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

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

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

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

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



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

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

Effective Time:
8:22:16 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	97.895	97.995	97.970	5.625	97.895	97.995	97.970	5.000	95.310	95.266	95.291	
5.750	98.359	98.427	98.349	5.750	98.359	98.427	98.349	5.125	95.903	95.863	95.915	
5.875	98.908	98.990	98.910	5.875	98.908	98.990	98.910	5.250	96.904	96.883	96.916	
6.000	99.536	99.621	99.545	6.000	99.536	99.621	99.545	5.375	97.543	97.523	97.555	
6.125	99.997	100.089	100.010	6.125	99.997	100.089	100.010	5.500	98.139	98.119	98.151	
6.250	100.186	100.178	100.162	6.250	100.186	100.178	100.162	5.625	98.626	98.606	98.638	
6.375	100.546	100.610	100.570	6.375	100.546	100.610	100.570	5.750	99.155	99.212	99.134	
6.500	101.063	101.112	101.077	6.500	101.063	101.112	101.077	5.875	99.755	99.759	99.733	
6.625	101.433	101.489	101.446	6.625	101.433	101.489	101.446	6.000	100.245	100.303	100.224	
6.750	101.370	101.346	101.313	6.750	101.370	101.346	101.313	6.125	100.634	100.727	100.638	
6.875	101.707	101.712	101.676	6.875	101.707	101.712	101.676	6.250	100.615	100.576	100.560	
7.000	102.116	102.094	102.059	7.000	102.116	102.094	102.059	6.375	101.141	101.102	101.086	
7.125	102.421	102.482	102.433	7.125	102.421	102.482	102.433	6.500	101.583	101.544	101.528	
7.250	102.333	102.307	102.250	7.250	102.333	102.307	102.250	6.625	101.992	101.893	101.877	
7.375	102.565	102.497	102.456	7.375	102.565	102.497	102.456	6.750	101.521	101.490	101.474	
7.500	103.018	102.964	102.948	7.500	103.018	102.964	102.948	6.875	101.707	101.682	101.650	
7.625	103.306	103.252	103.236	7.625	103.306	103.252	103.236	7.000	102.116	102.092	102.059	
7.750	102.763	102.690	102.627	7.750	102.763	102.690	102.627	7.125	102.392	102.368	102.335	
7.875	103.208	103.135	103.054	7.875	103.208	103.135	103.054	7.250	102.333	102.307	102.250	
8.000	103.611	103.538	103.457	8.000	103.611	103.538	103.457	7.375	102.528	102.501	102.445	
8.125	103.612	103.789	103.708	8.125	103.612	103.789	103.708	7.500	102.913	102.886	102.830	
8.250				8.250				7.625	103.154	103.128	103.071	
8.375				8.375				7.750	102.718	102.684	102.627	
8.500				8.500				7.875	102.390	102.386	102.269	
8.625				8.625				8.000	102.612	102.607	102.488	

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 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	
4.625	97.196	97.312	97.318	4.625	96.963	97.079	97.085					
4.750	97.546	97.669	97.671	4.750	97.654	97.669	97.672					
4.875	98.019	98.043	98.043	4.875	98.129	98.129	98.129					
5.000	98.378	98.507	98.507	5.000	98.521	98.608	98.582					
5.125	98.658	98.753	98.724	5.125	98.927	99.022	98.993					
5.250	98.950	99.053	99.021	5.250	99.207	99.310	99.278					
5.375	99.281	99.390	99.356	5.375	99.494	99.603	99.569					
5.500	100.108	100.085	100.076	5.500	100.108	100.085	100.076					
5.625	99.920	99.890	99.903	5.625	100.030	100.104	100.149					
5.750	100.413	100.383	100.341	5.750	100.413	100.383	100.396					
5.875	100.609	100.629	100.787	5.875	100.859	100.829	100.787					
6.000	101.140	101.110	101.069	6.000	101.140	101.110	101.069					
6.125	100.735	100.698	100.660	6.125	100.847	100.898	100.863					
6.250	101.210	101.173	101.135	6.250	101.210	101.173	101.135					
6.375	101.387	101.349	101.312	6.375	101.637	101.599	101.562					
6.500	101.634	101.847	101.809	6.500	101.884	101.847	101.809					
6.625	101.541	101.475	101.394	6.625	101.541	101.549	101.494					
6.750	101.756	101.939	101.858	6.750	102.006	101.939	101.858					
6.875	102.172	102.106	102.025	6.875	102.172	102.356	102.275					
7.000	102.394	102.327	102.246	7.000	102.644	102.577	102.496					

