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

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

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

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

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



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

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

Effective Time:
8:06:29 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	97.809	97.655	97.544	5.625	97.809	97.655	97.544	5.000	95.189	95.208	95.247	
5.750	98.211	98.277	98.254	5.750	98.211	98.277	98.254	5.125	95.777	95.773	95.812	
5.875	98.790	98.821	98.797	5.875	98.790	98.821	98.797	5.250	96.777	96.842	96.832	
6.000	99.359	99.412	99.387	6.000	99.359	99.412	99.387	5.375	97.417	97.434	97.435	
6.125	99.863	99.863	99.858	6.125	99.863	99.863	99.858	5.500	98.013	98.007	98.031	
6.250	100.060	100.052	100.039	6.250	100.060	100.052	100.039	5.625	98.504	98.499	98.523	
6.375	100.508	100.500	100.487	6.375	100.508	100.500	100.487	5.750	99.046	99.109	99.087	
6.500	100.992	100.984	100.971	6.500	100.992	100.984	100.971	5.875	99.653	99.663	99.665	
6.625	101.317	101.370	101.328	6.625	101.317	101.370	101.328	6.000	100.147	100.189	100.162	
6.750	101.441	101.417	101.388	6.750	101.441	101.417	101.388	6.125	100.535	100.613	100.586	
6.875	101.813	101.789	101.760	6.875	101.813	101.789	101.760	6.250	100.540	100.506	100.484	
7.000	102.190	102.166	102.137	7.000	102.190	102.166	102.137	6.375	101.068	101.030	101.012	
7.125	102.458	102.437	102.405	7.125	102.458	102.437	102.405	6.500	101.512	101.474	101.456	
7.250	102.378	102.345	102.294	7.250	102.378	102.345	102.294	6.625	101.860	101.825	101.804	
7.375	102.512	102.462	102.411	7.375	102.512	102.462	102.411	6.750	101.441	101.411	101.388	
7.500	102.896	102.862	102.850	7.500	102.896	102.862	102.850	6.875	101.813	101.789	101.760	
7.625	103.187	103.149	103.141	7.625	103.187	103.149	103.141	7.000	102.190	102.166	102.137	
7.750	102.644	102.610	102.543	7.750	102.644	102.610	102.543	7.125	102.458	102.434	102.405	
7.875	103.064	103.010	102.966	7.875	103.064	103.010	102.966	7.250	102.378	102.345	102.294	
8.000	103.469	103.414	103.371	8.000	103.469	103.414	103.371	7.375	102.511	102.505	102.442	
8.125	103.719	103.665	103.621	8.125	103.719	103.665	103.621	7.500	102.894	102.862	102.810	
8.250				8.250				7.625	103.138	103.106	103.054	
8.375				8.375				7.750	102.639	102.598	102.543	
8.500				8.500				7.875	102.376	102.375	102.300	
8.625				8.625				8.000	102.600	102.600	102.523	

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625	96.970	97.001	97.007	4.625	96.987	97.018	97.024					
4.750	97.551	97.551	97.512	4.750	97.535	97.535	97.496					
4.875	98.025	98.025	97.991	4.875	98.010	98.010	97.976					
5.000	98.373	98.373	98.344	5.000	98.352	98.352	98.323					
5.125	98.424	98.424	98.415	5.125	98.665	98.690	98.684					
5.250	98.881	98.881	98.830	5.250	98.947	98.980	98.970					
5.375	99.361	99.361	99.315	5.375	99.306	99.306	99.263					
5.500	99.835	99.827	99.845	5.500	99.835	100.077	100.095					
5.625	99.888	99.865	99.866	5.625	99.888	99.865	99.866					
5.750	100.134	100.112	100.113	5.750	100.384	100.362	100.363					
5.875	100.584	100.561	100.562	5.875	100.584	100.811	100.812					
6.000	100.865	101.092	101.093	6.000	101.115	101.092	101.093					
6.125	100.718	100.681	100.667	6.125	100.718	100.681	100.667					
6.250	100.946	100.909	100.895	6.250	101.196	101.159	101.145					
6.375	101.373	101.336	101.322	6.375	101.623	101.586	101.572					
6.500	101.619	101.582	101.568	6.500	101.869	101.832	101.818					
6.625	101.598	101.532	101.483	6.625	101.598	101.532	101.483					
6.750	101.814	101.747	101.699	6.750	101.814	101.747	101.699					
6.875	102.230	102.163	102.115	6.875	102.230	102.163	102.115					
7.000	102.452	102.386	102.337	7.000	102.452	102.386	102.337					

