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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



BFF
BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE
Thursday, January 25, 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:
12:09:32 PM

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	97.394	97.306	97.218	5.250				5.250					
5.375	97.768	97.680	97.592	5.375				5.375					
5.500	98.138	98.050	97.962	5.500				5.500					
5.625	98.498	98.410	98.322	5.625	97.980	97.892	97.804	5.625	96.163	96.100	96.037		
5.750	98.808	98.720	98.633	5.750	98.412	98.324	98.236	5.750	97.619	97.531	97.443		
5.875	99.067	98.979	98.891	5.875	98.788	98.700	98.612	5.875	97.987	97.899	97.811		
6.000	99.309	99.221	99.133	6.000	99.109	99.021	98.934	6.000	98.350	98.262	98.174		
6.125	99.533	99.445	99.357	6.125	99.372	99.284	99.196	6.125	98.706	98.618	98.531		
6.250	99.756	99.668	99.580	6.250	99.619	99.531	99.443	6.250	99.062	98.974	98.886		
6.375	99.962	99.874	99.786	6.375	100.083	99.995	99.907	6.375	99.401	99.313	99.225		
6.500	100.127	100.039	99.951	6.500	100.047	99.959	99.871	6.500	99.650	99.562	99.474		
6.625	100.279	100.192	100.104	6.625	100.293	100.205	100.117	6.625	99.834	99.746	99.658		
6.750	99.786	99.723	99.660	6.750	100.548	100.460	100.372	6.750	100.075	100.237	100.149		
6.875	99.986	99.923	99.860	6.875	99.982	99.919	99.856	6.875	100.373	100.285	100.197		
7.000	100.331	100.268	100.205	7.000	100.387	100.324	100.261	7.000	100.272	100.209	100.147		
7.125				7.125	100.625	100.562	100.499	7.125	100.539	100.476	100.414		

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	97.002	96.939	96.876	5.250				5.250					
5.375	97.362	97.299	97.236	5.375				5.375					
5.500	97.671	97.608	97.545	5.500				5.500					
5.625	98.036	97.973	97.910	5.625	97.444	97.381	97.318	5.625	96.487	96.424	96.361		
5.750	98.371	98.308	98.245	5.750	97.867	97.804	97.741	5.750	96.963	96.900	96.837		
5.875	98.564	98.501	98.438	5.875	98.267	98.204	98.141	5.875	97.256	97.193	97.130		
6.000	98.902	98.839	98.776	6.000	98.501	98.438	98.375	6.000	97.729	97.666	97.603		
6.125	99.099	99.036	98.973	6.125	98.899	98.836	98.773	6.125	97.996	97.933	97.870		
6.250	99.439	99.376	99.313	6.250	99.298	99.235	99.172	6.250	98.445	98.382	98.319		
6.375	99.636	99.573	99.510	6.375	99.700	99.637	99.574	6.375	98.893	98.830	98.767		
6.500	99.834	99.771	99.708	6.500	99.768	99.705	99.642	6.500	99.342	99.279	99.216		
6.625	99.889	99.826	99.763	6.625	99.836	99.773	99.710	6.625	99.422	99.359	99.296		
6.750	100.111	100.048	99.985	6.750	100.239	100.176	100.113	6.750	99.875	99.812	99.749		
6.875	100.310	100.247	100.184	6.875	100.307	100.244	100.181	6.875	100.143	100.080	100.017		
7.000	100.656	100.593	100.530	7.000	100.712	100.649	100.586	7.000	100.597	100.534	100.471		
7.125	100.856	100.793	100.730	7.125	100.950	100.887	100.824	7.125	100.864	100.801	100.738		

