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

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

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

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

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



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

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

Effective Time:  
7:56:48 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	97.717	97.820	97.803	5.625	97.717	97.820	97.803	5.000	95.227	95.229	95.240	
5.750	98.140	98.212	98.176	5.750	98.140	98.212	98.176	5.125	95.798	95.794	95.805	
5.875	98.705	98.775	98.737	5.875	98.705	98.775	98.737	5.250	96.799	96.785	96.802	
6.000	99.313	99.398	99.362	6.000	99.313	99.398	99.362	5.375	97.438	97.425	97.441	
6.125	99.780	99.870	99.832	6.125	99.780	99.870	99.832	5.500	98.035	98.021	98.037	
6.250	100.145	100.128	100.112	6.250	100.145	100.128	100.112	5.625	98.517	98.503	98.519	
6.375	100.506	100.468	100.453	6.375	100.506	100.468	100.453	5.750	99.089	99.075	99.078	
6.500	101.025	100.987	100.972	6.500	101.025	100.987	100.972	5.875	99.681	99.667	99.669	
6.625	101.395	101.357	101.341	6.625	101.395	101.357	101.341	6.000	100.170	100.156	100.158	
6.750	101.288	101.264	101.232	6.750	101.288	101.264	101.232	6.125	100.559	100.546	100.548	
6.875	101.631	101.661	101.604	6.875	101.631	101.661	101.604	6.250	100.580	100.542	100.527	
7.000	102.070	102.056	101.993	7.000	102.070	102.056	101.993	6.375	101.104	101.066	101.051	
7.125	102.401	102.454	102.386	7.125	102.401	102.454	102.386	6.500	101.545	101.507	101.492	
7.250	102.137	102.104	102.051	7.250	102.137	102.104	102.051	6.625	101.894	101.855	101.840	
7.375	102.508	102.493	102.443	7.375	102.508	102.493	102.443	6.750	101.503	101.457	101.427	
7.500	102.959	102.929	102.894	7.500	102.959	102.929	102.894	6.875	101.623	101.644	101.577	
7.625	103.245	103.215	103.180	7.625	103.245	103.215	103.180	7.000	102.031	102.011	101.975	
7.750	102.739	102.692	102.599	7.750	102.739	102.692	102.599	7.125	102.309	102.284	102.253	
7.875	103.182	103.136	103.043	7.875	103.182	103.136	103.043	7.250	102.137	102.108	102.051	
8.000	103.584	103.538	103.445	8.000	103.584	103.538	103.445	7.375	102.401	102.434	102.365	
8.125	103.586	103.789	103.696	8.125	103.586	103.789	103.696	7.500	102.712	102.686	102.626	
8.250				8.250				7.625	102.956	102.923	102.870	
8.375				8.375				7.750	102.496	102.463	102.410	
8.500				8.500				7.875	102.362	102.362	102.383	
8.625				8.625				8.000	102.587	102.586	102.605	

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625	97.178	97.049	97.063	4.625	96.944	97.065	97.079					
4.750	97.528	97.656	97.668	4.750	97.528	97.656	97.667					
4.875	97.938	98.032	98.040	4.875	98.006	98.091	98.099					
5.000	98.363	98.497	98.506	5.000	98.505	98.596	98.601					
5.125	98.645	98.744	98.745	5.125	98.662	98.762	98.764					
5.250	98.937	99.045	99.044	5.250	99.193	99.049	99.048					
5.375	99.270	99.383	99.380	5.375	99.482	99.345	99.342					
5.500	100.036	100.006	100.006	5.500	100.036	100.006	100.006					
5.625	99.823	99.900	99.890	5.625	100.067	100.144	100.134					
5.750	100.294	100.330	100.348	5.750	100.306	100.393	100.380					
5.875	100.742	100.778	100.796	5.875	100.742	100.778	100.796					
6.000	101.023	101.059	101.077	6.000	101.023	101.059	101.077					
6.125	100.621	100.635	100.638	6.125	100.794	100.850	100.827					
6.250	101.097	101.111	101.114	6.250	101.097	101.111	101.114					
6.375	101.274	101.538	101.291	6.375	101.524	101.538	101.541					
6.500	101.771	101.785	101.789	6.500	101.771	101.785	101.789					
6.625	101.525	101.510	101.474	6.625	101.525	101.510	101.474					
6.750	101.740	101.725	101.689	6.750	101.990	101.975	101.939					
6.875	102.156	102.141	102.104	6.875	102.156	102.141	102.104					
7.000	102.380	102.365	102.329	7.000	102.630	102.615	102.579					