Conventional Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	98.903	98.879	98.831	6.000	98.474	98.436	98.418	5.125	97.107	97.099	97.118	
6.125	99.743	99.719	99.671	6.125	99.111	99.073	99.055	5.250	97.624	97.616	97.634	
6.250	100.200	100.176	100.128	6.250	99.684	99.646	99.628	5.375	98.095	98.087	98.106	
6.375	100.553	100.516	100.502	6.375	100.463	100.425	100.408	5.500	98.411	98.403	98.421	
6.500	101.042	101.004	100.986	6.500	100.929	100.891	100.873	5.625	98.265	98.242	98.243	
6.625	101.295	101.257	101.239	6.625	101.238	101.199	101.182	5.750	98.775	98.738	98.735	
6.750	101.405	101.348	101.336	6.750	100.833	100.787	100.770	5.875	99.199	99.177	99.178	
6.875	101.726	101.670	101.658	6.875	101.319	101.273	101.257	6.000	99.461	99.436	99.437	
7.000	102.119	102.073	102.057	7.000	101.740	101.694	101.678	6.125	99.907	99.870	99.856	
7.125	102.331	102.284	102.268	7.125	102.000	101.953	101.937	6.250	100.381	100.344	100.330	
7.250	102.422	102.345	102.336	7.250	101.611	101.534	101.525	6.375	100.799	100.762	100.748	
7.375	102.718	102.640	102.631	7.375	101.894	101.856	101.848	6.500	101.005	100.968	100.954	
7.500	103.028	102.950	102.941	7.500	102.283	102.245	102.237	6.625	100.663	100.596	100.548	
7.625	103.169	103.090	103.081	7.625	102.503	102.465	102.457	6.750	101.125	101.058	101.009	
7.750	102.963	102.863	102.856	7.750	101.642	101.542	101.535	6.875	101.525	101.459	101.410	
7.875	103.289	103.189	103.182	7.875	100.811	100.706	100.646	7.000	97.925	98.155	98.106	

Conventional Fixed Adjustments

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

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

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
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	



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

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

Effective Time:
8:06:29 AM

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	97.458	97.369	97.281	5.250				5.250				
5.375	97.829	97.740	97.652	5.375				5.375				
5.500	98.190	98.101	98.013	5.500				5.500				
5.625	98.545	98.456	98.368	5.625	97.871	97.782	97.694	5.625	96.360	96.297	96.234	
5.750	98.871	98.782	98.695	5.750	98.273	98.185	98.097	5.750	97.548	97.459	97.371	
5.875	98.916	98.827	98.739	5.875	98.591	98.503	98.415	5.875	97.749	97.660	97.572	
6.000	99.411	99.322	99.234	6.000	98.909	98.820	98.732	6.000	98.154	98.065	98.227	
6.125	99.601	99.512	99.424	6.125	99.224	99.135	99.047	6.125	98.508	98.419	98.331	
6.250	99.808	99.720	99.632	6.250	99.526	99.438	99.350	6.250	98.853	98.765	98.927	
6.375	100.025	99.936	99.849	6.375	99.805	99.719	99.656	6.375	99.429	99.341	99.253	
6.500	100.195	100.106	100.018	6.500	100.079	99.990	99.902	6.500	99.765	99.676	99.588	
6.625	100.304	100.216	100.128	6.625	100.337	100.248	100.160	6.625	99.851	99.762	99.924	
6.750	99.908	99.845	99.782	6.750	100.629	100.540	100.453	6.750	100.392	100.304	100.216	
6.875	100.108	100.045	99.982	6.875	100.140	100.077	100.014	6.875	100.633	100.544	100.456	
7.000	100.454	100.391	100.328	7.000	100.546	100.483	100.420	7.000	100.479	100.416	100.353	
7.125				7.125	100.784	100.721	100.658	7.125	100.746	100.683	100.621	
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	97.117	97.054	96.991	5.250				5.250				
5.375	97.478	97.415	97.352	5.375				5.375				
5.500	97.787	97.724	97.661	5.500				5.500				
5.625	98.153	98.090	98.027	5.625	97.596	97.533	97.470	5.625	96.684	96.621	96.558	
5.750	98.489	98.426	98.363	5.750	98.020	97.957	97.894	5.750	97.161	97.098	97.035	
5.875	98.682	98.619	98.556	5.875	98.421	98.358	98.295	5.875	97.455	97.392	97.329	
6.000	99.021	98.958	98.895	6.000	98.655	98.592	98.529	6.000	97.929	97.866	97.803	
6.125	99.219	99.156	99.093	6.125	99.055	98.992	98.929	6.125	98.196	98.133	98.070	
6.250	99.560	99.497	99.434	6.250	99.454	99.391	99.328	6.250	98.646	98.583	98.520	
6.375	99.757	99.694	99.631	6.375	99.857	99.794	99.731	6.375	99.096	99.033	98.970	
6.500	99.955	99.892	99.829	6.500	99.925	99.862	99.799	6.500	99.546	99.483	99.420	
6.625	100.010	99.947	99.884	6.625	99.993	99.930	99.867	6.625	99.626	99.563	99.500	
6.750	100.233	100.170	100.107	6.750	100.397	100.334	100.271	6.750	100.080	100.017	99.954	
6.875	100.433	100.370	100.307	6.875	100.465	100.402	100.339	6.875	100.348	100.285	100.222	
7.000	100.779	100.716	100.653	7.000	100.871	100.808	100.745	7.000	100.803	100.740	100.677	
7.125	100.979	100.916	100.853	7.125	101.109	101.046	100.983	7.125	101.071	101.008	100.945	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

