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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

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	97.992	98.088	98.076	5.625	97.992	98.088	98.076	5.000	95.350	95.329	95.345	
5.750	98.454	98.510	98.462	5.750	98.454	98.510	98.462	5.125	95.915	95.899	95.924	
5.875	98.982	99.057	99.002	5.875	98.982	99.057	99.002	5.250	96.906	96.911	96.934	
6.000	99.621	99.699	99.650	6.000	99.621	99.699	99.650	5.375	97.545	97.539	97.564	
6.125	100.111	100.188	100.140	6.125	100.111	100.188	100.140	5.500	98.141	98.136	98.160	
6.250	100.205	100.196	100.180	6.250	100.205	100.196	100.180	5.625	98.618	98.612	98.636	
6.375	100.593	100.639	100.609	6.375	100.593	100.639	100.609	5.750	99.204	99.278	99.217	
6.500	101.075	101.122	101.096	6.500	101.075	101.122	101.096	5.875	99.739	99.824	99.760	
6.625	101.417	101.484	101.451	6.625	101.417	101.484	101.451	6.000	100.259	100.351	100.285	
6.750	101.367	101.348	101.316	6.750	101.367	101.348	101.316	6.125	100.677	100.770	100.704	
6.875	101.723	101.714	101.699	6.875	101.723	101.714	101.699	6.250	100.516	100.569	100.532	
7.000	102.133	102.115	102.086	7.000	102.133	102.115	102.086	6.375	101.030	101.057	101.017	
7.125	102.407	102.427	102.400	7.125	102.407	102.427	102.400	6.500	101.469	101.498	101.457	
7.250	102.274	102.283	102.289	7.250	102.274	102.283	102.289	6.625	101.818	101.850	101.809	
7.375	102.400	102.401	102.404	7.375	102.400	102.401	102.404	6.750	101.406	101.354	101.346	
7.500	102.879	102.829	102.801	7.500	102.879	102.829	102.801	6.875	101.723	101.705	101.673	
7.625	103.163	103.108	103.084	7.625	103.163	103.108	103.084	7.000	102.133	102.115	102.082	
7.750	102.614	102.578	102.521	7.750	102.614	102.578	102.521	7.125	102.407	102.389	102.356	
7.875	103.034	102.957	102.868	7.875	103.034	102.957	102.868	7.250	102.274	102.245	102.189	
8.000	103.435	103.358	103.269	8.000	103.435	103.358	103.269	7.375	102.490	102.461	102.404	
8.125	103.437	103.610	103.521	8.125	103.437	103.610	103.521	7.500	102.858	102.829	102.772	
8.250				8.250				7.625	103.126	103.097	103.041	
8.375				8.375				7.750	102.614	102.578	102.521	
8.500				8.500				7.875	102.281	102.279	102.158	
8.625				8.625				8.000	102.499	102.500	102.378	

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	97.211	97.243	97.295	4.625	97.007	97.125	97.084					
4.750	97.720	97.822	98.054	4.750	97.769	97.769	97.769					
4.875	98.144	98.250	98.482	4.875	98.242	98.242	98.242					
5.000	98.515	98.625	98.857	5.000	98.565	98.565	98.572					
5.125	98.662	98.741	98.951	5.125	98.690	98.786	98.983					
5.250	99.163	99.242	99.202	5.250	99.016	99.074	99.268					
5.375	99.559	99.643	99.603	5.375	99.257	99.367	99.558					
5.500	99.979	100.014	100.224	5.500	99.979	99.942	99.940					
5.625	99.788	99.844	100.095	5.625	99.778	99.852	100.090					
5.750	100.272	100.329	100.579	5.750	100.269	100.225	100.334					
5.875	100.714	100.671	100.922	5.875	100.714	100.670	100.660					
6.000	100.996	100.971	101.222	6.000	100.996	100.951	100.986					
6.125	101.606	100.618	100.878	6.125	100.606	100.647	100.894					
6.250	101.080	101.046	101.306	6.250	101.080	101.043	101.121					
6.375	101.507	101.470	101.572	6.375	101.507	101.470	101.442					
6.500	101.754	101.717	101.796	6.500	101.754	101.717	101.716					
6.625	101.443	101.376	101.611	6.625	101.443	101.376	101.556					
6.750	101.907	101.840	101.936	6.750	101.907	101.840	101.768					
6.875	102.074	102.257	102.185	6.875	102.074	102.007	102.185					
7.000	102.293	102.476	102.404	7.000	102.293	102.476	102.404					