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	99.288	99.271	99.255	6.000	98.643	98.604	98.588	5.125	97.142	97.119	97.109	
6.125	99.838	99.812	99.797	6.125	99.280	99.241	99.225	5.250	97.653	97.630	97.620	
6.250	100.298	100.283	100.269	6.250	99.863	99.814	99.798	5.375	98.119	98.096	98.086	
6.375	100.698	100.682	100.668	6.375	100.630	100.592	100.575	5.500	98.434	98.411	98.401	
6.500	101.208	101.169	101.153	6.500	100.844	100.805	100.789	5.625	98.297	98.267	98.225	
6.625	101.460	101.438	101.424	6.625	101.153	101.114	101.098	5.750	98.793	98.755	98.718	
6.750	101.491	101.479	101.468	6.750	100.952	100.921	100.905	5.875	99.225	99.195	99.153	
6.875	101.820	101.808	101.797	6.875	101.437	101.405	101.389	6.000	99.484	99.454	99.413	
7.000	102.236	102.205	102.189	7.000	101.857	101.826	101.810	6.125	99.924	99.887	99.850	
7.125	102.468	102.456	102.445	7.125	102.116	102.085	102.069	6.250	100.395	100.358	100.320	
7.250	102.563	102.554	102.546	7.250	101.556	101.547	101.539	6.375	100.812	100.775	100.737	
7.375	102.869	102.860	102.852	7.375	101.922	101.868	101.852	6.500	101.020	100.982	100.945	
7.500	103.196	103.187	103.179	7.500	102.311	102.257	102.241	6.625	100.606	100.539	100.458	
7.625	103.249	103.240	103.232	7.625	102.195	102.186	102.178	6.750	101.066	101.000	100.919	
7.750	103.141	103.134	102.860	7.750	101.553	101.546	101.523	6.875	101.468	101.402	101.321	
7.875	103.445	103.438	103.162	7.875	100.885	100.802	100.685	7.000	98.108	98.375	98.315	

Conventional Fixed Adjustments												
Cumulative LLPA Cap												
FTBH with AMI at or below 100% or 120% in designated High Cost Areas												0.000
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
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			