Conventional ARM Adjustments

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

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

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

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

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

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

Additional Cash-Out Refinance LLPA Adjusters					
	≤30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-2.000	-2.000	-2.250	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	98.197	98.197	98.192	5.750	97.672	97.648	97.616	4.375				
5.875	98.790	98.790	98.786	5.875	98.139	98.115	98.089	4.500				
6.000	99.359	99.359	99.354	6.000	98.736	98.704	98.657	4.625				
6.125	99.613	99.613	99.608	6.125	99.302	99.270	99.223	4.750	96.451	96.439	96.428	
6.250	100.060	100.052	100.039	6.250	99.761	99.723	99.705	4.875	96.853	96.841	96.830	
6.375	100.579	100.541	100.523	6.375	100.329	100.291	100.273	5.000	97.796	97.789	97.781	
6.500	101.124	101.086	101.068	6.500	100.874	100.836	100.818	5.125	98.100	98.089	98.079	
6.625	101.569	101.531	101.513	6.625	101.319	101.281	101.263	5.250	98.478	98.467	98.457	
6.750	101.441	101.417	101.388	6.750	100.890	100.844	100.828	5.375	98.842	98.831	98.821	
6.875	101.813	101.789	101.760	6.875	101.414	101.368	101.352	5.500	99.217	99.206	99.196	
7.000	102.190	102.166	102.137	7.000	101.920	101.874	101.858	5.625	99.359	99.352	99.342	
7.125	102.574	102.528	102.512	7.125	102.324	102.278	102.262	5.750	99.670	99.663	99.653	
7.250	102.378	102.345	102.294	7.250	101.885	101.847	101.839	5.875	99.914	99.907	99.897	
7.375	102.624	102.586	102.578	7.375	102.374	102.336	102.328	6.000	100.009	100.002	99.992	

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	96.258	96.246	96.235									
4.875	96.572	96.560	96.549									
5.000	97.080	97.069	97.059									
5.125	97.536	97.525	97.515									
5.250	97.838	97.827	97.817									
5.375	98.136	98.125	98.115									
5.500	98.555	98.544	98.534									
5.625	98.480	98.458	98.433									
5.750	98.760	98.738	98.714									
5.875	99.009	98.999	98.989									
6.000	99.440	99.418	99.393									

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	98.197	98.197	98.192	5.750	97.672	97.648	97.616	4.250				
5.875	98.790	98.790	98.786	5.875	98.139	98.115	98.089	4.375				
6.000	99.359	99.359	99.354	6.000	98.736	98.704	98.657	4.500				
6.125	99.613	99.613	99.608	6.125	99.302	99.270	99.223	4.625				
6.250	100.060	100.052	100.039	6.250	99.440	99.400	99.354	4.750	96.451	96.439	96.428	
6.375	100.508	100.500	100.487	6.375	99.760	99.719	99.674	4.875	96.853	96.841	96.830	
6.500	100.742	100.734	100.721	6.500	100.055	100.015	99.970	5.000	97.796	97.789	97.781	
6.625	101.067	101.059	101.046	6.625	100.439	100.414	100.384	5.125	98.100	98.089	98.079	
6.750	101.191	101.167	101.138	6.750	100.550	100.493	100.432	5.250	98.478	98.467	98.457	
6.875	101.563	101.539	101.510	6.875	100.779	100.722	100.661	5.375	98.842	98.831	98.821	
7.000	101.940	101.916	101.887	7.000	101.058	101.002	100.951	5.500	99.217	99.206	99.196	
7.125	102.208	102.184	102.155	7.125	101.321	101.276	101.260	5.625	99.359	99.352	99.342	
7.250	102.128	102.095	102.044	7.250	101.275	101.243	101.191	5.750	99.670	99.663	99.653	
7.375	102.511	102.479	102.427	7.375	101.755	101.722	101.671	5.875	99.914	99.907	99.897	
7.500	102.644	102.612	102.560	7.500	102.096	102.064	102.012	6.000	100.009	100.002	99.992	