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	99.522	99.489	99.472	6.000	98.536	98.499	98.499	5.125	97.016	96.979	96.977	
6.125	99.809	99.783	99.766	6.125	99.174	99.137	99.137	5.250	97.525	97.488	97.486	
6.250	100.275	100.259	100.245	6.250	99.747	99.710	99.710	5.375	97.989	97.952	97.951	
6.375	100.664	100.648	100.634	6.375	100.519	100.482	100.482	5.500	98.305	98.268	98.266	
6.500	101.093	101.056	101.056	6.500	100.980	100.943	100.943	5.625	98.155	98.110	98.100	
6.625	101.407	101.391	101.377	6.625	101.289	101.252	101.252	5.750	98.664	98.627	98.599	
6.750	101.388	101.376	101.364	6.750	100.837	100.785	100.777	5.875	99.080	99.035	99.026	
6.875	101.710	101.698	101.686	6.875	101.318	101.266	101.258	6.000	99.350	99.312	99.286	
7.000	102.117	102.065	102.057	7.000	101.737	101.685	101.677	6.125	99.796	99.758	99.731	
7.125	102.354	102.342	102.330	7.125	101.996	101.943	101.935	6.250	100.266	100.228	100.201	
7.250	102.462	102.452	102.443	7.250	101.460	101.450	101.441	6.375	100.683	100.645	100.618	
7.375	102.764	102.754	102.745	7.375	101.784	101.746	101.737	6.500	100.890	100.853	100.825	
7.500	103.090	103.080	103.071	7.500	102.173	102.118	102.094	6.625	100.507	100.440	100.368	
7.625	103.148	103.138	103.129	7.625	102.086	102.076	102.067	6.750	100.967	100.901	100.829	
7.750	102.795	102.787	102.767	7.750	101.452	101.444	101.425	6.875	101.370	101.303	101.231	
7.875	103.081	103.073	103.053	7.875	100.731	100.649	100.528	7.000	98.160	98.412	98.714	

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000
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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	0.00								



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:
8:51:24 AM

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	97.699	97.612	97.521	5.250				5.250				
5.375	98.069	97.981	97.890	5.375				5.375				
5.500	98.429	98.341	98.250	5.500				5.500				
5.625	98.786	98.698	98.607	5.625	98.409	98.322	98.231	5.625	96.234	96.171	96.109	
5.750	99.088	99.000	98.909	5.750	98.799	98.711	98.620	5.750	97.951	97.864	97.773	
5.875	99.331	99.243	99.152	5.875	99.089	99.001	98.910	5.875	98.413	98.325	98.234	
6.000	99.561	99.474	99.383	6.000	99.366	99.278	99.187	6.000	98.825	98.737	98.646	
6.125	99.777	99.690	99.599	6.125	99.629	99.541	99.450	6.125	99.181	99.093	99.002	
6.250	99.946	99.858	99.767	6.250	99.837	99.749	99.658	6.250	99.502	99.414	99.323	
6.375	100.120	100.032	99.941	6.375	100.042	99.954	99.863	6.375	99.840	99.752	99.661	
6.500	100.297	100.209	100.118	6.500	100.273	100.185	100.094	6.500	100.079	99.992	99.901	
6.625	100.472	100.384	100.293	6.625	100.526	100.438	100.347	6.625	100.208	100.120	100.029	
6.750	99.763	99.700	99.637	6.750	100.777	100.689	100.598	6.750	100.394	100.306	100.215	
6.875	99.961	99.898	99.835	6.875	99.999	99.936	99.873	6.875	100.655	100.567	100.476	
7.000	100.305	100.242	100.179	7.000	100.403	100.340	100.277	7.000	100.332	100.269	100.207	
7.125				7.125	100.640	100.577	100.514	7.125	100.598	100.535	100.473	
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	96.994	96.931	96.868	5.250				5.250				
5.375	97.353	97.290	97.227	5.375				5.375				
5.500	97.660	97.597	97.534	5.500				5.500				
5.625	98.023	97.960	97.897	5.625	97.473	97.410	97.347	5.625	96.559	96.496	96.433	
5.750	98.357	98.294	98.231	5.750	97.894	97.831	97.768	5.750	97.033	96.970	96.907	
5.875	98.548	98.485	98.422	5.875	98.293	98.230	98.167	5.875	97.326	97.263	97.200	
6.000	98.885	98.822	98.759	6.000	98.526	98.463	98.400	6.000	97.798	97.735	97.672	
6.125	99.081	99.018	98.955	6.125	98.922	98.859	98.796	6.125	98.063	98.000	97.937	
6.250	99.419	99.356	99.293	6.250	99.320	99.257	99.194	6.250	98.511	98.448	98.385	
6.375	99.616	99.553	99.490	6.375	99.720	99.657	99.594	6.375	98.958	98.895	98.832	
6.500	99.812	99.749	99.686	6.500	99.787	99.724	99.661	6.500	99.406	99.343	99.280	
6.625	99.866	99.803	99.740	6.625	99.855	99.792	99.729	6.625	99.485	99.422	99.359	
6.750	100.087	100.024	99.961	6.750	100.257	100.194	100.131	6.750	99.937	99.874	99.811	
6.875	100.286	100.223	100.160	6.875	100.324	100.261	100.198	6.875	100.203	100.140	100.077	
7.000	100.630	100.567	100.504	7.000	100.727	100.664	100.601	7.000	100.657	100.594	100.531	
7.125	100.829	100.766	100.703	7.125	100.964	100.901	100.838	7.125	100.923	100.860	100.797	
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
≥ 780	-0.375	-0.375	-0.625	-0.875
760-779	-0.375	-0.375	-0.875	-1.250
740-759	-0.375	-0.375	-1.000	-1.625
720-739	-0.375	-0.500	-1.375	-2.000
700-719	-0.375	-0.500	-1.625	-2.625
680-699	-0.375	-0.625	-2.000	-2.875
660-679	-0.375	-0.875	-2.750	-4.000
640-659	-0.375	-1.375	-3.125	-4.625
620-639	-0.375	-1.375	-3.375	-4.875