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	97.595	97.507	97.417	5.250				5.250				
5.375	97.964	97.876	97.786	5.375				5.375				
5.500	98.324	98.236	98.146	5.500				5.500				
5.625	98.680	98.592	98.502	5.625	98.194	98.106	98.016	5.625	96.247	96.184	96.122	
5.750	98.984	98.896	98.806	5.750	98.623	98.535	98.445	5.750	97.842	97.754	97.664	
5.875	99.233	99.145	99.054	5.875	98.996	98.908	98.818	5.875	98.200	98.112	98.022	
6.000	99.468	99.380	99.290	6.000	99.316	99.228	99.138	6.000	98.560	98.472	98.382	
6.125	99.690	99.603	99.512	6.125	99.577	99.489	99.399	6.125	98.923	98.835	98.745	
6.250	99.877	99.789	99.699	6.250	99.788	99.700	99.610	6.250	99.247	99.159	99.068	
6.375	100.071	99.983	99.893	6.375	99.990	99.902	99.812	6.375	99.573	99.485	99.395	
6.500	100.251	100.163	100.072	6.500	100.218	100.130	100.040	6.500	99.833	99.745	99.655	
6.625	100.409	100.321	100.231	6.625	100.470	100.382	100.292	6.625	100.015	99.927	99.837	
6.750	99.824	99.761	99.698	6.750	100.721	100.633	100.543	6.750	100.252	100.164	100.074	
6.875	100.023	99.960	99.897	6.875	100.041	99.978	99.915	6.875	100.559	100.471	100.380	
7.000	100.367	100.304	100.241	7.000	100.445	100.382	100.319	7.000	100.349	100.286	100.224	
7.125				7.125	100.682	100.619	100.556	7.125	100.616	100.553	100.490	
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	97.051	96.988	96.925	5.250				5.250				
5.375	97.410	97.347	97.284	5.375				5.375				
5.500	97.718	97.655	97.592	5.500				5.500				
5.625	98.081	98.018	97.955	5.625	97.510	97.447	97.384	5.625	96.572	96.509	96.446	
5.750	98.415	98.352	98.289	5.750	97.933	97.870	97.807	5.750	97.047	96.984	96.921	
5.875	98.607	98.544	98.481	5.875	98.332	98.269	98.206	5.875	97.340	97.277	97.214	
6.000	98.944	98.881	98.818	6.000	98.565	98.502	98.439	6.000	97.812	97.749	97.686	
6.125	99.141	99.078	99.015	6.125	98.962	98.899	98.836	6.125	98.078	98.015	97.952	
6.250	99.480	99.417	99.354	6.250	99.360	99.297	99.234	6.250	98.526	98.463	98.400	
6.375	99.676	99.613	99.550	6.375	99.760	99.697	99.634	6.375	98.974	98.911	98.848	
6.500	99.873	99.810	99.747	6.500	99.828	99.765	99.702	6.500	99.422	99.359	99.296	
6.625	99.928	99.865	99.802	6.625	99.896	99.833	99.770	6.625	99.501	99.438	99.375	
6.750	100.149	100.086	100.023	6.750	100.298	100.235	100.172	6.750	99.954	99.891	99.828	
6.875	100.348	100.285	100.222	6.875	100.365	100.302	100.239	6.875	100.220	100.157	100.094	
7.000	100.692	100.629	100.566	7.000	100.769	100.706	100.643	7.000	100.674	100.611	100.548	
7.125	100.891	100.828	100.765	7.125	101.007	100.944	100.881	7.125	100.940	100.877	100.814	
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	98.267	98.266	98.258	5.750	97.646	97.624	97.602	4.375				
5.875	98.862	98.862	98.854	5.875	98.178	98.145	98.088	4.500				
6.000	99.436	99.436	99.428	6.000	98.800	98.766	98.709	4.625				
6.125	99.671	99.671	99.663	6.125	99.366	99.332	99.275	4.750	96.568	96.557	96.398	
6.250	100.186	100.178	100.162	6.250	99.899	99.861	99.845	4.875	96.972	96.961	96.800	
6.375	100.715	100.677	100.660	6.375	100.465	100.427	100.410	5.000	98.048	98.040	97.782	
6.500	101.258	101.219	101.203	6.500	101.008	100.969	100.953	5.125	98.174	98.167	98.159	
6.625	101.703	101.664	101.648	6.625	101.453	101.414	101.398	5.250	98.546	98.539	98.531	
6.750	101.370	101.346	101.313	6.750	101.010	100.979	100.962	5.375	98.830	98.823	98.815	
6.875	101.782	101.751	101.735	6.875	101.532	101.501	101.485	5.500	99.197	99.190	99.182	
7.000	102.287	102.256	102.240	7.000	102.037	102.006	101.990	5.625	99.467	99.460	99.446	
7.125	102.691	102.660	102.644	7.125	102.441	102.410	102.394	5.750	99.778	99.770	99.757	
7.250	102.333	102.307	102.250	7.250	102.008	101.954	101.938	5.875	100.018	100.011	99.997	
7.375	102.746	102.692	102.676	7.375	102.496	102.442	102.426	6.000	100.132	100.123	100.113	

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	96.455	96.448	96.440									
4.875	96.689	96.678	96.636									
5.000	97.068	97.057	97.111									
5.125	97.573	97.563	97.553									
5.250	97.878	97.868	97.858									
5.375	98.179	98.169	98.159									
5.500	98.348	98.338	98.328									
5.625	98.595	98.586	98.576									
5.750	98.887	98.878	98.868									
5.875	99.177	99.168	99.158									
6.000	99.488	99.479	99.469									

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	98.267	98.266	98.258	5.750	97.646	97.624	97.602	4.250				
5.875	98.862	98.862	98.854	5.875	98.178	98.145	98.088	4.375				
6.000	99.436	99.436	99.428	6.000	98.800	98.766	98.709	4.500				
6.125	99.671	99.671	99.663	6.125	99.366	99.332	99.275	4.625				
6.250	99.936	99.928	100.162	6.250	99.452	99.411	99.363	4.750	96.568	96.557	96.398	
6.375	100.536	100.527	100.511	6.375	99.773	99.732	99.684	4.875	96.972	96.961	96.800	
6.500	100.776	100.768	100.751	6.500	100.101	100.065	100.045	5.000	98.048	98.040	97.782	
6.625	101.124	101.116	101.100	6.625	100.523	100.485	100.466	5.125	98.174	98.167	98.159	
6.750	101.120	101.096	101.063	6.750	100.525	100.468	100.403	5.250	98.546	98.539	98.531	
6.875	101.457	101.432	101.400	6.875	100.758	100.701	100.636	5.375	98.830	98.823	98.815	
7.000	101.866	101.842	101.809	7.000	101.040	100.982	100.918	5.500	99.197	99.190	99.182	
7.125	102.142	102.118	102.085	7.125	101.266	101.209	101.158	5.625	99.467	99.460	99.446	
7.250	102.083	102.057	102.000	7.250	101.290	101.264	101.207	5.750	99.778	99.770	99.757	
7.375	102.528	102.501	102.445	7.375	101.781	101.755	101.698	5.875	100.018	100.011	99.997	
7.500	102.663	102.636	102.580	7.500	102.125	102.098	102.042	6.000	100.132	100.123	100.113	