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	97.958	97.958	97.951	5.750	97.426	97.402	97.368	4.375				
5.875	98.565	98.565	98.558	5.875	97.891	97.866	97.843	4.500				
6.000	98.899	98.899	98.893	6.000	98.523	98.491	98.439	4.625				
6.125	99.415	99.415	99.408	6.125	99.100	99.068	99.016	4.750	96.601	96.589	96.403	
6.250	100.148	100.140	100.125	6.250	99.733	99.687	99.684	4.875	97.004	96.992	96.806	
6.375	100.562	100.515	100.512	6.375	100.312	100.265	100.262	5.000	97.658	97.651	97.643	
6.500	101.111	101.065	101.062	6.500	100.861	100.815	100.812	5.125	97.801	97.794	97.786	
6.625	101.556	101.510	101.506	6.625	101.306	101.260	101.256	5.250	98.341	98.334	98.326	
6.750	101.307	101.283	101.252	6.750	100.921	100.899	100.887	5.375	98.628	98.621	98.613	
6.875	101.699	101.677	101.665	6.875	101.449	101.427	101.415	5.500	99.002	98.995	98.987	
7.000	102.208	102.186	102.175	7.000	101.958	101.936	101.925	5.625	99.007	98.999	98.988	
7.125	102.611	102.589	102.577	7.125	102.361	102.339	102.327	5.750	99.323	99.316	99.304	
7.250	102.224	102.192	102.140	7.250	101.955	101.909	101.867	5.875	99.824	99.816	99.805	
7.375	102.697	102.651	102.609	7.375	102.447	102.401	102.359	6.000	99.923	99.915	99.904	

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	96.403	96.391	96.207									
4.875	96.468	96.456	96.212									
5.000	96.845	96.833	96.708									
5.125	97.181	97.170	97.160									
5.250	97.484	97.473	97.463									
5.375	97.785	97.774	97.764									
5.500	97.953	97.942	97.932									
5.625	98.265	98.243	98.216									
5.750	98.551	98.529	98.502									
5.875	98.802	98.780	98.753									
6.000	99.241	99.219	99.192									

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	97.958	97.958	97.951	5.750	97.426	97.402	97.368	4.250				
5.875	98.565	98.565	98.558	5.875	97.891	97.866	97.843	4.375				
6.000	98.899	98.899	98.893	6.000	98.523	98.491	98.439	4.500				
6.125	99.415	99.415	99.408	6.125	99.100	99.068	99.016	4.625				
6.250	99.898	99.890	99.875	6.250	99.305	99.264	99.217	4.750	96.601	96.589	96.403	
6.375	100.150	100.141	100.127	6.375	99.647	99.607	99.560	4.875	97.004	96.992	96.806	
6.500	100.645	100.637	100.623	6.500	99.955	99.914	99.867	5.000	97.658	97.651	97.643	
6.625	101.034	101.026	101.012	6.625	100.262	100.241	100.219	5.125	97.801	97.794	97.786	
6.750	101.057	101.033	101.002	6.750	100.442	100.386	100.323	5.250	98.341	98.334	98.326	
6.875	101.405	101.381	101.350	6.875	100.687	100.630	100.567	5.375	98.628	98.621	98.613	
7.000	101.819	101.795	101.764	7.000	100.973	100.917	100.854	5.500	99.002	98.995	98.987	
7.125	102.102	102.078	102.047	7.125	101.207	101.150	101.111	5.625	99.007	98.999	98.988	
7.250	101.974	101.942	101.890	7.250	101.184	101.151	101.100	5.750	99.323	99.316	99.304	
7.375	102.427	102.395	102.343	7.375	101.682	101.650	101.598	5.875	99.824	99.816	99.805	
7.500	102.569	102.537	102.485	7.500	102.033	102.001	101.949	6.000	99.923	99.915	99.904	

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	96.403	96.391	96.207									
4.875	96.468	96.456	96.212									
5.000	96.845	96.833	96.708									
5.125	97.181	97.170	97.160									
5.250	97.484	97.473	97.463									
5.375	97.785	97.774	97.764									
5.500	97.953	97.942	97.932									
5.625	98.265	98.243	98.216									
5.750	98.551	98.529	98.502									

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	97.176	97.306	97.301	2.625				2.625				
5.750	97.695	97.773	97.762	2.750				2.750				
5.875	98.228	98.328	98.314	2.875				2.875				
6.000	98.800	98.920	98.903	3.000				3.000				
6.125	99.241	99.363	99.346	3.125				3.125				
6.250	99.649	99.706	99.682	3.250				3.250				
6.375	100.116	100.199	100.172	3.375				3.375				
6.500	100.583	100.688	100.659	3.500				3.500				
6.625	100.979	101.086	101.057	3.625				3.625				
6.750	100.743	100.779	100.742	3.750				3.750				
6.875	101.142	101.211	101.171	3.875				3.875				
7.000	101.554	101.649	101.607	4.000				4.000				
7.125	101.992	102.079	102.037	4.125				4.125				
7.250	101.962	101.725	101.676	4.250				4.250				
7.375	102.057	102.094	102.041									

