850	100.756	100.668	6.750	100.646	100.552	100.464	
6.875	100.433	100.370	100.307	6.875	100.467	100.404	100.341	6.875	100.895	100.801	100.713	
7.000	100.782	100.719	100.656	7.000	100.876	100.813	100.750	7.000	100.810	100.747	100.685	
7.125				7.125	101.116	101.053	100.990	7.125	101.079	101.016	100.954	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	97.131	97.068	97.005	5.250				5.250				
5.375	97.495	97.432	97.369	5.375				5.375				
5.500	97.806	97.743	97.680	5.500				5.500				
5.625	98.173	98.110	98.047	5.625	97.726	97.663	97.600	5.625	96.804	96.741	96.678	
5.750	98.512	98.449	98.386	5.750	98.156	98.093	98.030	5.750	97.283	97.220	97.157	
5.875	98.706	98.643	98.580	5.875	98.567	98.504	98.441	5.875	97.578	97.515	97.452	
6.000	99.047	98.984	98.921	6.000	98.635	98.572	98.509	6.000	98.055	97.992	97.929	
6.125	99.246	99.183	99.120	6.125	99.036	98.973	98.910	6.125	98.323	98.260	98.197	
6.250	99.589	99.526	99.463	6.250	99.437	99.374	99.311	6.250	98.776	98.713	98.650	
6.375	99.788	99.725	99.662	6.375	99.842	99.779	99.716	6.375	99.228	99.165	99.102	
6.500	100.132	100.069	100.006	6.500	100.079	100.016	99.953	6.500	99.681	99.618	99.555	
6.625	100.332	100.269	100.206	6.625	100.317	100.254	100.191	6.625	99.949	99.886	99.823	
6.750	100.556	100.493	100.430	6.750	100.724	100.661	100.598	6.750	100.407	100.344	100.281	
6.875	100.758	100.695	100.632	6.875	100.792	100.729	100.666	6.875	100.676	100.613	100.550	
7.000	101.107	101.044	100.981	7.000	101.201	101.138	101.075	7.000	101.135	101.072	101.009	
7.125	101.308	101.245	101.182	7.125	101.441	101.378	101.315	7.125	101.404	101.341	101.278	
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 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	-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	

<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	-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	

<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	-2.000	-2.000	-2.250	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

<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

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	98.756	98.748	98.739	5.750	98.220	98.180	98.136	4.375				
5.875	99.284	99.276	99.268	5.875	98.721	98.681	98.637	4.500				
6.000	99.773	99.765	99.757	6.000	99.212	99.172	99.128	4.625				
6.125	99.940	99.932	99.924	6.125	99.635	99.594	99.550	4.750	96.763	96.752	96.740	
6.250	100.344	100.336	100.326	6.250	100.285	100.246	100.240	4.875	97.153	97.141	97.129	
6.375	100.829	100.791	100.784	6.375	100.579	100.541	100.534	5.000	98.295	98.287	98.280	
6.500	101.349	101.311	101.304	6.500	101.099	101.061	101.054	5.125	98.398	98.391	98.384	
6.625	101.735	101.697	101.690	6.625	101.485	101.447	101.440	5.250	98.885	98.877	98.870	
6.750	101.675	101.658	101.639	6.750	101.129	101.091	101.075	5.375	99.144	99.137	99.130	
6.875	101.885	101.847	101.831	6.875	101.635	101.597	101.581	5.500	99.481	99.474	99.467	
7.000	102.372	102.333	102.317	7.000	102.122	102.083	102.067	5.625	99.736	99.721	99.707	
7.125	102.708	102.670	102.654	7.125	102.458	102.420	102.404	5.750	100.035	100.021	100.006	
7.250	102.454	102.430	102.404	7.250	102.030	101.967	101.938	5.875	100.273	100.259	100.244	
7.375	102.755	102.693	102.664	7.375	102.505	102.443	102.414	6.000	100.626	100.611	100.596	