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	96.455	96.448	96.440									
4.875	96.689	96.678	96.636									
5.000	97.068	97.057	97.111									
5.125	97.573	97.563	97.553									
5.250	97.878	97.868	97.858									
5.375	98.179	98.169	98.159									
5.500	98.348	98.338	98.328									
5.625	98.595	98.586	98.576									
5.750	98.887	98.878	98.868									

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

Effective Time:
8:22:16 AM

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	97.464	97.581	97.541	2.625				2.625				
5.750	98.029	98.105	98.020	2.750				2.750				
5.875	98.560	98.651	98.563	2.875				2.875				
6.000	99.130	99.232	99.143	3.000				3.000				
6.125	99.619	99.724	99.634	3.125				3.125				
6.250	99.726	99.781	99.740	3.250				3.250				
6.375	100.221	100.293	100.249	3.375				3.375				
6.500	100.657	100.742	100.695	3.500				3.500				
6.625	101.099	101.186	101.140	3.625				3.625				
6.750	100.875	100.908	100.864	3.750				3.750				
6.875	101.270	101.327	101.279	3.875				3.875				
7.000	101.706	101.781	101.731	4.000				4.000				
7.125	102.121	102.192	102.142	4.125				4.125				
7.250	101.793	101.804	101.756	4.250				4.250				
7.375	102.133	102.161	102.110									