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

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	96.932	96.995	97.009	5.000				5.000	96.932	96.995	97.009	
5.125	97.716	97.778	97.792	5.125				5.125	97.716	97.778	97.792	
5.250	98.523	98.585	98.599	5.250	98.523	98.585	98.599	5.250	98.523	98.585	98.599	
5.375	98.915	98.915	98.915	5.375	98.915	98.915	98.915	5.375	98.915	98.915	98.915	
5.500	99.653	99.657	99.656	5.500	99.653	99.657	99.656	5.500	99.653	99.657	99.656	
5.625	100.130	100.133	100.132	5.625	100.130	100.133	100.132	5.625	100.130	100.133	100.132	
5.750	100.885	100.674	100.498	5.750	100.885	100.674	100.498	5.750	100.885	100.674	100.498	
5.875	101.045	100.835	100.761	5.875	101.045	100.835	100.761	5.875	101.045	100.835	100.761	
6.000	101.503	101.328	101.312	6.000	101.503	101.328	101.312	6.000	101.503	101.328	101.312	
6.125	101.895	101.751	101.734	6.125	101.895	101.751	101.734	6.125	101.895	101.751	101.734	
6.250	102.174	102.088	102.072	6.250	102.174	102.088	102.072	6.250	102.174	102.088	102.072	
6.375	101.717	101.677	101.636	6.375	101.717	101.677	101.636	6.375	101.717	101.677	101.636	
6.500	102.077	102.075	102.043	6.500	102.077	102.075	102.043	6.500	102.077	102.075	102.043	
6.625	102.496	102.511	102.479	6.625	102.496	102.511	102.479	6.625	102.496	102.511	102.479	
6.750	102.714	102.667	102.643	6.750	102.714	102.667	102.643	6.750	102.714	102.667	102.643	
6.875	102.520	102.464	102.407	6.875	102.520	102.464	102.407	6.875	102.520	102.464	102.407	
7.000	102.903	102.860	102.812	7.000	102.903	102.860	102.812	7.000	102.903	102.860	102.812	
7.125	103.365	103.322	103.275	7.125	103.365	103.322	103.275	7.125	103.365	103.322	103.275	
7.250	103.427	103.349	103.292	7.250	103.427	103.349	103.292	7.250	103.427	103.349	103.292	
7.375	102.814	102.725	102.663	7.375	102.814	102.725	102.663	7.375	102.814	102.725	102.663	
7.500	103.251	103.158	103.095	7.500	103.251	103.158	103.095	7.500	103.251	103.158	103.095	
7.625	103.677	103.582	103.493	7.625	103.677	103.582	103.493	7.625	103.677	103.582	103.493	
7.750	103.681	103.587	103.498	7.750	103.681	103.587	103.498	7.750	103.681	103.587	103.498	
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	95.295	95.265	95.278
2.875				2.875				5.125	95.819	95.788	95.802
3.000				3.000				5.250	96.717	96.656	96.655
3.125				3.125				5.375	97.490	97.429	97.427
3.250				3.250				5.500	98.084	98.023	98.022
3.375				3.375				5.625	98.811	98.750	98.748
3.500	92.090	92.182	92.239	3.500	92.090	92.182	92.239	5.750	99.438	99.384	99.346
3.625	92.640	92.732	92.790	3.625	92.640	92.732	92.790	5.875	100.432	100.405	100.388
3.750	93.704	93.822	93.864	3.750	93.704	93.822	93.864	6.000	100.983	100.956	100.939
3.875	94.254	94.371	94.413	3.875	94.254	94.371	94.413	6.125	101.406	101.378	101.361
4.000	94.802	94.919	94.961	4.000	94.802	94.919	94.961	6.250	101.237	101.183	101.145
4.125	95.347	95.464	95.506	4.125	95.347	95.464	95.506	6.375	101.428	101.182	101.400
4.250	95.808	95.997	96.024	4.250	95.808	95.997	96.024	6.500	101.925	101.929	101.897
4.375	96.351	96.541	96.567	4.375	96.351	96.541	96.567	6.625	102.360	102.365	102.333
4.500	96.890	97.080	97.106	4.500	96.890	97.080	97.106	6.750	102.000	101.954	101.929
4.625	97.673	97.862	97.889	4.625	97.673	97.862	97.889	6.875	101.746	101.680	101.633
4.750	97.905	97.897	97.928	4.750	97.905	97.897	97.928	7.000	102.244	102.178	102.131
4.875	98.290	98.379	98.391	4.875	98.290	98.379	98.391	7.125	102.706	102.641	102.593
5.000	98.806	98.645	98.657	5.000	98.806	98.645	98.657	7.250	101.875	101.815	101.752
5.125	99.306	99.145	99.157	5.125	99.306	99.145	99.157	7.375	102.389	102.329	102.267
5.250	99.325	99.331	99.347	5.250	99.325	99.331	99.347	7.500	102.821	102.762	102.699
5.375	99.580	99.398	99.394	5.375	99.580	99.398	99.394	7.625	103.043	102.983	102.921
5.500	100.048	99.865	99.862	5.500	100.048	99.865	99.862	7.750			
5.625	100.489	100.306	100.302	5.625	100.489	100.306	100.302	7.875			
5.750	100.307	100.240	100.209	5.750	100.307	100.240	100.209	8.000			
5.875	100.175	100.282	100.263	5.875	100.175	100.282	100.263	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	96.717	96.656	96.655	5.000	95.295	95.265	95.278	4.500	94.295	94.359	94.386
5.375	97.490	97.429	97.427	5.125	95.819	95.788	95.802	4.625	94.811	94.875	94.902
5.500	98.084	98.023	98.022	5.250	96.717	96.656	96.655	4.750	93.630	93.622	93.653
5.625	98.811	98.750	98.748	5.375	97.490	97.429	97.427	4.875	94.098	93.987	93.999
5.750	99.438	99.384	99.346	5.500	98.084	98.023	98.022	5.000	94.577	94.466	94.478
5.875	100.432	100.405	100.388	5.625	98.811	98.750	98.748	5.125	95.021	94.910	94.922
6.000	100.983	100.956	100.939	5.750	99.438	99.384	99.346	5.250	95.407	95.367	95.326
6.125	101.406	101.378	101.361	5.875	100.432	100.405	100.388	5.375	95.722	95.432	95.642
6.250	101.237	101.183	101.145	6.000	100.983	100.956	100.939	5.500	96.092	96.052	96.011
6.375	101.428	101.182	101.400	6.125	101.406	101.378	101.361	5.625	96.472	96.182	96.141
6.500	101.925	101.929	101.897	6.250	101.237	101.183	101.145	5.750	97.039	96.998	96.958
6.625	102.360	102.365	102.333	6.375	101.428	101.182	101.400	5.875	97.313	97.273	97.233
6.750	102.000	101.954	101.929	6.500	101.925	101.929	101.897	6.000	97.629	97.589	97.549
6.875	101.746	101.680	101.633	6.625	102.360	102.365	102.333	6.125	97.893	97.853	97.812