Conventional Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	99.312	99.294	99.028	6.000	98.608	98.569	98.554	5.125	97.064	97.034	97.034	
6.125	99.717	99.685	99.650	6.125	99.246	99.208	99.192	5.250	97.578	97.548	97.548	
6.250	100.209	100.176	100.122	6.250	99.818	99.780	99.765	5.375	98.047	98.017	98.017	
6.375	100.662	100.624	100.609	6.375	100.593	100.555	100.540	5.500	98.362	98.332	98.332	
6.500	101.169	101.131	101.116	6.500	100.806	100.767	100.752	5.625	98.176	98.212	98.229	
6.625	101.422	101.384	101.369	6.625	101.115	101.077	101.061	5.750	98.678	98.703	98.720	
6.750	101.408	101.396	101.384	6.750	100.934	100.888	100.858	5.875	99.108	99.144	99.162	
6.875	101.744	101.725	101.713	6.875	101.417	101.371	101.341	6.000	99.367	99.403	99.421	
7.000	102.217	102.170	102.140	7.000	101.837	101.791	101.761	6.125	99.810	99.824	99.827	
7.125	102.427	102.381	102.358	7.125	102.096	102.050	102.020	6.250	100.283	100.297	100.300	
7.250	102.524	102.515	102.506	7.250	101.516	101.507	101.498	6.375	100.700	100.714	100.717	
7.375	102.829	102.820	102.811	7.375	101.863	101.833	101.798	6.500	100.907	100.921	100.924	
7.500	103.155	103.146	103.137	7.500	102.252	102.222	102.187	6.625	100.590	100.575	100.538	
7.625	103.207	103.198	103.189	7.625	102.153	102.144	102.135	6.750	101.051	101.035	100.999	
7.750	102.888	102.880	103.105	7.750	101.550	101.542	101.519	6.875	101.452	101.436	101.400	
7.875	103.191	103.183	103.407	7.875	100.839	100.735	100.769	7.000	98.045	98.316	98.275	

**Conventional Fixed Adjustments**

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

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

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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
740-779	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</								

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	97.563	97.475	97.387	5.250				5.250				
5.375	97.934	97.846	97.757	5.375				5.375				
5.500	98.295	98.207	98.119	5.500				5.500				
5.625	98.652	98.564	98.476	5.625	98.150	98.062	97.974	5.625	96.213	96.150	96.088	
5.750	98.958	98.870	98.782	5.750	98.581	98.493	98.405	5.750	97.784	97.697	97.608	
5.875	99.209	99.121	99.033	5.875	98.957	98.869	98.780	5.875	98.145	98.057	97.968	
6.000	99.447	99.359	99.270	6.000	99.278	99.190	99.102	6.000	98.507	98.419	98.330	
6.125	99.670	99.583	99.494	6.125	99.541	99.453	99.365	6.125	98.871	98.783	98.695	
6.250	99.861	99.773	99.684	6.250	99.755	99.667	99.579	6.250	99.198	99.110	99.022	
6.375	100.055	99.967	99.879	6.375	99.957	99.869	100.031	6.375	99.525	99.437	99.349	
6.500	100.235	100.147	100.059	6.500	100.187	100.099	100.010	6.500	99.789	99.702	99.613	
6.625	100.394	100.306	100.217	6.625	100.439	100.351	100.263	6.625	99.979	99.891	99.803	
6.750	99.818	99.755	99.692	6.750	100.691	100.603	100.515	6.750	100.218	100.130	100.041	
6.875	100.018	99.955	99.892	6.875	100.025	99.962	99.899	6.875	100.517	100.429	100.340	
7.000	100.363	100.300	100.237	7.000	100.429	100.366	100.303	7.000	100.322	100.259	100.197	
7.125				7.125	100.667	100.604	100.541	7.125	100.589	100.526	100.464	
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	97.037	96.974	96.911	5.250				5.250				
5.375	97.397	97.334	97.271	5.375				5.375				
5.500	97.705	97.642	97.579	5.500				5.500				
5.625	98.070	98.007	97.944	5.625	97.488	97.425	97.362	5.625	96.538	96.475	96.412	
5.750	98.405	98.342	98.279	5.750	97.911	97.848	97.785	5.750	97.013	96.950	96.887	
5.875	98.597	98.534	98.471	5.875	98.311	98.248	98.185	5.875	97.307	97.244	97.181	
6.000	98.935	98.872	98.809	6.000	98.545	98.482	98.419	6.000	97.780	97.717	97.654	
6.125	99.132	99.069	99.006	6.125	98.943	98.880	98.817	6.125	98.046	97.983	97.920	
6.250	99.472	99.409	99.346	6.250	99.341	99.278	99.215	6.250	98.495	98.432	98.369	
6.375	99.669	99.606	99.543	6.375	99.743	99.680	99.617	6.375	98.944	98.881	98.818	
6.500	99.866	99.803	99.740	6.500	99.811	99.748	99.685	6.500	99.393	99.330	99.267	
6.625	99.921	99.858	99.795	6.625	99.879	99.816	99.753	6.625	99.472	99.409	99.346	
6.750	100.143	100.080	100.017	6.750	100.282	100.219	100.156	6.750	99.925	99.862	99.799	
6.875	100.342	100.279	100.216	6.875	100.349	100.286	100.223	6.875	100.192	100.129	100.066	
7.000	100.687	100.624	100.561	7.000	100.754	100.691	100.628	7.000	100.647	100.584	100.521	
7.125	100.887	100.824	100.761	7.125	100.992	100.929	100.866	7.125	100.914	100.851	100.788	
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	98.110	98.110	98.103	5.750	97.487	97.464	97.442	4.375				
5.875	98.705	98.705	98.698	5.875	98.027	97.995	97.942	4.500				
6.000	99.276	99.276	99.269	6.000	98.645	98.613	98.560	4.625				
6.125	99.513	99.513	99.506	6.125	99.213	99.181	99.128	4.750	96.622	96.611	96.451	
6.250	100.145	100.128	100.112	6.250	99.865	99.827	99.812	4.875	97.026	97.015	96.854	
6.375	100.679	100.641	100.626	6.375	100.429	100.391	100.376	5.000	97.793	97.785	97.778	
6.500	101.219	101.181	101.166	6.500	100.969	100.931	100.916	5.125	97.942	97.935	97.927	
6.625	101.665	101.627	101.611	6.625	101.415	101.377	101.361	5.250	98.479	98.471	98.463	
6.750	101.288	101.264	101.232	6.750	100.993	100.946	100.916	5.375	98.759	98.751	98.743	
6.875	101.764	101.718	101.688	6.875	101.514	101.468	101.438	5.500	99.123	99.116	99.108	
7.000	102.268	102.222	102.191	7.000	102.018	101.972	101.941	5.625	99.395	99.388	99.376	
7.125	102.671	102.625	102.594	7.125	102.421	102.375	102.344	5.750	99.705	99.698	99.686	
7.250	102.200	102.170	102.135	7.250	101.950	101.920	101.885	5.875	99.938	99.931	99.919	
7.375	102.687	102.657	102.622	7.375	102.437	102.407	102.372	6.000	100.064	100.053	100.044	