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	96.963	96.941	96.919									
4.875	97.101	97.079	97.057									
5.000	97.405	97.383	97.367									
5.125	97.846	97.835	97.825									
5.250	98.144	98.129	98.118									
5.375	98.488	98.459	98.430									
5.500	98.815	98.786	98.757									
5.625	99.112	99.083	99.054									
5.750	99.382	99.352	99.323									
5.875	99.619	99.590	99.561									
6.000	100.062	100.033	100.003									

**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	98.756	98.748	98.739	5.750	98.220	98.180	98.136	4.250				
5.875	99.284	99.276	99.268	5.875	98.721	98.681	98.637	4.375				
6.000	99.773	99.765	99.757	6.000	99.212	99.172	99.128	4.500				
6.125	99.940	99.932	99.924	6.125	99.635	99.594	99.550	4.625				
6.250	100.344	100.336	100.326	6.250	99.653	99.613	99.571	4.750	96.763	96.752	96.740	
6.375	100.761	100.753	100.743	6.375	100.104	100.063	100.021	4.875	97.153	97.141	97.129	
6.500	100.914	100.906	101.146	6.500	100.280	100.239	100.197	5.000	98.295	98.287	98.280	
6.625	101.224	101.216	101.206	6.625	100.459	100.423	100.404	5.125	98.398	98.391	98.384	
6.750	101.425	101.408	101.389	6.750	100.593	100.544	100.492	5.250	98.885	98.877	98.870	
6.875	101.607	101.591	101.572	6.875	100.970	100.921	100.870	5.375	99.144	99.137	99.130	
7.000	101.900	101.884	101.865	7.000	101.145	101.097	101.045	5.500	99.481	99.474	99.467	
7.125	102.144	102.128	102.109	7.125	101.319	101.270	101.218	5.625	99.736	99.721	99.707	
7.250	102.204	102.180	102.154	7.250	101.516	101.241	101.215	5.750	100.035	100.021	100.006	
7.375	102.503	102.479	102.203	7.375	101.542	101.517	101.492	5.875	100.273	100.259	100.244	
7.500	102.650	102.626	102.600	7.500	101.869	101.844	101.819	6.000	100.626	100.611	100.596	

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	96.963	96.941	96.919									
4.875	97.101	97.079	97.057									
5.000	97.405	97.383	97.367									
5.125	97.846	97.835	97.825									
5.250	98.144	98.129	98.118									
5.375	98.488	98.459	98.430									
5.500	98.815	98.786	98.757									
5.625	99.112	99.083	99.054									
5.750	99.382	99.352	99.323									

**Home Possible Adjustments**

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

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

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

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

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

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



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

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

Effective Time:  
10:34:45 AM

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	97.618	97.661	2.625				2.625				
5.750	98.040	98.085	98.101	2.750				2.750				
5.875	98.515	98.556	98.578	2.875				2.875				
6.000	99.026	99.063	99.091	3.000				3.000				
6.125	99.539	99.577	99.604	3.125				3.125				
6.250	99.633	99.670	99.671	3.250				3.250				
6.375	100.070	100.104	100.111	3.375				3.375				
6.500	100.518	100.548	100.560	3.500				3.500				
6.625	100.972	101.002	101.014	3.625				3.625				
6.750	100.808	100.854	100.839	3.750				3.750				
6.875	101.213	101.254	101.246	3.875				3.875				
7.000	101.557	101.595	101.591	4.000				4.000				
7.125	102.032	102.070	102.067	4.125				4.125				
7.250	101.941	101.995	101.965	4.250				4.250				
7.375	102.043	102.093	102.069									

  