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	98.523	98.585	98.599	5.250	98.523	98.585	98.599	5.250	98.523	98.585	98.599
5.375	98.915	98.915	98.915	5.375	98.915	98.915	98.915	5.375	98.915	98.915	98.915
5.500	99.653	99.657	99.656	5.500	99.653	99.657	99.656	5.500	99.653	99.657	99.656
5.625	100.130	100.133	100.132	5.625	100.130	100.133	100.132	5.625	100.130	100.133	100.132
5.750	100.885	100.674	100.498	5.750	100.885	100.674	100.498	5.750	100.885	100.674	100.498
5.875	101.045	100.835	100.761	5.875	101.045	100.835	100.761	5.875	101.045	100.835	100.761
6.000	101.503	101.328	101.312	6.000	101.503	101.328	101.312	6.000	101.503	101.328	101.312
6.125	101.895	101.751	101.734	6.125	101.895	101.751	101.734	6.125	101.895	101.751	101.734
6.250	102.174	102.088	102.072	6.250	102.174	102.088	102.072	6.250	102.174	102.088	102.072
6.375	101.717	101.677	101.636	6.375	101.717	101.677	101.636	6.375	101.717	101.677	101.636
6.500	102.077	102.075	102.043	6.500	102.077	102.075	102.043	6.500	102.077	102.075	102.043
6.625	102.496	102.511	102.479	6.625	102.496	102.511	102.479	6.625	102.496	102.511	102.479
6.750	102.714	102.667	102.643	6.750	102.714	102.667	102.643	6.750	102.714	102.667	102.643
6.875	102.520	102.464	102.407	6.875	102.520	102.464	102.407	6.875	102.520	102.464	102.407
7.000	102.903	102.860	102.812	7.000	102.903	102.860	102.812	7.000	102.903	102.860	102.812