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	96.258	96.246	96.235									
4.875	96.572	96.560	96.549									
5.000	97.080	97.069	97.059									
5.125	97.536	97.525	97.515									
5.250	97.838	97.827	97.817									
5.375	98.136	98.125	98.115									
5.500	98.555	98.544	98.534									
5.625	98.480	98.458	98.433									
5.750	98.760	98.738	98.714									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

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

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

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



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

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

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	97.456	97.560	97.543	2.625				2.625				
5.750	97.917	97.984	97.960	2.750				2.750				
5.875	98.430	98.510	98.483	2.875				2.875				
6.000	99.002	99.092	99.062	3.000				3.000				
6.125	99.460	99.553	99.523	3.125				3.125				
6.250	99.654	99.703	99.666	3.250				3.250				
6.375	100.091	100.155	100.116	3.375				3.375				
6.500	100.548	100.626	100.584	3.500				3.500				
6.625	100.999	101.080	101.038	3.625				3.625				
6.750	100.827	100.857	100.808	3.750				3.750				
6.875	101.245	101.298	101.245	3.875				3.875				
7.000	101.653	101.725	101.670	4.000				4.000				
7.125	102.080	102.147	102.092	4.125				4.125				
7.250	102.054	101.815	102.003	4.250				4.250				
7.375	102.148	102.176	102.111									