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

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	97.414	97.497	97.511	5.000				5.000	97.414	97.497	97.511	
5.125	98.195	98.279	98.292	5.125				5.125	98.195	98.279	98.292	
5.250	99.099	99.183	99.196	5.250	99.099	99.183	99.196	5.250	99.099	99.183	99.196	
5.375	99.374	99.648	99.672	5.375	99.374	99.648	99.672	5.375	99.374	99.648	99.672	
5.500	100.159	100.183	100.207	5.500	100.159	100.183	100.207	5.500	100.159	100.183	100.207	
5.625	100.584	100.609	100.633	5.625	100.584	100.609	100.633	5.625	100.584	100.609	100.633	
5.750	101.103	101.014	101.013	5.750	101.103	101.014	101.013	5.750	101.103	101.014	101.013	
5.875	101.187	100.977	100.866	5.875	101.187	100.977	100.866	5.875	101.187	100.977	100.866	
6.000	101.600	101.403	101.389	6.000	101.600	101.403	101.389	6.000	101.600	101.403	101.389	
6.125	101.983	101.853	101.840	6.125	101.983	101.853	101.840	6.125	101.983	101.853	101.840	
6.250	102.216	102.202	102.189	6.250	102.216	102.202	102.189	6.250	102.216	102.202	102.189	
6.375	102.035	102.019	102.003	6.375	102.035	102.019	102.003	6.375	102.035	102.019	102.003	
6.500	102.322	102.306	102.290	6.500	102.322	102.306	102.290	6.500	102.322	102.306	102.290	
6.625	102.683	102.667	102.651	6.625	102.683	102.667	102.651	6.625	102.683	102.667	102.651	
6.750	103.004	102.948	102.891	6.750	103.004	102.948	102.891	6.750	103.004	102.948	102.891	
6.875	102.619	102.812	102.756	6.875	102.619	102.812	102.756	6.875	102.619	102.812	102.756	
7.000	103.018	102.962	102.905	7.000	103.018	102.962	102.905	7.000	103.018	102.962	102.905	
7.125	103.273	103.284	103.245	7.125	103.273	103.284	103.245	7.125	103.273	103.284	103.245	
7.250	103.364	103.264	103.183	7.250	103.364	103.264	103.183	7.250	103.364	103.264	103.183	
7.375	102.621	102.649	102.598	7.375	102.621	102.649	102.598	7.375	102.621	102.649	102.598	
7.500	103.035	103.063	103.012	7.500	103.035	103.063	103.012	7.500	103.035	103.063	103.012	
7.625	103.381	103.268	103.218	7.625	103.381	103.268	103.218	7.625	103.381	103.268	103.218	
7.750	103.357	103.209	103.063	7.750	103.357	103.209	103.063	7.750	103.357	103.209	103.063	
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	95.727	95.810	95.740	
2.875				2.875				5.125	96.498	96.332	96.262	
3.000				3.000				5.250	97.159	97.183	97.208	
3.125				3.125				5.375	97.769	97.818	97.817	
3.250				3.250				5.500	98.547	98.620	98.565	
3.375				3.375				5.625	99.020	99.093	99.038	
3.500	92.303	92.421	92.470	3.500	92.303	92.421	92.470	5.750	99.589	99.510	99.430	
3.625	92.853	92.972	93.021	3.625	92.853	92.972	93.021	5.875	100.434	100.481	100.458	
3.750	94.036	94.102	94.138	3.750	94.036	94.102	94.138	6.000	100.957	101.005	100.982	
3.875	94.586	94.651	94.688	3.875	94.586	94.651	94.688	6.125	101.408	101.455	101.432	
4.000	95.133	95.199	95.235	4.000	95.133	95.199	95.235	6.250	101.272	101.193	101.113	
4.125	95.677	95.742	95.779	4.125	95.677	95.742	95.779	6.375	101.572	101.358	101.333	
4.250	96.369	96.475	96.499	4.250	96.369	96.475	96.499	6.500	102.042	101.829	101.803	
4.375	96.910	97.016	97.040	4.375	96.910	97.016	97.040	6.625	102.412	102.199	102.173	
4.500	97.445	97.551	97.574	4.500	97.445	97.551	97.574	6.750	102.011	101.935	101.871	
4.625	98.219	98.326	98.349	4.625	98.219	98.326	98.349	6.875	101.904	101.915	101.614	
4.750	98.341	98.347	98.384	4.750	98.341	98.347	98.384	7.000	102.377	102.138	102.087	
4.875	98.631	98.700	98.711	4.875	98.631	98.700	98.711	7.125	102.814	102.575	102.524	
5.000	99.133	99.202	99.213	5.000	99.133	99.202	99.213	7.250	101.692	101.719	101.669	