Additional Cash-Out Refinance LLPA Adjusters				
	≤30	30.01-60	60.01-70	70.01-75
Attached Condo	0.000	0.000	-0.125	-0.125
Investment Property	-1.125	-1.125	-1.625	-2.125
2nd Home	-1.125	-1.125	-1.625	-2.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375
High Balance	-2.000	-2.000	-2.250	-2.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875
DTI > 40%	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	98.357	98.388	98.388	5.750	97.615	97.591	97.569	4.375				
5.875	98.914	98.946	98.946	5.875	98.214	98.171	98.115	4.500				
6.000	99.441	99.433	99.425	6.000	98.832	98.790	98.733	4.625				
6.125	99.705	99.697	99.689	6.125	99.397	99.355	99.298	4.750	96.479	96.466	96.307	
6.250	100.205	100.196	100.180	6.250	99.795	99.758	99.758	4.875	96.879	96.866	96.707	
6.375	100.606	100.569	100.569	6.375	100.356	100.319	100.319	5.000	97.793	97.786	97.778	
6.500	101.143	101.106	101.106	6.500	100.893	100.856	100.856	5.125	97.925	97.917	97.909	
6.625	101.589	101.552	101.552	6.625	101.339	101.302	101.302	5.250	98.433	98.426	98.418	
6.750	101.367	101.348	101.316	6.750	100.896	100.844	100.836	5.375	98.715	98.707	98.699	
6.875	101.723	101.705	101.673	6.875	101.415	101.363	101.355	5.500	99.080	99.073	99.065	
7.000	102.168	102.116	102.108	7.000	101.918	101.866	101.858	5.625	99.293	99.285	99.277	
7.125	102.570	102.518	102.510	7.125	102.320	102.268	102.260	5.750	99.565	99.558	99.543	
7.250	102.274	102.245	102.189	7.250	101.872	101.818	101.794	5.875	99.801	99.794	99.779	
7.375	102.608	102.554	102.530	7.375	102.358	102.304	102.280	6.000	99.912	99.900	99.889	

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	96.289	96.276	96.185									
4.875	96.602	96.589	96.458									
5.000	96.978	96.965	96.963									
5.125	97.404	97.392	97.380									
5.250	97.705	97.693	97.681									
5.375	98.005	97.993	97.981									
5.500	98.172	98.160	98.148									
5.625	98.388	98.377	98.367									
5.750	98.679	98.668	98.656									
5.875	98.969	98.957	98.947									
6.000	99.276	99.266	99.254									

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



YOUR BFF IN WHOLESALE
 Tuesday, January 30, 2024
 Effective Time:
 8:51:24 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