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	96.424	96.413	96.255									
4.875	96.739	96.728	96.568									
5.000	97.115	97.104	97.007									
5.125	97.436	97.427	97.415									
5.250	97.739	97.730	97.719									
5.375	98.040	98.031	98.019									
5.500	98.207	98.198	98.186									
5.625	98.529	98.518	98.509									
5.750	98.820	98.809	98.800									
5.875	99.111	99.100	99.091									
6.000	99.419	99.408	99.399									

**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	98.110	98.110	98.103	5.750	97.487	97.464	97.442	4.250				
5.875	98.705	98.705	98.698	5.875	98.027	97.995	97.942	4.375				
6.000	99.276	99.276	99.269	6.000	98.645	98.613	98.560	4.500				
6.125	99.513	99.513	99.506	6.125	99.213	99.181	99.128	4.625				
6.250	99.895	99.878	99.862	6.250	99.377	99.328	99.280	4.750	96.622	96.611	96.451	
6.375	100.453	100.437	100.421	6.375	99.696	99.648	99.599	4.875	97.026	97.015	96.854	
6.500	100.692	100.676	100.660	6.500	99.996	99.948	99.899	5.000	97.793	97.785	97.778	
6.625	101.039	101.023	101.007	6.625	100.368	100.330	100.311	5.125	97.942	97.935	97.927	
6.750	101.038	101.014	100.982	6.750	100.448	100.391	100.328	5.250	98.479	98.471	98.463	
6.875	101.373	101.348	101.317	6.875	100.680	100.623	100.560	5.375	98.759	98.751	98.743	
7.000	101.781	101.756	101.725	7.000	100.960	100.903	100.846	5.500	99.123	99.116	99.108	
7.125	102.059	102.034	102.003	7.125	101.205	101.186	101.159	5.625	99.395	99.388	99.376	
7.250	102.137	102.104	102.051	7.250	101.094	101.062	101.018	5.750	99.705	99.698	99.686	
7.375	102.330	102.297	102.244	7.375	101.582	101.550	101.497	5.875	99.938	99.931	99.919	
7.500	102.712	102.680	102.626	7.500	101.924	101.891	101.838	6.000	100.064	100.053	100.044	