5.125	99.614	99.682	99.694	5.125	99.614	99.682	99.694	7.375	102.185	102.213	102.162	
5.250	99.652	99.651	99.681	5.250	99.652	99.651	99.681	7.500	102.599	102.627	102.576	
5.375	99.788	99.663	99.912	5.375	99.788	99.663	99.912	7.625	102.805	102.832	102.782	
5.500	100.236	100.361	100.359	5.500	100.236	100.361	100.359	7.750				
5.625	100.659	100.784	100.783	5.625	100.659	100.784	100.783	7.875				
5.750	100.558	100.793	100.807	5.750	100.558	100.793	100.807	8.000				
5.875	100.710	100.813	100.799	5.875	100.710	100.813	100.799	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	97.159	97.183	97.208	5.000	95.727	95.810	95.740	4.500	94.785	94.943	94.841	
5.375	97.769	97.818	97.817	5.125	96.498	96.332	96.262	4.625	95.283	95.440	95.338	
5.500	98.547	98.620	98.565	5.250	97.159	97.183	97.208	4.750	94.175	94.175	94.175	
5.625	99.020	99.093	99.038	5.375	97.769	97.818	97.817	4.875	94.408	94.483	94.408	
5.750	99.589	99.510	99.430	5.500	98.547	98.620	98.565	5.000	94.810	94.929	94.805	
5.875	100.434	100.481	100.458	5.625	99.020	99.093	99.038	5.125	95.210	95.329	95.140	
6.000	100.957	101.005	100.982	5.750	99.589	99.510	99.430	5.250	96.103	96.111	96.119	
6.125	101.408	101.455	101.432	5.875	100.434	100.481	100.458	5.375	96.137	96.145	96.153	
6.250	101.272	101.193	101.113	6.000	100.957	101.005	100.982	5.500	96.477	96.485	96.493	
6.375	101.572	101.358	101.333	6.125	101.408	101.455	101.432	5.625	96.829	96.837	96.845	
6.500	102.042	101.829	101.803	6.250	101.272	101.193	101.113	5.750	97.706	97.731	97.755	
6.625	102.412	102.199	102.173	6.375	101.572	101.358	101.333	5.875	97.941	97.965	97.989	
6.750	102.011	101.935	101.871	6.500	102.042	101.829	101.803	6.000	98.223	98.247	98.271	
6.875	101.904	101.915	101.614	6.625	102.412	102.199	102.173	6.125	98.450	98.474	98.498	
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	99.099	99.183	99.196	5.250	99.099	99.183	99.196	5.250	99.099	99.183	99.196	
5.375	99.374	99.648	99.672	5.375	99.374	99.648	99.672	5.375	99.374	99.648	99.672	
5.500	100.159	100.183	100.207	5.500	100.159	100.183	100.207	5.500	100.159	100.183	100.207	
5.625	100.584	100.609	100.633	5.625	100.584	100.609	100.633	5.625	100.584	100.609	100.633	
5.750	101.103	101.014	101.013	5.750	101.103	101.014	101.013	5.750	101.103	101.014	101.013	
5.875	101.187	100.977	100.866	5.875	101.187	100.977	100.866	5.875	101.187	100.977	100.866	
6.000	101.600	101.403	101.389	6.000	101.600	101.403	101.389	6.000	101.600	101.403	101.389	
6.125	101.983	101.853	101.840	6.125	101.983	101.853	101.840	6.125	101.983	101.853	101.840	
6.250	102.216	102.202	102.189	6.250	102.216	102.202	102.189	6.250	102.216	102.202	102.189	
6.375	102.035	102.019	102.003	6.375	102.035	102.019	102.003	6.375	102.035	102.019	102.003	
6.500	102.322	102.306	102.290	6.500	102.322	102.306	102.290	6.500	102.322	102.306	102.290	
6.625	102.683	102.667	102.651	6.625	102.683	102.667	102.651	6.625	102.683	102.667	102.651	
6.750	103.004	102.948	102.891	6.750	103.004	102.948	102.891	6.750	103.004	102.948	102.891	
6.875	102.619	102.812	102.756	6.875	102.619	102.812	102.756	6.875	102.619	102.812	102.756	
7.000	103.018	102.962	102.905	7.000	103.018	102.962	102.905	7.000	103.018	102.962	102.905	
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	97.445	97.551	97.574	4.250	96.369	96.475	96.499	5.250	97.159	97.183	97.208	
4.625	98.219	98.326	98.349	4.375	96.910	97.016	97.040	5.375	97.769	97.818	97.817	
4.750	98.341	98.347	98.384	4.500	97.445	97.551	97.574	5.500	98.547	98.620	98.565	
4.875	98.631	98.700	98.711	4.625	98.219	98.326	98.349	5.625	99.020	99.093</		