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	98.357	98.388	98.388	5.750	97.615	97.591	97.569	4.250				
5.875	98.914	98.946	98.946	5.875	98.214	98.171	98.115	4.375				
6.000	99.441	99.433	99.425	6.000	98.832	98.790	98.733	4.500				
6.125	99.705	99.697	99.689	6.125	99.397	99.355	99.298	4.625				
6.250	100.205	100.196	100.180	6.250	99.429	99.387	99.339	4.750	96.479	96.466	96.307	
6.375	100.554	100.545	100.529	6.375	99.749	99.707	99.659	4.875	96.879	96.866	96.707	
6.500	101.044	101.035	101.019	6.500	100.070	100.035	100.016	5.000	97.793	97.786	97.778	
6.625	101.141	101.132	101.116	6.625	100.482	100.446	100.427	5.125	97.925	97.917	97.909	
6.750	101.117	101.098	101.316	6.750	100.498	100.448	100.383	5.250	98.433	98.426	98.418	
6.875	101.723	101.705	101.673	6.875	100.732	100.682	100.617	5.375	98.715	98.707	98.699	
7.000	101.883	101.865	102.082	7.000	101.014	100.963	100.899	5.500	99.080	99.073	99.065	
7.125	102.157	102.139	102.106	7.125	101.249	101.198	101.133	5.625	99.293	99.285	99.277	
7.250	102.274	102.245	102.189	7.250	101.232	101.203	101.146	5.750	99.565	99.558	99.543	
7.375	102.490	102.461	102.404	7.375	101.473	101.445	101.638	5.875	99.801	99.794	99.779	
7.500	102.858	102.829	102.772	7.500	101.820	102.042	101.985	6.000	99.912	99.900	99.889	

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	96.289	96.276	96.185									
4.875	96.602	96.589	96.458									
5.000	96.978	96.965	96.963									
5.125	97.404	97.392	97.380									
5.250	97.705	97.693	97.681									
5.375	98.005	97.993	97.981									
5.500	98.172	98.160	98.148									
5.625	98.388	98.377	98.367									
5.750	98.679	98.668	98.656									

Home Possible Adjustments

Cumulative LLPA Caps		
Home Possible		0.000

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

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

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

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

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



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

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

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	97.498	97.617	97.584	2.625				2.625				
5.750	98.066	98.142	98.077	2.750				2.750				
5.875	98.596	98.688	98.619	2.875				2.875				
6.000	99.166	99.269	99.197	3.000				3.000				
6.125	99.652	99.755	99.684	3.125				3.125				
6.250	99.700	99.755	99.715	3.250				3.250				
6.375	100.194	100.263	100.220	3.375				3.375				
6.500	100.627	100.710	100.663	3.500				3.500				
6.625	101.064	101.150	101.103	3.625				3.625				
6.750	100.843	100.877	100.846	3.750				3.750				
6.875	101.235	101.290	101.256	3.875				3.875				
7.000	101.664	101.739	101.702	4.000				4.000				
7.125	102.064	102.135	102.098	4.125				4.125				
7.250	101.668	101.679	101.658	4.250				4.250				
7.375	102.006	102.036	102.011									