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	96.890	97.080	97.106	4.250	95.808	95.997	96.024	5.250	96.717	96.656	96.655
4.625	97.673	97.862	97.889	4.375	96.351	96.541	96.567	5.375	97.490	97.429	97.427
4.750	97.905	97.897	97.928	4.500	96.890	97.080					



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:
 12:09:32 PM

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	98.915	98.915	98.915	5.375	98.915	98.915	98.915	5.000				
5.500	99.518	99.551	99.550	5.500	99.518	99.551	99.550	5.125				
5.625	99.990	99.990	99.990	5.625	99.990	99.990	99.990	5.250	98.385	98.477	98.491	
5.750	100.635	100.674	100.464	5.750	100.635	100.674	100.464	5.375	98.915	98.915	98.915	
5.875	101.045	100.835	100.720	5.875	101.045	100.835	100.720	5.500	99.518	99.551	99.550	
6.000	101.503	101.293	101.225	6.000	101.503	101.293	101.225	5.625	99.990	99.990	99.990	
6.125	101.895	101.761	101.744	6.125	101.895	101.761	101.744	5.750	100.635	100.674	100.464	
6.250	102.174	101.964	101.901	6.250	102.174	101.964	101.901	5.875	101.045	100.835	100.720	
6.375	101.717	101.677	101.636	6.375	101.717	101.677	101.636	6.000	101.503	101.293	101.225	
6.500	102.077	102.036	101.996	6.500	102.077	102.036	101.996	6.125	101.895	101.761	101.744	
6.625	102.472	102.431	102.391	6.625	102.472	102.431	102.391	6.250	102.174	101.964	101.901	
6.750	102.714	102.667	102.643	6.750	102.714	102.667	102.643	6.375	101.717	101.677	101.636	
6.875	102.520	102.464	102.407	6.875	102.520	102.464	102.407	6.500	102.077	102.036	101.996	
7.000	102.774	102.718	102.661	7.000	102.774	102.718	102.661	6.625	102.472	102.431	102.391	
7.125	103.144	103.066	103.009	7.125	103.144	103.066	103.009	6.750	102.714	102.667	102.643	
7.250	103.427	103.349	103.292	7.250	103.427	103.349	103.292	6.875	102.520	102.464	102.407	
7.375	102.814	102.719	102.630	7.375	102.814	102.719	102.630	7.000	102.774	102.718	102.661	
7.500	103.251	103.157	103.068	7.500	103.251	103.157	103.068	7.125	103.144	103.066	103.009	
7.625	103.677	103.582	103.493	7.625	103.677	103.582	103.493	7.250	103.427	103.349	103.292	
7.750	103.681	103.587	103.498	7.750	103.681	103.587	103.498	7.375	102.814	102.719	102.630	
7.875				7.875				7.500	103.251	103.157	103.068	
8.000				8.000				7.625	103.677	103.582	103.493	
8.125				8.125				7.750	103.681	103.587	103.498	
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	96.776	96.735	96.734	
3.250				3.250				5.375	97.495	97.454	97.453	
3.375				3.375				5.500	98.186	98.146	98.144	
3.500	92.096	92.188	92.245	3.500	92.096	92.188	92.245	5.625	98.587	98.546	98.544	
3.625	92.609	92.702	92.759	3.625	92.609	92.702	92.759	5.750	99.438	99.384	99.346	
3.750	93.768	93.885	93.927	3.750	93.768	93.885	93.927	5.875	100.349	100.342	100.325	
3.875	94.278	94.396	94.438	3.875	94.278	94.396	94.438	6.000	100.855	100.847	100.831	
4.000	94.782	94.899	94.941	4.000	94.782	94.899	94.941	6.125	101.373	101.366	101.349	
4.125	95.276	95.393	95.435	4.125	95.276	95.393	95.435	6.250	101.237	101.183	101.145	
4.250	95.852	95.941	95.968	4.250	95.852	95.941	95.968	6.375	101.252	101.276	101.244	
4.375	96.340	96.529	96.556	4.375	96.340	96.529	96.556	6.500	101.707	101.731	101.699	
4.500	96.813	97.002	97.029	4.500	96.813	97.002	97.029	6.625	102.071	102.095	102.063	
4.625	97.517	97.706	97.733	4.625	97.517	97.706	97.733	6.750	102.000	101.954	101.929	
4.750	97.905	97.897	97.928	4.750	97.905	97.897	97.928	6.875	101.781	101.736	101.689	