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	97.212	97.302	97.320	5.000				5.000	97.212	97.302	97.320	
5.125	97.995	98.085	98.103	5.125				5.125	97.995	98.085	98.103	
5.250	98.801	98.891	98.909	5.250	98.801	98.891	98.909	5.250	98.801	98.891	98.909	
5.375	99.171	99.163	99.155	5.375	99.171	99.163	99.155	5.375	99.171	99.163	99.155	
5.500	99.827	99.896	99.898	5.500	99.827	99.896	99.898	5.500	99.827	99.896	99.898	
5.625	100.302	100.371	100.374	5.625	100.302	100.371	100.374	5.625	100.302	100.371	100.374	
5.750	100.939	100.736	100.739	5.750	100.939	100.736	100.739	5.750	100.939	100.736	100.739	
5.875	101.094	100.884	100.842	5.875	101.094	100.884	100.842	5.875	101.094	100.884	100.842	
6.000	101.563	101.404	101.391	6.000	101.563	101.404	101.391	6.000	101.563	101.404	101.391	
6.125	101.942	101.824	101.812	6.125	101.942	101.824	101.812	6.125	101.942	101.824	101.812	
6.250	102.174	102.158	102.146	6.250	102.174	102.158	102.146	6.250	102.174	102.158	102.146	
6.375	101.862	101.822	101.782	6.375	101.862	101.822	101.782	6.375	101.862	101.822	101.782	
6.500	102.203	102.200	102.172	6.500	102.203	102.200	102.172	6.500	102.203	102.200	102.172	
6.625	102.599	102.629	102.601	6.625	102.599	102.629	102.601	6.625	102.599	102.629	102.601	
6.750	102.753	102.674	102.630	6.750	102.753	102.674	102.630	6.750	102.753	102.674	102.630	
6.875	102.578	102.514	102.449	6.875	102.578	102.514	102.449	6.875	102.578	102.514	102.449	
7.000	102.832	102.820	102.777	7.000	102.832	102.820	102.777	7.000	102.832	102.820	102.777	
7.125	103.267	103.277	103.234	7.125	103.267	103.277	103.234	7.125	103.267	103.277	103.234	
7.250	103.393	103.298	103.233	7.250	103.393	103.298	103.233	7.250	103.393	103.298	103.233	
7.375	102.909	102.900	102.842	7.375	102.909	102.900	102.842	7.375	102.909	102.900	102.842	
7.500	103.337	103.328	103.270	7.500	103.337	103.328	103.270	7.500	103.337	103.328	103.270	
7.625	103.554	103.545	103.487	7.625	103.554	103.545	103.487	7.625	103.554	103.545	103.487	
7.750	103.546	103.435	103.325	7.750	103.546	103.435	103.325	7.750	103.546	103.435	103.325	
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	95.575	95.322	95.340	
2.875				2.875				5.125	96.098	96.095	96.113	
3.000				3.000				5.250	96.892	96.896	96.899	
3.125				3.125				5.375	97.664	97.668	97.671	
3.250				3.250				5.500	98.258	98.262	98.265	
3.375				3.375				5.625	98.983	98.987	98.990	
3.500	92.120	92.302	92.364	3.500	92.120	92.302	92.364	5.750	99.556	99.502	99.449	
3.625	92.670	92.852	92.914	3.625	92.670	92.852	92.914	5.875	100.453	100.482	100.469	
3.750	93.820	93.983	94.029	3.750	93.820	93.983	94.029	6.000	101.002	101.031	101.018	
3.875	94.369	94.532	94.578	3.875	94.369	94.532	94.578	6.125	101.423	101.452	101.439	
4.000	94.916	95.079	95.126	4.000	94.916	95.079	95.126	6.250	101.335	101.281	101.228	
4.125	95.461	95.624	95.671	4.125	95.461	95.624	95.671	6.375	101.292	101.312	101.285	
4.250	96.007	96.231	96.262	4.250	96.007	96.231	96.262	6.500	102.034	101.804	101.776	
4.375	96.630	96.773	96.804	4.375	96.630	96.773	96.804	6.625	102.463	102.233	102.205	
4.500	97.167	97.311	97.342	4.500	97.167	97.311	97.342	6.750	102.039	101.960	101.917	
4.625	97.948	97.841	97.873	4.625	97.948	97.841	97.873	6.875	101.908	101.646	101.603	
4.750	98.045	98.037	98.043	4.750	98.045	98.037	98.043	7.000	102.401	102.139	102.096	
4.875	98.418	98.292	98.307	4.875	98.418	98.292	98.307	7.125	102.858	102.596	102.553	
5.000	98.930	98.804	98.820	5.000	98.930	98.804	98.820	7.250	102.013	101.995	101.936	
5.125	99.425	99.299	99.315	5.125	99.425	99.299	99.315	7.375	102.523	102.504	102.446	
5.250	99.457	99.434	99.424	5.250	99.457	99.434	99.424	7.500	102.951	102.932	102.874	
5.375	99.507	99.611	99.612	5.375	99.507	99.611	99.612	7.625	103.168	103.149	103.091	
5.500	99.968	100.073	100.073	5.500	99.968	100.073	100.073	7.750				
5.625	100.402	100.507	100.507	5.625	100.402	100.507	100.507	7.875				
5.750	100.583	100.553	100.512	5.750	100.583	100.553	100.512	8.000				
5.875	100.326	100.411	100.396	5.875	100.326	100.411	100.396	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	96.892	96.896	96.899	5.000	95.575	95.322	95.340	4.500	94.570	94.589	94.620	
5.375	97.664	97.668	97.671	5.125	96.098	96.095	96.113	4.625	95.082	95.100	95.131	
5.500	98.258	98.262	98.265	5.250	96.892	96.896	96.899	4.750	93.770	93.762	93.768	
5.625	98.983	98.987	98.990	5.375	97.664	97.668	97.671	4.875	94.221	94.145	94.160	
5.750	99.556	99.502	99.449	5.500	98.258	98.262	98.265	5.000	94.691	94.616	94.631	
5.875	100.453	100.482	100.469	5.625	98.983	98.987	98.990	5.125	95.125	95.049	95.064	
6.000	101.002	101.031	101.018	5.750	99.556	99.502	99.449	5.250	95.628	95.628	95.628	