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	97.255	97.345	97.360	5.000				5.000	97.255	97.345	97.360	
5.125	98.037	98.127	98.142	5.125				5.125	98.037	98.127	98.142	
5.250	98.842	98.932	98.947	5.250	98.842	98.932	98.947	5.250	98.842	98.932	98.947	
5.375	99.169	99.178	99.186	5.375	99.169	99.178	99.186	5.375	99.169	99.178	99.186	
5.500	99.884	99.953	99.950	5.500	99.884	99.953	99.950	5.500	99.884	99.953	99.950	
5.625	100.358	100.427	100.424	5.625	100.358	100.427	100.424	5.625	100.358	100.427	100.424	
5.750	100.862	100.791	100.787	5.750	100.862	100.791	100.787	5.750	100.862	100.791	100.787	
5.875	101.013	100.849	100.828	5.875	101.013	100.849	100.828	5.875	101.013	100.849	100.828	
6.000	101.473	101.396	101.375	6.000	101.473	101.396	101.375	6.000	101.473	101.396	101.375	
6.125	101.873	101.813	101.792	6.125	101.873	101.813	101.792	6.125	101.873	101.813	101.792	
6.250	102.147	102.123	102.102	6.250	102.147	102.123	102.102	6.250	102.147	102.123	102.102	
6.375	101.784	101.744	101.704	6.375	101.784	101.744	101.704	6.375	101.784	101.744	101.704	
6.500	102.114	102.101	102.061	6.500	102.114	102.101	102.061	6.500	102.114	102.101	102.061	
6.625	102.498	102.520	102.480	6.625	102.498	102.520	102.480	6.625	102.498	102.520	102.480	
6.750	102.672	102.615	102.558	6.750	102.672	102.615	102.558	6.750	102.672	102.615	102.558	
6.875	102.513	102.457	102.400	6.875	102.513	102.457	102.400	6.875	102.513	102.457	102.400	
7.000	102.761	102.704	102.648	7.000	102.761	102.704	102.648	7.000	102.761	102.704	102.648	
7.125	103.080	103.090	103.033	7.125	103.080	103.090	103.033	7.125	103.080	103.090	103.033	
7.250	103.264	103.178	103.111	7.250	103.264	103.178	103.111	7.250	103.264	103.178	103.111	
7.375	102.592	102.583	102.507	7.375	102.592	102.583	102.507	7.375	102.592	102.583	102.507	
7.500	103.015	103.007	102.931	7.500	103.015	103.007	102.931	7.500	103.015	103.007	102.931	
7.625	103.424	103.322	103.206	7.625	103.424	103.322	103.206	7.625	103.424	103.322	103.206	
7.750	103.413	103.311	103.195	7.750	103.413	103.311	103.195	7.750	103.413	103.311	103.195	
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	95.368	95.365	95.380
2.875				2.875				5.125	96.140	96.137	96.152
3.000				3.000				5.250	96.951	96.956	96.952
3.125				3.125				5.375	97.722	97.726	97.723
3.250				3.250				5.500	98.315	98.319	98.316
3.375				3.375				5.625	99.039	99.043	99.040
3.500	92.009	92.192	92.307	3.500	92.009	92.192	92.307	5.750	99.492	99.438	99.387
3.625	92.560	92.742	92.857	3.625	92.560	92.742	92.857	5.875	100.448	100.476	100.205
3.750	93.646	93.809	93.993	3.750	93.646	93.809	93.993	6.000	100.995	101.023	101.002
3.875	94.196	94.359	94.543	3.875	94.196	94.359	94.543	6.125	101.412	101.440	101.419
4.000	94.743	94.906	95.091	4.000	94.743	94.906	95.091	6.250	101.253	101.198	101.147
4.125	95.288	95.451	95.636	4.125	95.288	95.451	95.636	6.375	101.202	101.222	101.183
4.250	95.882	96.025	96.263	4.250	95.882	96.025	96.263	6.500	101.935	101.705	101.665
4.375	96.425	96.568	96.806	4.375	96.425	96.568	96.806	6.625	102.354	102.124	102.084
4.500	96.962	97.106	97.344	4.500	96.962	97.106	97.344	6.750	101.923	101.853	101.802
4.625	97.743	97.886	97.874	4.625	97.743	97.886	97.874	6.875	101.735	101.723	101.665
4.750	97.950	97.942	97.992	4.750	97.950	97.942	97.992	7.000	102.221	102.209	101.902
4.875	98.181	98.305	98.268	4.875	98.181	98.305	98.268	7.125	102.671	102.409	102.352
5.000	98.693	98.817	98.780	5.000	98.693	98.817	98.780	7.250	101.702	101.683	101.607
5.125	99.188	99.312	99.275	5.125	99.188	99.312	99.275	7.375	102.206	102.187	102.111
5.250	99.331	99.294	99.374	5.250	99.331	99.294	99.374	7.500	102.629	102.611	102.535
5.375	99.504	99.359	99.610	5.375	99.504	99.359	99.610	7.625	102.843	102.824	102.749
5.500	99.967	99.821	100.072	5.500	99.967	99.821	100.072	7.750			
5.625	100.403	100.258	100.508	5.625	100.403	100.258	100.508	7.875			
5.750	100.191	100.396	100.387	5.750	100.191	100.396	100.387	8.000			
5.875	100.326	100.411	100.419	5.875	100.326	100.411	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	96.951	96.956	96.952	5.000	95.368	95.365	95.380	4.500	94.363	94.382	94.620
5.375	97.722	97.726	97.723	5.125	96.140	96.137	96.152	4.625	94.874	94.893	95.131
5.500	98.315	98.319	98.316	5.250	96.951	96.956	96.952	4.750	93.675	93.667	93.710
5.625	99.039	99.043	99.040	5.375	97.722	97.726	97.723	4.875	93.982	93.906	94.119
5.750	99.492	99.438	99.387	5.500	98.315	98.319	98.316	5.000	94.453	94.377	94.590
5.875	100.448	100.476	100.205	5.625	99.039	99.043	99.040	5.125	94.886	94.810	95.023
6.000	100.995	101.023	101.002	5.750	99.492	99.438	99.387	5.250	95.432	95.440	95.448
6.125	101.412	101.440	101.419	5.875	100.448	100.476	100.205	5.375	95.481	95.489	95.747
6.250	101.253	101.198	101.147	6.000	100.995	101.023	101.002	5.500	96.081	95.840	96.098
6.375	101.202	101.222	101.183	6.125	101.412	101.440	101.419	5.625	96.199	96.207	96.465
6.500	101.935	101.705	101.665	6.250	101.253	101.198	101.147	5.750	97.112	97.104	97.095
6.625	102.354	102.124	102.084	6.375	101.202	101.222	101.183	5.875	97.368	97.366	97.352
6.750	101.923	101.853	101.802	6.500	101.935	101.705	101.665	6.000	97.666	97.658	97.650
6.875	101.735	101.723	101.665	6.625	102.354	102.124	102.084	6.125	97.908	97.900	97.892