4.875	98.217	98.306	98.317	4.875	98.217	98.306	98.317	7.000	102.145	102.100	102.052	
5.000	98.639	98.728	98.739	5.000	98.639	98.728	98.739	7.125	102.505	102.460	102.412	
5.125	99.033	99.122	99.133	5.125	99.033	99.122	99.133	7.250	101.756	101.716	101.653	
5.250	99.325	99.331	99.347	5.250	99.325	99.331	99.347	7.375	102.170	102.130	102.068	
5.375	99.437	99.504	99.501	5.375	99.437	99.504	99.501	7.500	102.502	102.463	102.400	
5.500	99.796	99.863	99.859	5.500	99.796	99.863	99.859	7.625	102.793	102.753	102.691	
5.625	100.126	100.193	100.189	5.625	100.126	100.193	100.189	7.750				
5.750	100.307	100.240	100.209	5.750	100.307	100.240	100.209	7.875				
5.875	100.030	100.104	100.085	5.875	100.030	100.104	100.085	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	101.707	101.731	101.699	6.125	101.373	101.366	101.349	4.500	94.128	94.193	94.219	
6.625	102.071	102.095	102.063	6.250	101.237	101.183	101.145	4.625	94.530	94.594	94.621	
6.750	102.000	101.954	101.929	6.375	101.252	101.276	101.244	4.750	93.630	93.622	93.653	
6.875	101.781	101.736	101.689	6.500	101.707	101.731	101.699	4.875	93.935	93.824	93.836	
7.000	102.145	102.100	102.052	6.625	102.071	102.095	102.063	5.000	94.289	94.178	94.189	
7.125	102.505	102.460	102.412	6.750	102.000	101.954	101.929	5.125	94.602	94.581	94.597	
7.250	101.756	101.716	101.653	6.875	101.781	101.736	101.689	5.250	95.407	95.367	95.326	
7.375	102.170	102.130	102.068	7.000	102.145	102.100	102.052	5.375	95.472	95.432	95.392	
7.500	102.502	102.463	102.400	7.125	102.505	102.460	102.412	5.500	95.842	95.802	95.761	
7.625	102.793	102.753	102.691	7.250	101.756	101.716	101.653	5.625	96.222	96.182	96.141	
7.750				7.375	102.170	102.130	102.068	5.750	97.039	96.998	96.958	
7.875				7.500	102.502	102.463	102.400	5.875	97.313	97.273	97.233	
8.000				7.625	102.793	102.753	102.691	6.000	97.629	97.589	97.549	
8.125				7.750				6.125	97.893	97.853	97.812	
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	101.717	101.677	101.636	6.375	101.717	101.677	101.636	6.000	101.503	101.293	101.225	
6.500	102.077	102.036	101.996	6.500	102.077	102.036	101.996	6.125	101.895	101.761	101.744	
6.625	102.472	102.431	102.391	6.625	102.472	102.431	102.391	6.250	102.174	101.964	101.901	
6.750	102.714	102.667	102.643	6.750	102.714	102.667	102.643	6.375	101.717	101.677	101.636	
6.875	102.520	102.464	102.407	6.875	102.520	102.464	102.407	6.500	102.077	102.036	101.996	
7.000	102.774	102.718	102.661	7.000	102.774	102.718	102.661	6.625	102.472	102.431	102.391	
7.125	103.144	103.066	103.009	7.125	103.144	103.066	103.009	6.750	102.714	102.667	102.643	
7.250	103.427	103.349	103.292	7.250	103.427	103.349	103.292	6.875	102.520	102.464	102.407	
7.375	102.814	102.719	102.630	7.375	102.814	102.719	102.630	7.000	102.774	102.718	102.661	
7.500	103.251	103.157	103.068	7.500	103.251	103.157	103.068	7.125	103.144	103.066	103.009	
7.625	103.677	103.582	103.493	7.625	103.677	103.582	103.493	7.250	103.427	103.349	103.292	
7.750	103.681	103.587	103.498	7.750	103.681	103.587	103.498	7.375	102.814	102.719	102.630	
7.875				7.875				7.500	103.251	103.157	103.068	
8.000				8.000				7.625	103.677	103.582	103.493	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	96.813	97.002	97.029	4.500	96.813	97.002	97.029	6.625	102.071	102.095	102.063	
4.625	97.517	97.706	97.733	4.625	97.517	97.706	97.733	6.750	102.000	101.954	101.929	
4.750	97.905	97.897	97.928	4.750	97.905</							