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

RefiNow Adjustments

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

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

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

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

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

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

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

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



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

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

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	97.158	97.202	97.237	5.000				5.000	97.158	97.202	97.237	
5.125	97.940	97.984	98.019	5.125				5.125	97.940	97.984	98.019	
5.250	98.845	98.889	98.925	5.250	98.845	98.889	98.925	5.250	98.845	98.889	98.925	
5.375	99.117	99.109	99.101	5.375	99.117	99.109	99.101	5.375	99.117	99.109	99.101	
5.500	99.656	99.704	99.724	5.500	99.656	99.704	99.724	5.500	99.656	99.704	99.724	
5.625	100.182	100.179	100.199	5.625	100.182	100.179	100.199	5.625	100.182	100.179	100.199	
5.750	100.929	100.969	100.959	5.750	100.929	100.969	100.959	5.750	100.929	100.969	100.959	
5.875	101.056	101.096	100.886	5.875	101.056	101.096	100.886	5.875	101.056	101.096	100.886	
6.000	101.530	101.570	101.360	6.000	101.530	101.570	101.360	6.000	101.530	101.570	101.360	
6.125	101.912	101.952	101.742	6.125	101.912	101.952	101.742	6.125	101.912	101.952	101.742	
6.250	102.436	102.226	102.108	6.250	102.436	102.226	102.108	6.250	102.436	102.226	102.108	
6.375	101.836	101.787	101.739	6.375	101.836	101.787	101.739	6.375	101.836	101.787	101.739	
6.500	102.179	102.133	102.122	6.500	102.179	102.133	102.122	6.500	102.179	102.133	102.122	
6.625	102.570	102.561	102.550	6.625	102.570	102.561	102.550	6.625	102.570	102.561	102.550	
6.750	102.713	102.671	102.661	6.750	102.713	102.671	102.661	6.750	102.713	102.671	102.661	
6.875	102.650	102.593	102.537	6.875	102.650	102.593	102.537	6.875	102.650	102.593	102.537	
7.000	102.823	102.767	102.710	7.000	102.823	102.767	102.710	7.000	102.823	102.767	102.710	
7.125	103.237	103.191	103.165	7.125	103.237	103.191	103.165	7.125	103.237	103.191	103.165	
7.250	103.255	103.176	103.127	7.250	103.255	103.176	103.127	7.250	103.255	103.176	103.127	
7.375	102.713	102.665	102.624	7.375	102.713	102.665	102.624	7.375	102.713	102.665	102.624	
7.500	103.142	103.094	103.052	7.500	103.142	103.094	103.052	7.500	103.142	103.094	103.052	
7.625	103.482	103.387	103.315	7.625	103.482	103.387	103.315	7.625	103.482	103.387	103.315	
7.750	103.480	103.385	103.313	7.750	103.480	103.385	103.313	7.750	103.480	103.385	103.313	
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	95.271	95.232	95.267	
2.875				2.875				5.125	96.043	96.004	96.039	
3.000				3.000				5.250	96.863	96.856	96.876	
3.125				3.125				5.375	97.534	97.527	97.547	
3.250				3.250				5.500	98.337	98.330	98.350	
3.375				3.375				5.625	98.811	98.805	98.825	
3.500	91.865	91.980	92.059	3.500	91.865	91.980	92.059	5.750	99.547	99.337	99.277	
3.625	92.415	92.530	92.609	3.625	92.415	92.530	92.609	5.875	100.296	100.325	100.329	
3.750	93.705	93.782	93.846	3.750	93.705	93.782	93.846	6.000	100.865	100.893	100.898	
3.875	94.254	94.331	94.395	3.875	94.254	94.331	94.395	6.125	101.285	101.313	101.318	
4.000	94.801	94.879	94.942	4.000	94.801	94.879	94.942	6.250	101.379	101.333	101.062	
4.125	95.347	95.424	95.488	4.125	95.347	95.424	95.488	6.375	101.244	101.256	101.245	
4.250	95.876	95.932	95.980	4.250	95.876	95.932	95.980	6.500	101.735	101.747	101.736	
4.375	96.420	96.475	96.523	4.375	96.420	96.475	96.523	6.625	102.163	102.175	102.164	
4.500	96.958	97.014	97.062	4.500	96.958	97.014	97.062	6.750	101.910	101.831	101.780	
4.625	97.741	97.796	97.845	4.625	97.741	97.796	97.845	6.875	101.877	101.569	101.543	