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	98.842	98.932	98.947	5.250	98.842	98.932	98.947	5.250	98.842	98.932	98.947
5.375	99.169	99.178	99.186	5.375	99.169	99.178	99.186	5.375	99.169	99.178	99.186
5.500	99.884	99.953	99.950	5.500	99.884	99.953	99.950	5.500	99.884	99.953	99.950
5.625	100.358	100.427	100.424	5.625	100.358	100.427	100.424	5.625	100.358	100.427	100.424
5.750	100.862	100.791	100.787	5.750	100.862	100.791	100.787	5.750	100.862	100.791	100.787
5.875	101.013	100.849	100.828	5.875	101.013	100.849	100.828	5.875	101.013	100.849	100.828
6.000	101.473	101.396	101.375	6.000	101.473	101.396	101.375	6.000	101.473	101.396	101.375
6.125	101.873	101.813	101.792	6.125	101.873	101.813	101.792	6.125	101.873	101.813	101.792
6.250	102.147	102.123	102.102	6.250	102.147	102.123	102.102	6.250	102.147	102.123	102.102
6.375	101.784	101.744	101.704	6.375	101.784	101.744	101.704	6.375	101.784	101.744	101.704
6.500	102.114	102.101	102.061	6.500	102.114	102.101	102.061	6.500	102.114	102.101	102.061
6.625	102.498	102.520	102.480	6.625	102.498	102.520	102.480	6.625	102.498	102.520	102.480
6.750	102.672	102.615	102.558	6.750	102.672	102.615	102.558	6.750	102.672	102.615	102.558
6.875	102.513	102.457	102.400	6.875	102.513	102.457	102.400	6.875	102.513	102.457	102.400
7.000	102.761	102.704	102.648	7.000	102.761	102.704	102.648	7.000	102.761	102.704	102.648

FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.500	96.962	97.106	97.344	4.250	95.882	96.025	96.263	5.250	96.951	96.956	96.952
4.625	97.743	97.886	97.874	4.375	96.425	96.568	96.806	5.375	97.722	97.726	97.723
4.750	97.950	97.942	97.992	4.500	96.962	97.106	97.344	5.500	98.315	98.319	98.316
4.875	98.181	98.305									