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	99.624	99.648	99.672	5.375	99.624	99.648	99.672	5.000				
5.500	100.159	100.183	100.207	5.500	100.159	100.183	100.207	5.125				
5.625	100.584	100.609	100.633	5.625	100.584	100.609	100.633	5.250	98.959	99.062	99.076	
5.750	101.103	100.893	100.815	5.750	101.103	100.893	100.815	5.375	99.624	99.648	99.672	
5.875	101.187	100.977	100.815	5.875	101.187	100.977	100.815	5.500	100.159	100.183	100.207	
6.000	101.600	101.390	101.296	6.000	101.600	101.390	101.296	5.625	100.584	100.609	100.633	
6.125	101.983	101.811	101.798	6.125	101.983	101.811	101.798	5.750	101.103	100.893	100.815	
6.250	102.216	102.006	101.952	6.250	102.216	102.006	101.952	5.875	101.187	100.977	100.815	
6.375	102.035	102.019	102.003	6.375	102.035	102.019	102.003	6.000	101.600	101.390	101.296	
6.500	102.322	102.306	102.290	6.500	102.322	102.306	102.290	6.125	101.983	101.811	101.798	
6.625	102.683	102.667	102.651	6.625	102.683	102.667	102.651	6.250	102.216	102.006	101.952	
6.750	103.004	102.948	102.891	6.750	103.004	102.948	102.891	6.375	102.035	102.019	102.003	
6.875	102.619	102.562	102.506	6.875	102.619	102.562	102.506	6.500	102.322	102.306	102.290	
7.000	103.018	102.962	102.905	7.000	103.018	102.962	102.905	6.625	102.683	102.667	102.651	
7.125	103.192	103.136	103.079	7.125	103.192	103.136	103.079	6.750	103.004	102.948	102.891	
7.250	103.364	103.264	103.183	7.250	103.364	103.264	103.183	6.875	102.619	102.562	102.506	
7.375	102.575	102.465	102.415	7.375	102.575	102.465	102.415	7.000	103.018	102.962	102.905	
7.500	102.988	102.840	102.733	7.500	102.988	102.840	102.733	7.125	103.192	103.136	103.079	
7.625	103.381	103.232	103.087	7.625	103.381	103.232	103.087	7.250	103.364	103.264	103.183	
7.750	103.357	103.209	103.063	7.750	103.357	103.209	103.063	7.375	102.575	102.465	102.415	
7.875				7.875				7.500	102.988	102.840	102.733	
8.000				8.000				7.625	103.381	103.232	103.087	
8.125				8.125				7.750	103.357	103.209	103.063	
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	97.181	97.225	97.208	
3.250				3.250				5.375	97.798	97.841	97.817	
3.375				3.375				5.500	98.483	98.526	98.477	
3.500	92.302	92.421	92.469	3.500	92.302	92.421	92.469	5.625	98.989	99.014	99.038	
3.625	92.812	92.931	92.980	3.625	92.812	92.931	92.980	5.750	99.589	99.510	99.439	
3.750	94.094	94.160	94.196	3.750	94.094	94.160	94.196	5.875	100.401	100.418	100.395	
3.875	94.600	94.666	94.702	3.875	94.600	94.666	94.702	6.000	100.882	100.899	100.877	
4.000	95.096	95.162	95.198	4.000	95.096	95.162	95.198	6.125	101.384	101.401	101.379	
4.125	95.579	95.645	95.681	4.125	95.579	95.645	95.681	6.250	101.272	101.193	101.113	
4.250	96.401	96.508	96.531	4.250	96.401	96.508	96.531	6.375	101.398	101.405	101.379	
4.375	97.127	96.983	97.007	4.375	97.127	96.983	97.007	6.500	101.816	101.823	101.797	
4.500	97.583	97.689	97.713	4.500	97.583	97.689	97.713	6.625	102.167	102.174	102.148	
4.625	98.016	98.122	98.146	4.625	98.016	98.122	98.146	6.750	102.011	101.935	101.871	
4.750	98.341	98.347	98.384	4.750	98.341	98.347	98.384	6.875	101.737	101.717	101.667	
4.875	98.526	98.594	98.606	4.875	98.526	98.594	98.606	7.000	102.082	102.063	102.012	
5.000	98.922	98.991	99.002	5.000	98.922	98.991	99.002	7.125	102.421	102.402	102.351	
5.125	99.288	99.357	99.368	5.125	99.288	99.357	99.368	7.250	101.622	101.619	101.569	
5.250	99.652	99.651	99.681	5.250	99.652	99.651	99.681	7.375	102.020	102.017	101.967	