4.750	97.920	97.934	97.973	4.750	97.920	97.934	97.973	7.000	102.120	102.062	102.036	
4.875	98.177	98.227	98.259	4.875	98.177	98.227	98.259	7.125	102.578	102.520	102.494	
5.000	98.693	98.743	98.776	5.000	98.693	98.743	98.776	7.250	101.817	101.769	101.728	
5.125	99.194	99.243	99.276	5.125	99.194	99.243	99.276	7.375	102.327	102.279	102.238	
5.250	99.322	99.314	99.332	5.250	99.322	99.314	99.332	7.500	102.756	102.708	102.666	
5.375	99.380	99.439	99.457	5.375	99.380	99.439	99.457	7.625	102.974	102.926	102.884	
5.500	99.849	99.908	99.926	5.500	99.849	99.908	99.926	7.750				
5.625	100.291	100.350	100.367	5.625	100.291	100.350	100.367	7.875				
5.750	100.202	100.179	100.180	5.750	100.202	100.179	100.180	8.000				
5.875	100.231	100.268	100.271	5.875	100.231	100.268	100.271	8.125				
6.000				6.000				8.250				
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.250	96.863	96.856	96.876	5.000	95.271	95.232	95.267	4.500	94.363	94.294	94.342	
5.375	97.534	97.527	97.547	5.125	96.043	96.004	96.039	4.625	94.879	94.810	94.858	
5.500	98.337	98.330	98.350	5.250	96.863	96.856	96.876	4.750	93.645	93.659	93.698	
5.625	98.811	98.805	98.825	5.375	97.534	97.527	97.547	4.875	93.986	93.845	93.868	
5.750	99.547	99.337	99.277	5.500	98.337	98.330	98.350	5.000	94.465	94.315	94.348	
5.875	100.296	100.325	100.329	5.625	98.811	98.805	98.825	5.125	94.912	94.761	94.794	
6.000	100.865	100.893	100.898	5.750	99.547	99.337	99.277	5.250	95.534	95.518	95.501	
6.125	101.285	101.313	101.318	5.875	100.296	100.325	100.329	5.375	95.599	95.582	95.566	
6.250	101.379	101.333	101.062	6.000	100.865	100.893	100.898	5.500	95.968	95.952	95.936	
6.375	101.244	101.256	101.245	6.125	101.285	101.313	101.318	5.625	96.345	96.329	96.313	
6.500	101.735	101.747	101.736	6.250	101.379	101.333	101.062	5.750	97.150	97.126	97.102	
6.625	102.163	102.175	102.164	6.375	101.244	101.256	101.245	5.875	97.423	97.399	97.374	
6.750	101.910	101.831	101.780	6.500	101.735	101.747	101.736	6.000	97.739	97.714	97.690	
6.875	101.877	101.569	101.543	6.625	102.163	102.175	102.164	6.125	98.003	97.978	97.954	
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.250	98.845	98.889	98.925	5.250	98.845	98.889	98.925	5.250	98.845	98.889	98.925	
5.375	99.117	99.109	99.101	5.375	99.117	99.109	99.101	5.375	99.117	99.109	99.101	
5.500	99.656	99.704	99.724	5.500	99.656	99.704	99.724	5.500	99.656	99.704	99.724	
5.625	100.182	100.179	100.199	5.625	100.182	100.179	100.199	5.625	100.182	100.179	100.199	
5.750	100.929	100.969	100.959	5.750	100.929	100.969	100.959	5.750	100.929	100.969	100.959	
5.875	101.056	101.096	100.886	5.875	101.056	101.096	100.886	5.875	101.056	101.096	100.886	
6.000	101.530	101.570	101.360	6.000	101.530	101.570	101.360	6.000	101.530	101.570	101.360	
6.125	101.912	101.952	101.742	6.125	101.912	101.952	101.742	6.125	101.912	101.952	101.742	
6.250	102.436	102.226	102.108	6.250	102.436	102.226	102.108	6.250	102.436	102.226	102.108	
6.375	101.836	101.787	101.739	6.375	101.836	101.787	101.739	6.375	101.836	101.787	101.739	
6.500	102.179	102.133	102.122	6.500	102.179	102.133	102.122	6.500	102.179	102.133	102.122	
6.625	102.570	102.561	102.550	6.625	102.570	102.561	102.550	6.625	102.570	102.561	102.550	
6.750	102.713	102.671	102.661	6.750	102.713	102.671	102.661	6.750	102.713	102.671	102.661	
6.875	102.650	102.593	102.537	6.875	102.650	102.593	102.537	6.875	102.650	102.593	102.537	
7.000	102.823	102.767	102.710	7.000	102.823	102.767	102.710	7.000	102.823	102.767	102.710	
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	96.958	97.014	97.062	4.250	95.876	95.932	95.980	5.250	96.863	96.856	96.876	
4.625	97.741	97.796	97.845	4.375	96.420	96.475	96.523	5.375	97.534	97.527	97.547	
4.750	97.920	97.934	97.973	4.500	96.958	97.014	97.062	5.500	98.337	98.330	98.350	
4.875	98.177	98.227	98.259	4.625	97.741	97.796	97.845	5.625	98.811	98.805	98.825	
5.000	98.693	9										