6.125	101.423	101.452	101.439	5.875	100.453	100.482	100.469	5.375	95.933	95.683	95.683	
6.250	101.335	101.281	101.228	6.000	101.002	101.031	101.018	5.500	96.291	96.041	96.041	
6.375	101.292	101.312	101.285	6.125	101.423	101.452	101.439	5.625	96.415	96.415	96.415	
6.500	102.034	101.804	101.776	6.250	101.335	101.281	101.228	5.750	97.240	97.232	97.224	
6.625	102.463	102.233	102.205	6.375	101.292	101.312	101.285	5.875	97.506	97.497	97.489	
6.750	102.039	101.960	101.917	6.500	102.034	101.804	101.776	6.000	97.812	97.804	97.796	
6.875	101.908	101.646	101.603	6.625	102.463	102.233	102.205	6.125	98.066	98.058	98.050	
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	98.801	98.891	98.909	5.250	98.801	98.891	98.909	5.250	98.801	98.891	98.909	
5.375	99.171	99.163	99.155	5.375	99.171	99.163	99.155	5.375	99.171	99.163	99.155	
5.500	99.827	99.896	99.898	5.500	99.827	99.896	99.898	5.500	99.827	99.896	99.898	
5.625	100.302	100.371	100.374	5.625	100.302	100.371	100.374	5.625	100.302	100.371	100.374	
5.750	100.939	100.736	100.739	5.750	100.939	100.736	100.739	5.750	100.939	100.736	100.739	
5.875	101.094	100.884	100.842	5.875	101.094	100.884	100.842	5.875	101.094	100.884	100.842	
6.000	101.563	101.404	101.391	6.000	101.563	101.404	101.391	6.000	101.563	101.404	101.391	
6.125	101.942	101.824	101.812	6.125	101.942	101.824	101.812	6.125	101.942	101.824	101.812	
6.250	102.174	102.158	102.146	6.250	102.174	102.158	102.146	6.250	102.174	102.158	102.146	
6.375	101.862	101.822	101.782	6.375	101.862	101.822	101.782	6.375	101.862	101.822	101.782	
6.500	102.203	102.200	102.172	6.500	102.203	102.200	102.172	6.500	102.203	102.200	102.172	
6.625	102.599	102.629	102.601	6.625	102.599	102.629	102.601	6.625	102.599	102.629	102.601	
6.750	102.753	102.674	102.630	6.750	102.753	102.674	102.630	6.750	102.753	102.674	102.630	
6.875	102.578	102.514	102.449	6.875	102.578	102.514	102.449	6.875	102.578	102.514	102.449	
7.000	102.832	102.820	102.777	7.000	102.832	102.820	102.777	7.000	102.832	102.820	102.777	
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	97.311	97.342	4.250	96.087	96.231	96.262	5.250	96.892	96.896	96.899	
4.625	97.948	97.841	97.873	4.375	96.630	96.773	96.804	5.375	97.664	97.668	97.671	
4.750	98.045	98.037	98.043	4.500	97.167	97.311	97.342	5.500	98.258	98.262	98.265	
4.875	98.418	98.292	98.307	4.625	97.948	97.841	97.873	5.625	98.983	98.987	98.990	
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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	99.171	99.163	99.155	5.375	99.171	99.163	99.155	5.000				
5.500	99.690	99.789	99.792	5.500	99.690	99.789	99.792	5.125				
5.625	100.237	100.229	100.221	5.625	100.237	100.229	100.221	5.250	98.663	98.783	98.801	
5.750	100.939	100.728	100.582	5.750	100.939	100.728	100.582	5.375	99.171	99.163	99.155	
5.875	101.094	100.984	100.798	5.875	101.094	100.884	100.798	5.500	99.690	99.789	99.792	
6.000	101.563	101.353	101.299	6.000	101.563	101.353	101.299	5.625	100.237	100.229	100.221	
6.125	101.942	101.823	101.811	6.125	101.942	101.823	101.811	5.750	100.939	100.728	100.582	
6.250	102.174	102.006	101.955	6.250	102.174	102.006	101.955	5.875	101.094	100.884	100.798	
6.375	101.862	101.822	101.782	6.375	101.862	101.822	101.782	6.000	101.563	101.353	101.299	
6.500	102.203	102.163	102.122	6.500	102.203	102.163	102.122	6.125	101.942	101.823	101.811	
6.625	102.592	102.551	102.511	6.625	102.592	102.551	102.511	6.250	102.174	102.006	101.955	
6.750	102.753	102.674	102.630	6.750	102.753	102.674	102.630	6.375	101.862	101.822	101.782	
6.875	102.578	102.514	102.449	6.875	102.578	102.514	102.449	6.500	102.203	102.163	102.122	
7.000	102.832	102.767	102.702	7.000	102.832	102.767	102.702	6.625	102.592	102.551	102.511	
7.125	103.114	103.019	102.954	7.125	103.114	103.019	102.954	6.750	102.753	102.674	102.630	
7.250	103.393	103.298	103.233	7.250	103.393	103.298	103.233	6.875	102.578	102.514	102.449	
7.375	102.703	102.724	102.666	7.375	102.703	102.724	102.666	7.000	102.832	102.767	102.702	
7.500	103.132	103.054	102.995	7.500	103.132	103.054	102.995	7.125	103.114	103.019	102.954	
7.625	103.551	103.440	103.330	7.625	103.551	103.440	103.330	7.250	103.393	103.298	103.233	
7.750	103.546	103.435	103.325	7.750	103.546	103.435	103.325	7.375	102.703	102.724	102.666	
7.875				7.875				7.500	103.132	103.054	102.995	
8.000				8.000				7.625	103.551	103.440	103.330	
8.125				8.125				7.750	103.546	103.435	103.325	
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	96.951	96.975	96.978	
3.250				3.250				5.375	97.669	97.693	97.696	
3.375				3.375				5.500	98.359	98.383	98.386	
3.500	92.124	92.307	92.369	3.500	92.124	92.307	92.369	5.625	98.757	98.782	98.784	