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	96.424	96.413	96.255									
4.875	96.739	96.728	96.568									
5.000	97.115	97.104	97.007									
5.125	97.436	97.427	97.415									
5.250	97.739	97.730	97.719									
5.375	98.040	98.031	98.019									
5.500	98.207	98.198	98.186									
5.625	98.529	98.518	98.509									
5.750	98.820	98.809	98.800									

**Home Possible Adjustments**

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

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

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

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

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

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



**BROKERS FIRST FUNDING**  
 YOUR BFF IN WHOLESALE  
 Friday, January 26, 2024  
 Effective Time:  
 7:56:48 AM

**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	97.303	97.424	97.397	2.625				2.625				
5.750	97.821	97.901	97.861	2.750				2.750				
5.875	98.353	98.447	98.403	2.875				2.875				
6.000	98.925	99.029	98.983	3.000				3.000				
6.125	99.416	99.520	99.474	3.125				3.125				
6.250	99.585	99.644	99.600	3.250				3.250				
6.375	100.082	100.155	100.108	3.375				3.375				
6.500	100.519	100.606	100.556	3.500				3.500				
6.625	100.964	101.053	101.004	3.625				3.625				
6.750	100.833	100.871	100.808	3.750				3.750				
6.875	101.232	101.291	101.225	3.875				3.875				
7.000	101.670	101.747	101.679	4.000				4.000				
7.125	102.092	102.164	102.096	4.125				4.125				
7.250	101.777	101.792	101.726	4.250				4.250				
7.375	102.119	102.149	102.080									