5.375	99.619	99.744	99.742	5.375	99.619	99.744	99.742	7.500	102.338	102.336	102.285	
5.500	99.957	100.082	100.080	5.500	99.957	100.082	100.080	7.625	102.617	102.615	102.564	
5.625	100.355	100.399	100.397	5.625	100.355	100.399	100.397	7.750				
5.750	100.558	100.793	100.807	5.750	100.558	100.793	100.807	7.875				
5.875	100.527	100.630	100.616	5.875	100.527	100.630	100.616	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	101.816	101.823	101.797	6.125	101.384	101.401	101.379	4.500	94.615	94.721	94.620	
6.625	102.167	102.174	102.148	6.250	101.272	101.193	101.113	4.625	94.981	95.087	94.986	
6.750	102.011	101.935	101.871	6.375	101.398	101.405	101.379	4.750	94.175	94.175	94.175	
6.875	101.737	101.717	101.667	6.500	101.816	101.823	101.797	4.875	94.408	94.408	94.408	
7.000	102.082	102.063	102.012	6.625	102.167	102.174	102.148	5.000	94.805	94.805	94.805	
7.125	102.421	102.402	102.351	6.750	102.011	101.935	101.871	5.125	95.038	95.038	95.038	
7.250	101.622	101.619	101.569	6.875	101.737	101.717	101.667	5.250	96.103	96.111	96.119	
7.375	102.020	102.017	101.967	7.000	102.082	102.063	102.012	5.375	96.137	96.145	96.153	
7.500	102.338	102.336	102.285	7.125	102.421	102.402	102.351	5.500	96.477	96.485	96.493	
7.625	102.617	102.615	102.564	7.250	101.622	101.619	101.569	5.625	96.829	96.837	96.845	
7.750				7.375	102.020	102.017	101.967	5.750	97.706	97.731	97.755	
7.875				7.500	102.338	102.336	102.285	5.875	97.941	97.965	97.989	
8.000				7.625	102.617	102.615	102.564	6.000	98.223	98.247	98.271	
8.125				7.750				6.125	98.450	98.474	98.498	
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.375	102.035	102.019	102.003	6.375	102.035	102.019	102.003	6.000	101.600	101.390	101.296	
6.500	102.322	102.306	102.290	6.500	102.322	102.306	102.290	6.125	101.983	101.811	101.798	
6.625	102.683	102.667	102.651	6.625	102.683	102.667	102.651	6.250	102.216	102.006	101.952	
6.750	103.004	102.948	102.891	6.750	103.004	102.948	102.891	6.375	102.035	102.019	102.003	
6.875	102.619	102.562	102.506	6.875	102.619	102.562	102.506	6.500	102.322	102.306	102.290	
7.000	103.018	102.962	102.905	7.000	103.018	102.962	102.905	6.625	102.683	102.667	102.651	
7.125	103.192	103.136	103.079	7.125	103.192	103.136	103.079	6.750	103.004	102.948	102.891	
7.250	103.364	103.264	103.183	7.250	103.364	103.264	103.183	6.875	102.619	102.562	102.506	
7.375	102.575	102.465	102.415	7.375	102.575	102.465	102.415	7.000	103.018	102.962	102.905	
7.500	102.988	102.840	102.733	7.500	102.988	102.840	102.733	7.125	103.192	103.136	103.079	
7.625	103.381	103.232	103.087	7.625	103.381	103.232	103.087	7.250	103.364	103.264	103.183	
7.750	103.357	103.209	103.063	7.750	103.357	103.209	103.063	7.375	102.575	102.465	102.415	
7.875				7.875				7.500	102.988	102.840	102.733	
8.000				8.000				7.625	103.381	103.232	103.087	
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	97.583	97.689	97.713	4.500	97.583	97.689	97.713	6.625	102.167	102.174	102.148	
4.625	98.016	98.122	98.146	4.625	98.016	98.122	98.146	6.750	102.011	101.935	101.871	
4.750	98.341	98.347	98.384	4.750	98.341	98.347	98.384	6.875	101.737	101.717	101.667	
4.875	98.526	98.594	98.606	4.875	98.526	98.594	98.606	7.000	102.082	102.063	102.012	
5.000	98.922	98.991	99.002	5.000	98.922	98.991	99.002	7.125	102.421	102.402	102.351	
5.125	99.288	99.357	99.368	5.125	99.288	99.357	99.368	7.250	101.622	101.619	101.569	
5.250	99.652	99.651	99.681	5.250	99.652	99.651	99.681	7.375	102.020			