3.625	92.637	92.820	92.881	3.625	92.637	92.820	92.881	5.750	99.556	99.502	99.449	
3.750	93.883	94.046	94.092	3.750	93.883	94.046	94.092	5.875	100.367	100.416	100.403	
3.875	94.392	94.555	94.601	3.875	94.392	94.555	94.601	6.000	100.868	100.917	100.904	
4.000	94.894	95.057	95.103	4.000	94.894	95.057	95.103	6.125	101.380	101.429	101.416	
4.125	95.385	95.548	95.594	4.125	95.385	95.548	95.594	6.250	101.335	101.281	101.228	
4.250	96.129	96.273	96.304	4.250	96.129	96.273	96.304	6.375	101.357	101.308	101.370	
4.375	96.614	96.758	96.789	4.375	96.614	96.758	96.789	6.500	101.802	101.842	101.815	
4.500	97.082	97.226	97.257	4.500	97.082	97.226	97.257	6.625	102.161	102.201	102.173	
4.625	97.781	97.924	97.955	4.625	97.781	97.924	97.955	6.750	102.039	101.960	101.917	
4.750	98.045	98.037	98.043	4.750	98.045	98.037	98.043	6.875	101.692	101.700	101.657	
4.875	98.336	98.460	98.476	4.875	98.336	98.460	98.476	7.000	102.054	102.062	102.019	
5.000	98.751	98.875	98.890	5.000	98.751	98.875	98.890	7.125	102.409	102.417	102.374	
5.125	99.136	99.260	99.276	5.125	99.136	99.260	99.276	7.250	101.895	101.896	101.837	
5.250	99.457	99.434	99.424	5.250	99.457	99.434	99.424	7.375	102.305	102.306	102.248	
5.375	99.605	99.460	99.460	5.375	99.605	99.460	99.460	7.500	102.634	102.636	102.577	
5.500	99.956	100.061	100.061	5.500	99.956	100.061	100.061	7.625	102.922	102.923	102.865	
5.625	100.279	100.384	100.384	5.625	100.279	100.384	100.384	7.750				
5.750	100.333	100.553	100.512	5.750	100.333	100.553	100.512	7.875				
5.875	100.395	100.480	100.465	5.875	100.395	100.480	100.465	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	101.802	101.842	101.815	6.125	101.380	101.429	101.416	4.500	94.390	94.409	94.440	
6.625	102.161	102.201	102.173	6.250	101.335	101.281	101.228	4.625	94.782	94.800	94.831	
6.750	102.039	101.960	101.917	6.375	101.357	101.398	101.370	4.750	93.770	93.762	93.768	
6.875	101.692	101.700	101.657	6.500	101.802	101.842	101.815	4.875	94.046	93.970	93.986	
7.000	102.054	102.062	102.019	6.625	102.161	102.201	102.173	5.000	94.388	94.348	94.356	
7.125	102.409	102.417	102.374	6.750	102.039	101.960	101.917	5.125	94.708	94.686	94.676	
7.250	101.895	101.896	101.837	6.875	101.692	101.700	101.657	5.250	95.628	95.628	95.628	
7.375	102.305	102.306	102.248	7.000	102.054	102.062	102.019	5.375	95.683	95.683	95.683	
7.500	102.634	102.636	102.577	7.125	102.409	102.417	102.374	5.500	96.041	96.041	96.041	
7.625	102.922	102.923	102.865	7.250	101.895	101.896	101.837	5.625	96.415	96.415	96.415	
7.750				7.375	102.305	102.306	102.248	5.750	97.240	97.232	97.224	
7.875				7.500	102.634	102.636	102.577	5.875	97.506	97.497	97.489	
8.000				7.625	102.922	102.923	102.865	6.000	97.812	97.804	97.796	
8.125				7.750				6.125	98.066	98.058	98.050	
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	101.862	101.822	101.782	6.375	101.862	101.822	101.782	6.000	101.563	101.353	101.299	
6.500	102.203	102.163	102.122	6.500	102.203	102.163	102.122	6.125	101.942	101.823	101.811	
6.625	102.592	102.551	102.511	6.625	102.592	102.551	102.511	6.250	102.174	102.006	101.955	
6.750	102.753	102.674	102.630	6.750	102.753	102.674	102.630	6.375	101.862	101.822	101.782	
6.875	102.578	102.514	102.449	6.875	102.578	102.514	102.449	6.500	102.203	102.163	102.122	
7.000	102.832	102.767	102.702	7.000	102.832	102.767	102.702	6.625	102.592	102.551	102.511	
7.125	103.114	103.019	102.954	7.125	103.114	103.019	102.954	6.750	102.753	102.674	102.630	
7.250	103.393	103.298	103.233	7.250	103.393	103.298	103.233	6.875	102.578	102.514	102.449	
7.375	102.703	102.724	102.666	7.375	102.703	102.724	102.666	7.000	102.832	102.767	102.702	
7.500	103.132	103.054	102.995	7.500	103.132	103.054	102.995	7.125	103.114	103.019	102.954	
7.625	103.551	103.440	103.330	7.625	103.551	103.440	103.330	7.250	103.393	103.298	103.233	
7.750	103.546	103.435	103.325	7.750	103.546	103.435	103.325	7.375	102.703	102.724	102.666	
7.875				7.875				7.500	103.132	103.054	102.995	
8.000				8.000				7.625	103.551	103.440	103.330	
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	97.082	97.226	97.257	4.500	97.082	97.226	97.257	6.625	102.161	102.201	102.173	
4.625	97.781	97.924	97.955	4.625	97.781	97.924	97.955	6.750	102.039	101.960	101.917	
4.750	98.045	98.037	98.043	4.750	98.045	98.037	98.043	6.875	101.692	101.700	101.657	
4.875	98.336	98.460	98.476	4.875	98.336	98.460	98.476	7.000	102.054	102.062	102.019	
5.000	98.751	98.875	98.890	5.000	98.751	98.875	98.890	7.125	102.409	102.417	102.374	
5.125	99.136	99.260	99.276	5.125	99.136	99.260	99.276	7.250	101.895	101.896	101.837	
5.250	99.457	99.434	99.424	5.250	99.457	99.434	99.424	7.375	102.305	102.306		