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	99.169	99.178	99.186	5.375	99.169	99.178	99.186	5.000				
5.500	99.746	99.845	99.841	5.500	99.746	99.845	99.841	5.125				
5.625	100.226	100.240	100.242	5.625	100.226	100.240	100.242	5.250	98.703	98.823	98.838	
5.750	100.862	100.652	100.623	5.750	100.862	100.652	100.623	5.375	99.169	99.178	99.186	
5.875	101.012	100.803	100.778	5.875	101.012	100.803	100.778	5.500	99.746	99.845	99.841	
6.000	101.473	101.293	101.271	6.000	101.473	101.293	101.271	5.625	100.226	100.240	100.242	
6.125	101.873	101.793	101.772	6.125	101.873	101.793	101.772	5.750	100.862	100.652	100.623	
6.250	102.147	101.937	101.893	6.250	102.147	101.937	101.893	5.875	101.012	100.803	100.778	
6.375	101.784	101.744	101.704	6.375	101.784	101.744	101.704	6.000	101.473	101.293	101.271	
6.500	102.114	102.073	102.033	6.500	102.114	102.073	102.033	6.125	101.873	101.793	101.772	
6.625	102.498	102.458	102.418	6.625	102.498	102.458	102.418	6.250	102.147	101.937	101.893	
6.750	102.672	102.615	102.558	6.750	102.672	102.615	102.558	6.375	101.784	101.744	101.704	
6.875	102.513	102.457	102.400	6.875	102.513	102.457	102.400	6.500	102.114	102.073	102.033	
7.000	102.761	102.704	102.648	7.000	102.761	102.704	102.648	6.625	102.498	102.458	102.418	
7.125	102.988	102.901	102.842	7.125	102.988	102.901	102.842	6.750	102.672	102.615	102.558	
7.250	103.264	103.178	103.111	7.250	103.264	103.178	103.111	6.875	102.513	102.457	102.400	
7.375	102.579	102.476	102.360	7.375	102.579	102.476	102.360	7.000	102.761	102.704	102.648	
7.500	103.011	102.909	102.793	7.500	103.011	102.909	102.793	7.125	102.988	102.901	102.842	
7.625	103.424	103.322	103.206	7.625	103.424	103.322	103.206	7.250	103.264	103.178	103.111	
7.750	103.413	103.311	103.195	7.750	103.413	103.311	103.195	7.375	102.579	102.476	102.360	
7.875				7.875				7.500	103.011	102.909	102.793	
8.000				8.000				7.625	103.424	103.322	103.206	
8.125				8.125				7.750	103.413	103.311	103.195	
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				4.875				
2.875				2.875				5.000				
3.000				3.000				5.125				
3.125				3.125				5.250	97.009	97.033	97.030	
3.250				3.250				5.375	97.726	97.751	97.747	
3.375				3.375				5.500	98.415	98.439	98.435	
3.500	92.013	92.195	92.311	3.500	92.013	92.195	92.311	5.625	98.810	98.834	98.831	
3.625	92.526	92.708	92.823	3.625	92.526	92.708	92.823	5.750	99.492	99.438	99.387	
3.750	93.708	93.871	94.055	3.750	93.708	93.871	94.055	5.875	100.356	100.404	100.383	
3.875	94.217	94.380	94.564	3.875	94.217	94.380	94.564	6.000	100.849	100.898	100.877	
4.000	94.719	94.882	95.066	4.000	94.719	94.882	95.066	6.125	101.350	101.398	101.377	
4.125	95.210	95.373	95.557	4.125	95.210	95.373	95.557	6.250	101.253	101.198	101.147	
4.250	95.922	96.066	96.304	4.250	95.922	96.066	96.304	6.375	101.252	101.292	101.252	
4.375	96.407	96.551	96.789	4.375	96.407	96.551	96.789	6.500	101.684	101.724	101.684	
4.500	96.876	97.020	97.257	4.500	96.876	97.020	97.257	6.625	102.033	102.073	102.034	
4.625	97.575	97.718	97.956	4.625	97.575	97.718	97.956	6.750	101.923	101.853	101.802	
4.750	97.950	97.942	97.995	4.750	97.950	97.942	97.995	6.875	101.518	101.526	101.468	
4.875	98.099	98.223	98.186	4.875	98.099	98.223	98.186	7.000	101.874	101.883	101.825	
5.000	98.515	98.639	98.602	5.000	98.515	98.639	98.602	7.125	102.244	102.232	102.174	
5.125	98.902	99.026	99.239	5.125	98.902	99.026	99.239	7.250	101.583	101.584	101.508	
5.250	99.331	99.294	99.329	5.250	99.331	99.294	99.329	7.375	101.989	101.990	101.914	
5.375	99.355	99.459	99.460	5.375	99.355	99.459	99.460	7.500	102.314	102.316	102.240	
5.500	99.708	99.813	99.814	5.500	99.708	99.813	99.814	7.625	102.599	102.600	102.525	
5.625	100.035	100.139	100.390	5.625	100.035	100.139	100.390	7.750				
5.750	100.191	100.146	100.387	5.750	100.191	100.146	100.387	7.875				
5.875	100.146	100.232	100.239	5.875	100.146	100.232	100.239	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	101.684	101.724	101.684	6.125	101.350	101.398	101.377	4.500	94.183	94.201	94.439	
6.625	102.033	102.073	102.034	6.250	101.253	101.198	101.147	4.625	94.576	94.594	94.832	
6.750	101.923	101.853	101.802	6.375	101.252	101.292	101.252	4.750	93.675	93.667	93.710	
6.875	101.518	101.526	101.468	6.500	101.684	101.724	101.684	4.875	93.810	93.783	93.947	
7.000	101.874	101.883	101.825	6.625	102.033	102.073	102.034	5.000	94.169	94.185	94.292	
7.125	102.244	102.232	102.174	6.750	101.923	101.853	101.802	5.125	94.583	94.546	94.597	
7.250	101.583	101.584	101.508	6.875	101.518	101.526	101.468	5.250	95.432	95.440	95.448	
7.375	101.989	101.990	101.914	7.000	101.874	101.883	101.825	5.375	95.481	95.489	95.497	
7.500	102.314	102.316	102.240	7.125	102.244	102.232	102.174	5.500	95.831	95.840	95.848	
7.625	102.599	102.600	102.525	7.250	101.583	101.584	101.508	5.625	96.199	96.207	96.215	
7.750				7.375	101.989	101.990	101.914	5.750	97.112	97.104	97.095	
7.875				7.500	102.314	102.316	102.240	5.875	97.368	97.360	97.352	
8.000				7.625	102.599	102.600	102.525	6.000	97.666	97.658	97.650	
8.125				7.750				6.125	97.908	97.900	97.892	
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	101.784	101.744	101.704	6.375	101.784	101.744	101.704	6.000	101.473	101.293	101.271	
6.500	102.114	102.073	102.033	6.500	102.114	102.073	102.033	6.125	101.873	101.793	101.772	
6.625	102.498	102.458	102.418	6.625	102.498	102.458	102.418	6.250	102.147	101.937	101.893	
6.750	102.672	102.615	102.558	6.750	102.672	102.615	102.558	6.375	101.784	101.744	101.704	
6.875	102.513	102.457	102.400	6.875	102.513	102.457	102.400	6.500	102.114	102.073	102.033	
7.000	102.761	102.704	102.648	7.000	102.761	102.704	102.648	6.625	102.498	102.458	102.418	
7.125	102.988	102.901	102.842	7.125	102.988	102.901	102.842	6.750	102.672	102.615	102.558	
7.250	103.264	103.178	103.111	7.250	103.264	103.178	103.111	6.875	102.513	102.457	102.400	
7.375	102.579	102.476	102.360	7.375	102.579	102.476	102.360	7.000	102.761	102.704	102.648	
7.500	103.011	102.909	102.793	7.500	103.011	102.909	102.793	7.125	102.988	102.901	102.842	
7.625	103.424	103.322	103.206	7.625	103.424	103.322	103.206	7.250	103.264	103.178	103.111	
7.750	103.413	103.311	103.195	7.750	103.413	103.311	103.195	7.375	102.579	102.476	102.360	
7.875				7.875				7.500	103.011	102.909	102.793	
8.000				8.000				7.625	103.424	103.322	103.206	
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	96.876	97.020	97.257	4.500	96.876	97.020	97.257	6.625	102.033	102.073	102.034	
4.625	97.575	97.718	97.956	4.625	97.575	97.718	97.956	6.750	101.923	101.853	101.802	
4.750	97.950	97.942	97.995	4.750	97.950	97.942	97.995	6.875	101.518	101.526	101.468	
4.875	98.099	98.223	98.186	4.875	98.099	98.223	98.186	7.000	101.874	101.883	101.825	
5.000	98.515	98.639	98.602	5.000	98.515	98.639	98.602	7.125	102.244	102.232	102.174	
5.125	98.902	99.026	99.239	5.125	98.902	99.026	99.239	7.250	101.583	101.584	101.508	
5.250	99.331	99.294	99.329	5.250	99.331	99.294	99.329	7.375	101.989	101.990</		