BFF
BROKERS FIRST FUNDING
 YOUR BFF IN WHOLESALE
 Monday, January 22, 2024

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

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

Effective Time:
 8:06:29 AM

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	99.117	99.109	99.101	5.375	99.117	99.109	99.101	5.000				
5.500	99.619	99.628	99.647	5.500	99.619	99.628	99.647	5.125				
5.625	100.182	100.174	100.166	5.625	100.182	100.174	100.166	5.250	98.707	98.772	98.807	
5.750	100.929	100.969	100.759	5.750	100.929	100.969	100.759	5.375	99.117	99.109	99.101	
5.875	101.056	101.096	100.886	5.875	101.056	101.096	100.886	5.500	99.619	99.628	99.647	
6.000	101.530	101.570	101.360	6.000	101.530	101.570	101.360	5.625	100.182	100.174	100.166	
6.125	101.912	101.952	101.742	6.125	101.912	101.952	101.742	5.750	100.929	100.969	100.759	
6.250	102.186	102.226	102.016	6.250	102.186	102.226	102.016	5.875	101.056	101.096	100.886	
6.375	101.836	101.787	101.739	6.375	101.836	101.787	101.739	6.000	101.530	101.570	101.360	
6.500	102.179	102.130	102.082	6.500	102.179	102.130	102.082	6.125	101.912	101.952	101.742	
6.625	102.570	102.521	102.473	6.625	102.570	102.521	102.473	6.250	102.186	102.226	102.016	
6.750	102.713	102.656	102.600	6.750	102.713	102.656	102.600	6.375	101.836	101.787	101.739	
6.875	102.400	102.343	102.287	6.875	102.400	102.343	102.287	6.500	102.179	102.130	102.082	
7.000	102.823	102.767	102.710	7.000	102.823	102.767	102.710	6.625	102.570	102.521	102.473	
7.125	103.017	102.960	102.904	7.125	103.017	102.960	102.904	6.750	102.713	102.656	102.600	
7.250	103.255	103.176	103.127	7.250	103.255	103.176	103.127	6.875	102.400	102.343	102.287	
7.375	102.624	102.530	102.458	7.375	102.624	102.530	102.458	7.000	102.823	102.767	102.710	
7.500	103.059	102.965	102.893	7.500	103.059	102.965	102.893	7.125	103.017	102.960	102.904	
7.625	103.482	103.387	103.315	7.625	103.482	103.387	103.315	7.250	103.255	103.176	103.127	
7.750	103.480	103.385	103.313	7.750	103.480	103.385	103.313	7.375	102.624	102.530	102.458	
7.875				7.875				7.500	103.059	102.965	102.893	
8.000				8.000				7.625	103.482	103.387	103.315	
8.125				8.125				7.750	103.480	103.385	103.313	
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	96.921	96.935	96.954	
3.250				3.250				5.375	97.539	97.552	97.572	
3.375				3.375				5.500	98.228	98.242	98.262	
3.500	91.871	91.986	92.065	3.500	91.871	91.986	92.065	5.625	98.587	98.599	98.619	
3.625	92.384	92.499	92.578	3.625	92.384	92.499	92.578	5.750	99.547	99.337	99.277	
3.750	93.768	93.846	93.909	3.750	93.768	93.846	93.909	5.875	100.230	100.278	100.283	
3.875	94.279	94.356	94.419	3.875	94.279	94.356	94.419	6.000	100.730	100.779	100.783	
4.000	94.782	94.860	94.923	4.000	94.782	94.860	94.923	6.125	101.261	101.309	101.314	
4.125	95.276	95.354	95.417	4.125	95.276	95.354	95.417	6.250	101.379	101.333	101.062	
4.250	95.921	95.977	96.025	4.250	95.921	95.977	96.025	6.375	101.309	101.091	101.080	
4.375	96.409	96.465	96.513	4.375	96.409	96.465	96.513	6.500	101.753	101.785	101.774	
4.500	96.883	96.938	96.986	4.500	96.883	96.938	96.986	6.625	102.110	102.142	102.131	
4.625	97.587	97.643	97.691	4.625	97.587	97.643	97.691	6.750	101.910	101.831	101.780	
4.750	97.920	97.934	97.973	4.750	97.920	97.934	97.973	6.875	101.661	101.623	101.597	
4.875	98.106	98.155	98.188	4.875	98.106	98.155	98.188	7.000	102.023	101.985	101.959	
5.000	98.529	98.578	98.611	5.000	98.529	98.578	98.611	7.125	102.379	102.341	102.315	
5.125	98.925	98.974	99.007	5.125	98.925	98.974	99.007	7.250	101.698	101.670	101.629	
5.250	99.322	99.314	99.332	5.250	99.322	99.314	99.332	7.375	102.109	102.081	102.040	
5.375	99.240	99.299	99.316	5.375	99.240	99.299	99.316	7.500	102.439	102.411	102.369	
5.500	99.601	99.659	99.677	5.500	99.601	99.659	99.677	7.625	102.727	102.699	102.657	
5.625	99.987	99.991	100.008	5.625	99.987	99.991	100.008	7.750				
5.750	100.202	100.179	100.180	5.750	100.202	100.179	100.180	7.875				
5.875	100.055	100.092	100.094	5.875	100.055	100.092	100.094	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	101.753	101.785	101.774	6.125	101.361	101.309	101.314	4.500	94.200	94.130	94.178	
6.625	102.110	102.142	102.131	6.250	101.379	101.333	101.062	4.625	94.603	94.534	94.582	
6.750	101.910	101.831	101.780	6.375	101.309	101.091	101.080	4.750	93.645	93.659	93.698	
6.875	101.661	101.623	101.597	6.500	101.753	101.785	101.774	4.875	93.829	93.845	93.861	
7.000	102.023	101.985	101.959	6.625	102.110	102.142	102.131	5.000	94.236	94.252	94.268	
7.125	102.379	102.341	102.315	6.750	101.910	101.831	101.780	5.125	94.571	94.563	94.582	
7.250	101.698	101.670	101.629	6.875	101.661	101.623	101.597	5.250	95.534	95.518	95.501	
7.375	102.109	102.081	102.040	7.000	102.023	101.985	101.959	5.375	95.599	95.582	95.566	
7.500	102.439	102.411	102.369	7.125	102.379	102.341	102.315	5.500	95.968	95.952	95.936	
7.625	102.727	102.699	102.657	7.250	101.698	101.670	101.629	5.625	96.345	96.329	96.313	
7.750				7.375	102.109	102.081	102.040	5.750	97.150	97.126	97.102	
7.875				7.500	102.439	102.411	102.369	5.875	97.423	97.399	97.374	
8.000				7.625	102.727	102.699	102.657	6.000	97.739	97.714	97.690	
8.125				7.750				6.125	98.003	97.978	97.954	
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	101.836	101.787	101.739	6.375	101.836	101.787	101.739	6.000	101.530	101.570	101.360	
6.500	102.179	102.130	102.082	6.500	102.179	102.130	102.082	6.125	101.912	101.952	101.742	
6.625	102.570	102.521	102.473	6.625	102.570	102.521	102.473	6.250	102.186	102.226	102.016	
6.750	102.713	102.656	102.600	6.750	102.713	102.656	102.600	6.375	101.836	101.787	101.739	
6.875	102.400	102.343	102.287	6.875	102.400	102.343	102.287	6.500	102.179	102.130	102.082	
7.000	102.823	102.767	102.710	7.000	102.823	102.767	102.710	6.625	102.570	102.521	102.473	
7.125	103.017	102.960	102.904	7.125	103.017	102.960	102.904	6.750	102.713	102.656	102.600	
7.250	103.255	103.176	103.127	7.250	103.255	103.176	103.127	6.875	102.400	102.343	102.287	
7.375	102.624	102.530	102.458	7.375	102.624	102.530	102.458	7.000	102.823	102.767	102.710	
7.500	103.059	102.965	102.893	7.500	103.059	102.965	102.893	7.125	103.017	102.960	102.904	
7.625	103.482	103.387	103.315	7.625	103.482	103.387	103.315	7.250	103.255	103.176	103.127	
7.750	103.480	103.385	103.313	7.750	103.480	103.385	103.313	7.375	102.624	102.530	102.458	
7.875				7.875				7.500	103.059	102.965	102.893	
8.000				8.000				7.625	103.482	103.387	103.315	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed MB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	96.883	96.938	96.986	4.500	96.883	96.938	96.986	6.625	102.110	102.142	102.131	
4.625	97.587	97.643	97.691	4.625	97.587	97.643	97.691	6.750	101.910	101.831	101.780	
4.750	97.920	97.934	97.973	4.750	97.920	97.934	97.973	6.875	101.661	101.623	101.597	
4.875	98.106	98.155	98.188	4.875	98.106	98.155	98.188	7.000	102.023	101.985	101.959	
5.000	98.529	98.578	98.611	5.000	98.529	98.578	98.611	7.125	102.379	102.341	102.315	
5.125	98.925	98.974	99.007	5.125	98.925	98.974	99.007	7.250	101.698	101.670	101.629	
5.250	99.322	99.314	99.332	5.250	99.322							