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

**RefiNow Adjustments**

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

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

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

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

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

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

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

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



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

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

Effective Time:  
7:56:48 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	97.076	97.033	97.047	5.000				5.000	97.076	97.033	97.047	
5.125	97.859	97.817	97.830	5.125				5.125	97.859	97.817	97.830	
5.250	98.666	98.623	98.637	5.250	98.666	98.623	98.637	5.250	98.666	98.623	98.637	
5.375	99.037	99.037	99.037	5.375	99.037	99.037	99.037	5.375	99.037	99.037	99.037	
5.500	99.608	99.694	99.693	5.500	99.608	99.694	99.693	5.500	99.608	99.694	99.693	
5.625	100.096	100.170	100.169	5.625	100.096	100.170	100.169	5.625	100.096	100.170	100.169	
5.750	100.902	100.692	100.535	5.750	100.902	100.692	100.535	5.750	100.902	100.692	100.535	
5.875	101.055	100.845	100.672	5.875	101.055	100.845	100.672	5.875	101.055	100.845	100.672	
6.000	101.520	101.310	101.222	6.000	101.520	101.310	101.222	6.000	101.520	101.310	101.222	
6.125	101.893	101.683	101.644	6.125	101.893	101.683	101.644	6.125	101.893	101.683	101.644	
6.250	102.128	101.993	101.975	6.250	102.128	101.993	101.975	6.250	102.128	101.993	101.975	
6.375	101.709	101.660	101.626	6.375	101.709	101.660	101.626	6.375	101.709	101.660	101.626	
6.500	102.121	102.155	102.123	6.500	102.121	102.155	102.123	6.500	102.121	102.155	102.123	
6.625	102.553	102.587	102.555	6.625	102.553	102.587	102.555	6.625	102.553	102.587	102.555	
6.750	102.737	102.658	102.655	6.750	102.737	102.658	102.655	6.750	102.737	102.658	102.655	
6.875	102.454	102.478	102.503	6.875	102.454	102.478	102.503	6.875	102.454	102.478	102.503	
7.000	102.803	102.795	102.751	7.000	102.803	102.795	102.751	7.000	102.803	102.795	102.751	
7.125	103.262	103.254	103.207	7.125	103.262	103.254	103.207	7.125	103.262	103.254	103.207	
7.250	103.346	103.283	103.235	7.250	103.346	103.283	103.235	7.250	103.346	103.283	103.235	
7.375	102.750	102.717	102.654	7.375	102.750	102.717	102.654	7.375	102.750	102.717	102.654	
7.500	103.180	103.146	103.084	7.500	103.180	103.146	103.084	7.500	103.180	103.146	103.084	
7.625	103.540	103.461	103.377	7.625	103.540	103.461	103.377	7.625	103.540	103.461	103.377	
7.750	103.532	103.454	103.370	7.750	103.532	103.454	103.370	7.750	103.532	103.454	103.370	
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	95.439	95.303	95.317	
2.875				2.875				5.125	95.962	95.826	95.840	
3.000				3.000				5.250	96.724	96.724	96.724	
3.125				3.125				5.375	97.444	97.466	97.464	
3.250				3.250				5.500	98.289	98.060	98.059	
3.375				3.375				5.625	98.765	98.786	98.785	
3.500	92.062	92.240	92.297	3.500	92.062	92.240	92.297	5.750	99.559	99.496	99.451	
3.625	92.612	92.790	92.848	3.625	92.612	92.790	92.848	5.875	100.292	100.316	100.299	
3.750	93.735	93.894	93.936	3.750	93.735	93.894	93.936	6.000	100.842	100.866	100.849	
3.875	94.284	94.443	94.485	3.875	94.284	94.443	94.485	6.125	101.265	101.288	101.272	
4.000	94.832	94.991	95.033	4.000	94.832	94.991	95.033	6.250	101.330	101.268	101.222	
4.125	95.377	95.536	95.578	4.125	95.377	95.536	95.578	6.375	101.488	101.263	101.230	
4.250	96.084	96.244	96.286	4.250	96.084	96.244	96.286	6.500	101.985	101.759	101.727	
4.375	96.628	96.767	96.794	4.375	96.628	96.767	96.794	6.625	102.417	102.191	102.159	
4.500	97.167	97.306	97.333	4.500	97.167	97.306	97.333	6.750	102.023	101.944	101.893	
4.625	97.948	97.838	97.864	4.625	97.948	97.838	97.864	6.875	101.897	101.617	101.570	