Effective Time:
12:09:32 PM

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	98.558	98.430	98.130	6.750	95.958	95.830	95.530	6.750				
6.875	98.740	98.575	98.275	6.875	96.140	95.975	95.675	6.875				
7.000	99.219	99.054	98.754	7.000	96.619	96.454	96.154	7.000				
7.125	99.652	99.487	99.187	7.125	97.052	96.887	96.587	7.125				
7.250	100.054	99.889	99.589	7.250	97.454	97.289	96.989	7.250				
7.375	100.480	100.254	99.954	7.375	97.880	97.654	97.354	7.375				
7.500	100.919	100.693	100.393	7.500	98.319	98.093	97.793	7.500				
7.625	101.312	101.086	100.786	7.625	98.712	98.486	98.186	7.625				
7.750	101.684	101.458	101.158	7.750	99.084	98.858	98.558	7.750				
7.875	100.898	100.612	100.312	7.875	98.298	98.012	97.712	7.875				
8.000	101.307	101.021	100.721	8.000	98.707	98.421	98.121	8.000				
8.125	101.670	101.384	101.084	8.125	99.070	98.784	98.484	8.125				
8.250	102.012	101.726	101.426	8.250	99.412	99.126	98.826	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	96.558	96.430	96.130	6.750	93.958	93.830	93.530	6.750				
6.875	96.740	96.575	96.275	6.875	94.140	93.975	93.675	6.875				
7.000	97.219	97.054	96.754	7.000	94.619	94.454	94.154	7.000				
7.125	97.652	97.487	97.187	7.125	95.052	94.887	94.587	7.125				
7.250	98.054	97.889	97.589	7.250	95.454	95.289	94.989	7.250				
7.375	98.480	98.254	97.954	7.375	95.880	95.654	95.354	7.375				
7.500	98.919	98.693	98.393	7.500	96.319	96.093	95.793	7.500				
7.625	99.312	99.086	98.786	7.625	96.712	96.486	96.186	7.625				
7.750	99.684	99.458	99.158	7.750	97.084	96.858	96.558	7.750				
7.875	98.898	98.612	98.312	7.875	96.298	96.012	95.712	7.875				
8.000	99.307	99.021	98.721	8.000	96.707	96.421	96.121	8.000				
8.125	99.670	99.384	99.084	8.125	97.070	96.784	96.484	8.125				
8.250	100.012	99.726	99.426	8.250	97.412	97.126	96.826	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.