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

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

Effective Time:
 8:06:29 AM

Government DPA												
BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	98.765	98.602	98.302	6.750	96.165	96.002	95.702	6.750				
6.875	98.774	98.590	98.290	6.875	96.174	95.990	95.690	6.875				
7.000	99.253	99.069	98.769	7.000	96.653	96.469	96.169	7.000				
7.125	99.686	99.502	99.202	7.125	97.086	96.902	96.602	7.125				
7.250	100.088	99.904	99.604	7.250	97.488	97.304	97.004	7.250				
7.375	100.536	100.287	99.987	7.375	97.936	97.687	97.387	7.375				
7.500	100.975	100.726	100.426	7.500	98.375	98.126	97.826	7.500				
7.625	101.368	101.119	100.819	7.625	98.768	98.519	98.219	7.625				
7.750	101.740	101.491	101.191	7.750	99.140	98.891	98.591	7.750				
7.875	101.100	100.786	100.486	7.875	98.500	98.186	97.886	7.875				
8.000	101.509	101.195	100.895	8.000	98.909	98.595	98.295	8.000				
8.125	101.872	101.558	101.258	8.125	99.272	98.958	98.658	8.125				
8.250	102.214	101.900	101.600	8.250	99.614	99.300	99.000	8.250				
8.375				8.375				8.375				

Government DPA												
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.765	96.602	96.302	6.750	94.165	94.002	93.702	6.750				
6.875	96.774	96.590	96.290	6.875	94.174	93.990	93.690	6.875				
7.000	97.253	97.069	96.769	7.000	94.653	94.469	94.169	7.000				
7.125	97.686	97.502	97.202	7.125	95.086	94.902	94.602	7.125				
7.250	98.088	97.904	97.604	7.250	95.488	95.304	95.004	7.250				
7.375	98.536	98.287	97.987	7.375	95.936	95.687	95.387	7.375				
7.500	98.975	98.726	98.426	7.500	96.375	96.126	95.826	7.500				
7.625	99.368	99.119	98.819	7.625	96.768	96.519	96.219	7.625				
7.750	99.740	99.491	99.191	7.750	97.140	96.891	96.591	7.750				
7.875	99.100	98.786	98.486	7.875	96.500	96.186	95.886	7.875				
8.000	99.509	99.195	98.895	8.000	96.909	96.595	96.295	8.000				
8.125	99.872	99.558	99.258	8.125	97.272	96.958	96.658	8.125				
8.250	100.214	99.900	99.600	8.250	97.614	97.300	97.000	8.250				
8.375				8.375				8.375				

Government DPA Adjustments

FICO	
FICO =>680	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.000
600 - 619	-1.500

Other Adjustments	
DTI >50	-0.250
Manufactured Home	-0.250
2-Units	-0.250
Temporary 2-1 BuyDown	-0.250

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