4.750	97.961	98.014	98.026	4.750	97.961	98.014	98.026	7.000	102.144	102.114	102.066	
4.875	98.421	98.291	98.303	4.875	98.421	98.291	98.303	7.125	102.603	102.573	102.526	
5.000	98.686	98.806	98.818	5.000	98.686	98.806	98.818	7.250	101.853	101.809	101.746	
5.125	99.184	99.304	99.316	5.125	99.184	99.304	99.316	7.375	102.364	102.321	102.258	
5.250	99.378	99.348	99.348	5.250	99.378	99.348	99.348	7.500	102.794	102.750	102.688	
5.375	99.377	99.478	99.474	5.375	99.377	99.478	99.474	7.625	103.013	102.969	102.906	
5.500	99.842	99.943	99.939	5.500	99.842	99.943	99.939	7.750				
5.625	100.280	100.381	100.377	5.625	100.280	100.381	100.377	7.875				
5.750	100.213	100.249	100.267	5.750	100.213	100.249	100.267	8.000				
5.875	100.357	100.438	100.419	5.875	100.357	100.438	100.419	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	96.724	96.724	96.724	5.000	95.439	95.303	95.317	4.500	94.571	94.585	94.612	
5.375	97.444	97.466	97.464	5.125	95.962	95.826	95.840	4.625	95.086	95.100	95.127	
5.500	98.289	98.060	98.059	5.250	96.724	96.724	96.724	4.750	93.724	93.693	93.736	
5.625	98.765	98.786	98.785	5.375	97.444	97.466	97.464	4.875	94.228	94.148	94.159	
5.750	99.559	99.496	99.451	5.500	98.289	98.060	98.059	5.000	94.704	94.624	94.635	
5.875	100.292	100.316	100.299	5.625	98.765	98.786	98.785	5.125	94.894	95.064	95.075	
6.000	100.842	100.866	100.849	5.750	99.559	99.496	99.451	5.250	95.574	95.582	95.590	
6.125	101.265	101.288	101.272	5.875	100.292	100.316	100.299	5.375	95.625	95.633	95.641	
6.250	101.330	101.268	101.222	6.000	100.842	100.866	100.849	5.500	95.980	95.988	95.996	
6.375	101.488	101.263	101.230	6.125	101.265	101.288	101.272	5.625	96.352	96.360	96.368	
6.500	101.985	101.759	101.727	6.250	101.330	101.268	101.222	5.750	97.148	97.140	97.132	
6.625	102.417	102.191	102.159	6.375	101.488	101.263	101.230	5.875	97.411	97.403	97.395	
6.750	102.023	101.944	101.893	6.500	101.985	101.759	101.727	6.000	97.713	97.705	97.696	
6.875	101.897	101.617	101.570	6.625	102.417	102.191	102.159	6.125	97.960	97.952	97.944	
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	98.666	98.623	98.637	5.250	98.666	98.623	98.637	5.250	98.666	98.623	98.637	
5.375	99.037	99.037	99.037	5.375	99.037	99.037	99.037	5.375	99.037	99.037	99.037	
5.500	99.608	99.694	99.693	5.500	99.608	99.694	99.693	5.500	99.608	99.694	99.693	
5.625	100.096	100.170	100.169	5.625	100.096	100.170	100.169	5.625	100.096	100.170	100.169	
5.750	100.902	100.692	100.535	5.750	100.902	100.692	100.535	5.750	100.902	100.692	100.535	
5.875	101.055	100.845	100.672	5.875	101.055	100.845	100.672	5.875	101.055	100.845	100.672	
6.000	101.520	101.310	101.222	6.000	101.520	101.310	101.222	6.000	101.520	101.310	101.222	
6.125	101.893	101.683	101.644	6.125	101.893	101.683	101.644	6.125	101.893	101.683	101.644	
6.250	102.128	101.993	101.975	6.250	102.128	101.993	101.975	6.250	102.128	101.993	101.975	
6.375	101.709	101.660	101.626	6.375	101.709	101.660	101.626	6.375	101.709	101.660	101.626	
6.500	102.121	102.155	102.123	6.500	102.121	102.155	102.123	6.500	102.121	102.155	102.123	
6.625	102.553	102.587	102.555	6.625	102.553	102.587	102.555	6.625	102.553	102.587	102.555	
6.750	102.737	102.658	102.655	6.750	102.737	102.658	102.655	6.750	102.737	102.658	102.655	
6.875	102.454	102.478	102.503	6.875	102.454	102.478	102.503	6.875	102.454	102.478	102.503	
7.000	102.803	102.795	102.751	7.000	102.803	102.795	102.751	7.000	102.803	102.795	102.751	
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	97.167	97.306	97.333	4.250	96.084	96.224	96.250	5.250	96.724	96.724	96.724	
4.625	97.948	97.838	97.864	4.375	96.628	96.767	96.794	5.375	97.444	97.466	97.464	
4.750	97.961	98.014	98.026	4.500	97.167	97.306	97.333	5.500	98.289	98.060	98.059	
4.875	98.421	98.291	98.303	4.625	97.948	97.838	97.864	5.625	98.765	98.786	98.785	
5.000												