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:

8:51:24 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	98.705	98.523	98.223	6.750	96.105	95.923	95.623	6.750			
6.875	98.651	98.452	98.152	6.875	96.051	95.852	95.552	6.875			
7.000	99.130	98.931	98.631	7.000	96.530	96.331	96.031	7.000			
7.125	99.563	99.364	99.064	7.125	96.963	96.764	96.464	7.125			
7.250	100.002	99.766	99.466	7.250	97.402	97.166	96.866	7.250			
7.375	100.471	100.209	99.909	7.375	97.871	97.609	97.309	7.375			
7.500	100.910	100.648	100.348	7.500	98.310	98.048	97.748	7.500			
7.625	101.303	101.041	100.741	7.625	98.703	98.441	98.141	7.625			
7.750	101.675	101.413	101.113	7.750	99.075	98.813	98.513	7.750			
7.875	101.001	100.674	100.374	7.875	98.401	98.074	97.774	7.875			
8.000	101.410	101.083	100.783	8.000	98.810	98.483	98.183	8.000			
8.125	101.773	101.446	101.146	8.125	99.173	98.846	98.546	8.125			
8.250	102.115	101.788	101.488	8.250	99.515	99.188	98.888	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	96.705	96.523	96.223	6.750	94.105	93.923	93.623	6.750			
6.875	96.651	96.452	96.152	6.875	94.051	93.852	93.552	6.875			
7.000	97.130	96.931	96.631	7.000	94.530	94.331	94.031	7.000			
7.125	97.563	97.364	97.064	7.125	94.963	94.764	94.464	7.125			
7.250	98.002	97.766	97.466	7.250	95.402	95.166	94.866	7.250			
7.375	98.471	98.209	97.909	7.375	95.871	95.609	95.309	7.375			
7.500	98.910	98.648	98.348	7.500	96.310	96.048	95.748	7.500			
7.625	99.303	99.041	98.741	7.625	96.703	96.441	96.141	7.625			
7.750	99.675	99.413	99.113	7.750	97.075	96.813	96.513	7.750			
7.875	99.001	98.674	98.374	7.875	96.401	96.074	95.774	7.875			
8.000	99.410	99.083	98.783	8.000	96.810	96.483	96.183	8.000			
8.125	99.773	99.446	99.146	8.125	97.173	96.846	96.546	8.125			
8.250	100.115	99.788	99.488	8.250	97.515	97.188	96.888	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.