Brokers First Funding

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Effective Time:

8:22:16 AM

Government DPA

BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	98.786	98.616	98.316	6.750	96.186	96.016	95.716	6.750			
6.875	98.733	98.555	98.255	6.875	96.133	95.955	95.655	6.875			
7.000	99.212	99.034	98.734	7.000	96.612	96.434	96.134	7.000			
7.125	99.645	99.467	99.167	7.125	97.045	96.867	96.567	7.125			
7.250	100.089	99.869	99.569	7.250	97.489	97.269	96.969	7.250			
7.375	100.558	100.315	100.015	7.375	97.958	97.715	97.415	7.375			
7.500	100.997	100.754	100.454	7.500	98.397	98.154	97.854	7.500			
7.625	101.390	101.147	100.847	7.625	98.790	98.547	98.247	7.625			
7.750	101.762	101.519	101.219	7.750	99.162	98.919	98.619	7.750			
7.875	101.092	100.785	100.485	7.875	98.492	98.185	97.885	7.875			
8.000	101.501	101.194	100.894	8.000	98.901	98.594	98.294	8.000			
8.125	101.864	101.557	101.257	8.125	99.264	98.957	98.657	8.125			
8.250	102.206	101.899	101.599	8.250	99.606	99.299	98.999	8.250			
8.375				8.375				8.375			

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	96.786	96.616	96.316	6.750	94.186	94.016	93.716	6.750			
6.875	96.733	96.555	96.255	6.875	94.133	93.955	93.655	6.875			
7.000	97.212	97.034	96.734	7.000	94.612	94.434	94.134	7.000			
7.125	97.645	97.467	97.167	7.125	95.045	94.867	94.567	7.125			
7.250	98.089	97.869	97.569	7.250	95.489	95.269	94.969	7.250			
7.375	98.558	98.315	98.015	7.375	95.958	95.715	95.415	7.375			
7.500	98.997	98.754	98.454	7.500	96.397	96.154	95.854	7.500			
7.625	99.390	99.147	98.847	7.625	96.790	96.547	96.247	7.625			
7.750	99.762	99.519	99.219	7.750	97.162	96.919	96.619	7.750			
7.875	99.092	98.785	98.485	7.875	96.492	96.185	95.885	7.875			
8.000	99.501	99.194	98.894	8.000	96.901	96.594	96.294	8.000			
8.125	99.864	99.557	99.257	8.125	97.264	96.957	96.657	8.125			
8.250	100.206	99.899	99.599	8.250	97.606	97.299	96.999	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.