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	99.037	99.037	99.037	5.375	99.037	99.037	99.037	5.000				
5.500	99.536	99.588	99.587	5.500	99.536	99.588	99.587	5.125				
5.625	100.096	100.096	100.096	5.625	100.096	100.096	100.096	5.250	98.528	98.515	98.529	
5.750	100.652	100.692	100.682	5.750	100.652	100.692	100.682	5.375	99.037	99.037	99.037	
5.875	101.055	100.845	100.635	5.875	101.055	100.845	100.635	5.500	99.536	99.588	99.587	
6.000	101.520	101.310	101.135	6.000	101.520	101.310	101.135	5.625	100.096	100.096	100.096	
6.125	101.893	101.683	101.652	6.125	101.893	101.683	101.652	5.750	100.652	100.692	100.682	
6.250	102.128	101.993	101.947	6.250	102.128	101.993	101.947	5.875	101.055	100.845	100.635	
6.375	101.709	101.660	101.612	6.375	101.709	101.660	101.612	6.000	101.520	101.310	101.135	
6.500	102.040	101.991	101.943	6.500	102.040	101.991	101.943	6.125	101.893	101.683	101.652	
6.625	102.457	102.378	102.329	6.625	102.457	102.378	102.329	6.250	102.128	101.993	101.947	
6.750	102.737	102.658	102.655	6.750	102.737	102.658	102.655	6.375	101.709	101.660	101.612	
6.875	102.454	102.478	102.503	6.875	102.454	102.478	102.503	6.500	102.040	101.991	101.943	
7.000	102.703	102.727	102.751	7.000	102.703	102.727	102.751	6.625	102.457	102.378	102.329	
7.125	103.068	103.005	102.957	7.125	103.068	103.005	102.957	6.750	102.737	102.658	102.655	
7.250	103.346	103.283	103.235	7.250	103.346	103.283	103.235	6.875	102.454	102.478	102.503	
7.375	102.689	102.611	102.527	7.375	102.689	102.611	102.527	7.000	102.703	102.727	102.751	
7.500	103.123	103.044	102.960	7.500	103.123	103.044	102.960	7.125	103.068	103.005	102.957	
7.625	103.540	103.461	103.377	7.625	103.540	103.461	103.377	7.250	103.346	103.283	103.235	
7.750	103.532	103.454	103.370	7.750	103.532	103.454	103.370	7.375	102.689	102.611	102.527	
7.875				7.875				7.500	103.123	103.044	102.960	
8.000				8.000				7.625	103.540	103.461	103.377	
8.125				8.125				7.750	103.532	103.454	103.370	
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	96.731	96.772	96.771	
3.250				3.250				5.375	97.450	97.491	97.490	
3.375				3.375				5.500	98.141	98.182	98.181	
3.500	92.067	92.246	92.303	3.500	92.067	92.246	92.303	5.625	98.541	98.583	98.581	
3.625	92.581	92.759	92.817	3.625	92.581	92.759	92.817	5.750	99.559	99.496	99.451	
3.750	93.798	93.957	93.999	3.750	93.798	93.957	93.999	5.875	100.208	100.252	100.235	
3.875	94.308	94.467	94.509	3.875	94.308	94.467	94.509	6.000	100.714	100.757	100.740	
4.000	94.812	94.970	95.012	4.000	94.812	94.970	95.012	6.125	101.231	101.274	101.258	
4.125	95.305	95.464	95.506	4.125	95.305	95.464	95.506	6.250	101.330	101.268	101.222	
4.250	96.128	96.287	96.294	4.250	96.128	96.287	96.294	6.375	101.311	101.355	101.323	
4.375	96.615	96.754	96.781	4.375	96.615	96.754	96.781	6.500	101.763	101.807	101.775	
4.500	97.086	97.226	97.252	4.500	97.086	97.226	97.252	6.625	102.121	102.165	102.133	
4.625	97.788	97.927	97.954	4.625	97.788	97.927	97.954	6.750	102.023	101.944	101.893	
4.750	97.961	98.020	98.032	4.750	97.961	98.020	98.032	6.875	101.682	101.672	101.625	
4.875	98.344	98.214	98.226	4.875	98.344	98.214	98.226	7.000	102.047	102.037	101.989	
5.000	98.763	98.883	98.895	5.000	98.763	98.883	98.895	7.125	102.403	102.393	102.346	
5.125	99.154	99.274	99.285	5.125	99.154	99.274	99.285	7.250	101.734	101.710	101.648	
5.250	99.378	99.348	99.348	5.250	99.378	99.348	99.348	7.375	102.146	102.123	102.060	
5.375	99.480	99.580	99.577	5.375	99.480	99.580	99.577	7.500	102.477	102.453	102.390	
5.500	99.835	99.935	99.931	5.500	99.835	99.935	99.931	7.625	102.765	102.742	102.679	
5.625	100.161	100.262	100.258	5.625	100.161	100.262	100.258	7.750				
5.750	100.213	100.249	100.267	5.750	100.213	100.249	100.267	7.875				
5.875	100.177	100.258	100.238	5.875	100.177	100.258	100.238	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	101.763	101.807	101.775	6.125	101.231	101.274	101.258	4.500	94.399	94.413	94.440	
6.625	102.121	102.165	102.133	6.250	101.330	101.268	101.222	4.625	94.796	94.811	94.838	
6.750	102.023	101.944	101.893	6.375	101.311	101.355	101.323	4.750	93.686	93.693	93.736	
6.875	101.682	101.672	101.625	6.500	101.763	101.807	101.775	4.875	94.059	93.979	93.990	
7.000	102.047	102.037	101.989	6.625	102.121	102.165	102.133	5.000	94.408	94.328	94.381	
7.125	102.403	102.393	102.346	6.750	102.023	101.944	101.893	5.125	94.716	94.636	94.648	
7.250	101.734	101.710	101.648	6.875	101.682	101.672	101.625	5.250	95.574	95.582	95.590	
7.375	102.146	102.123	102.060	7.000	102.047	102.037	101.989	5.375	95.625	95.633	95.641	
7.500	102.477	102.453	102.390	7.125	102.403	102.393	102.346	5.500	95.980	95.988	95.996	
7.625	102.765	102.742	102.679	7.250	101.734	101.710	101.648	5.625	96.352	96.360	96.368	
7.750				7.375	102.146	102.123	102.060	5.750	97.148	97.140	97.132	
7.875				7.500	102.477	102.453	102.390	5.875	97.411	97.403	97.395	
8.000				7.625	102.765	102.742	102.679	6.000	97.713	97.705	97.696	
8.125				7.750				6.125	97.960	97.952	97.944	
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	101.709	101.660	101.612	6.375	101.709	101.660	101.612	6.000	101.520	101.310	101.135	
6.500	102.040	101.991	101.943	6.500	102.040	101.991	101.943	6.125	101.893	101.683	101.652	
6.625	102.457	102.378	102.329	6.625	102.457	102.378	102.329	6.250	102.128	101.993	101.947	
6.750	102.737	102.658	102.655	6.750	102.737	102.658	102.655	6.375	101.709	101.660	101.612	
6.875	102.454	102.478	102.503	6.875	102.454	102.478	102.503	6.500	102.040	101.991	101.943	
7.000	102.703	102.727	102.751	7.000	102.703	102.727	102.751	6.625	102.457	102.378	102.329	
7.125	103.068	103.005	102.957	7.125	103.068	103.005	102.957	6.750	102.737	102.658	102.655	
7.250	103.346	103.283	103.235	7.250	103.346	103.283	103.235	6.875	102.454	102.478	102.503	
7.375	102.689	102.611	102.527	7.375	102.689	102.611	102.527	7.000	102.703	102.727	102.751	
7.500	103.123	103.044	102.960	7.500	103.123	103.044	102.960	7.125	103.068	103.005	102.957	
7.625	103.540	103.461	103.377	7.625	103.540	103.461	103.377	7.250	103.346	103.283	103.235	
7.750	103.532	103.454	103.370	7.750	103.532	103.454	103.370	7.375	102.689	102.611	102.527	
7.875				7.875				7.500	103.123	103.044	102.960	
8.000				8.000				7.625	103.540	103.461	103.377	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	97.086	97.226	97.252	4.500	97.086	97.226	97.252	6.625	102.121	102.165	102.133	
4.625	97.788	97.927	97.954	4.625	97.788	97.927	97.954	6.750	102.023	101.944	101.893	
4.750	97.961	98.020	98.032	4.750	97.961	98.020	98.032	6.875	101.682	101.672	101.625	
4.875	98.344	98.214	98.226	4.875	98.344	98.214	98.226	7.000	102.047	102.037	101.989	
5.000	98.763	98.883	98.895	5.000	98.763	98.883	98.895	7.125	102.403	102.393	102.346	
5.125	99.154	99.274	99.285	5.125	99.154	99.274	99.285	7.250	101.734	101.710	101.648	
5.250	99.378	99.348	99.348	5.250	99.378	99.348	99.348	7.375	102.146	102.123	10	