**Brokers First Funding**

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Effective Time:  
10:34:45 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	98.703	98.493	98.193	6.750	96.103	95.893	95.593	6.750				
6.875	98.729	98.487	98.187	6.875	96.129	95.887	95.587	6.875				
7.000	99.188	98.946	98.646	7.000	96.588	96.346	96.046	7.000				
7.125	99.591	99.349	99.049	7.125	96.991	96.749	96.449	7.125				
7.250	99.983	99.741	99.441	7.250	97.383	97.141	96.841	7.250				
7.375	100.350	100.044	99.744	7.375	97.750	97.444	97.144	7.375				
7.500	100.779	100.473	100.173	7.500	98.179	97.873	97.573	7.500				
7.625	101.152	100.846	100.546	7.625	98.552	98.246	97.946	7.625				
7.750	101.514	101.208	100.908	7.750	98.914	98.608	98.308	7.750				
7.875	100.773	100.402	100.102	7.875	98.173	97.802	97.502	7.875				
8.000	101.132	100.761	100.461	8.000	98.532	98.161	97.861	8.000				
8.125	101.475	101.104	100.804	8.125	98.875	98.504	98.204	8.125				
8.250	101.817	101.446	101.146	8.250	99.217	98.846	98.546	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	96.703	96.493	96.193	6.750	94.103	93.893	93.593	6.750				
6.875	96.729	96.487	96.187	6.875	94.129	93.887	93.587	6.875				
7.000	97.188	96.946	96.646	7.000	94.588	94.346	94.046	7.000				
7.125	97.591	97.349	97.049	7.125	94.991	94.749	94.449	7.125				
7.250	97.983	97.741	97.441	7.250	95.383	95.141	94.841	7.250				
7.375	98.350	98.044	97.744	7.375	95.750	95.444	95.144	7.375				
7.500	98.779	98.473	98.173	7.500	96.179	95.873	95.573	7.500				
7.625	99.152	98.846	98.546	7.625	96.552	96.246	95.946	7.625				
7.750	99.514	99.208	98.908	7.750	96.914	96.608	96.308	7.750				
7.875	98.773	98.402	98.102	7.875	96.173	95.802	95.502	7.875				
8.000	99.132	98.761	98.461	8.000	96.532	96.161	95.861	8.000				
8.125	99.475	99.104	98.804	8.125	96.875	96.504	96.204	8.125				
8.250	99.817	99.446	99.146	8.250	97.217	96.846	96.546	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.