**Brokers First Funding**

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Effective Time:  
7:56:48 AM

Government DPA												
BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	98.687	98.521	98.221	6.750	96.087	95.921	95.621	6.750				
6.875	98.810	98.663	98.363	6.875	96.210	96.063	95.763	6.875				
7.000	99.289	99.142	98.842	7.000	96.689	96.542	96.242	7.000				
7.125	99.722	99.575	99.275	7.125	97.122	96.975	96.675	7.125				
7.250	100.124	99.977	99.677	7.250	97.524	97.377	97.077	7.250				
7.375	100.550	100.343	100.043	7.375	97.950	97.743	97.443	7.375				
7.500	100.989	100.782	100.482	7.500	98.389	98.182	97.882	7.500				
7.625	101.382	101.175	100.875	7.625	98.782	98.575	98.275	7.625				
7.750	101.754	101.547	101.247	7.750	99.154	98.947	98.647	7.750				
7.875	101.092	100.825	100.525	7.875	98.492	98.225	97.925	7.875				
8.000	101.501	101.234	100.934	8.000	98.901	98.634	98.334	8.000				
8.125	101.864	101.597	101.297	8.125	99.264	98.997	98.697	8.125				
8.250	102.206	101.939	101.639	8.250	99.606	99.339	99.039	8.250				
8.375				8.375				8.375				

  

Government DPA												
BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_Forgivable <sup>2</sup>								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.687	96.521	96.221	6.750	94.087	93.921	93.621	6.750				
6.875	96.810	96.663	96.363	6.875	94.210	94.063	93.763	6.875				
7.000	97.289	97.142	96.842	7.000	94.689	94.542	94.242	7.000				
7.125	97.722	97.575	97.275	7.125	95.122	94.975	94.675	7.125				
7.250	98.124	97.977	97.677	7.250	95.524	95.377	95.077	7.250				
7.375	98.550	98.343	98.043	7.375	95.950	95.743	95.443	7.375				
7.500	98.989	98.782	98.482	7.500	96.389	96.182	95.882	7.500				
7.625	99.382	99.175	98.875	7.625	96.782	96.575	96.275	7.625				
7.750	99.754	99.547	99.247	7.750	97.154	96.947	96.647	7.750				
7.875	99.092	98.825	98.525	7.875	96.492	96.225	95.925	7.875				
8.000	99.501	99.234	98.934	8.000	96.901	96.634	96.334	8.000				
8.125	99.864	99.597	99.297	8.125	97.264	96.997	96.697	8.125				
8.250	100.206	99.939	99.639	8.250	97.606	97.339	97.039	8.250				
8.375				8.375				8.375				

**Government DPA Adjustments**

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

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

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.