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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:
7:59:17 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	97.747	97.763	97.769	5.625	97.747	97.763	97.769	5.000	95.175	95.129	95.113	
5.750	98.147	98.131	98.115	5.750	98.147	98.131	98.115	5.125	95.744	95.698	95.682	
5.875	98.737	98.721	98.704	5.875	98.737	98.721	98.704	5.250	96.745	96.699	96.683	
6.000	99.302	99.285	99.276	6.000	99.302	99.285	99.276	5.375	97.384	97.338	97.322	
6.125	99.863	99.847	99.831	6.125	99.863	99.847	99.831	5.500	97.980	97.934	97.918	
6.250	99.758	99.752	99.713	6.250	99.758	99.752	99.713	5.625	98.469	98.423	98.407	
6.375	100.465	100.446	100.422	6.375	100.465	100.446	100.422	5.750	98.895	98.849	98.833	
6.500	100.932	100.913	100.889	6.500	100.932	100.913	100.889	5.875	99.498	99.452	99.436	
6.625	101.377	101.358	101.334	6.625	101.377	101.358	101.334	6.000	99.990	99.944	99.927	
6.750	100.956	100.986	100.931	6.750	100.956	100.986	100.931	6.125	100.378	100.332	100.316	
6.875	101.636	101.601	101.561	6.875	101.636	101.601	101.561	6.250	100.365	100.319	100.303	
7.000	102.017	101.982	101.941	7.000	102.017	101.982	101.941	6.375	100.892	100.846	100.830	
7.125	102.326	102.291	102.251	7.125	102.326	102.291	102.251	6.500	101.335	101.288	101.272	
7.250	102.043	102.015	101.959	7.250	102.043	102.015	101.959	6.625	101.683	101.637	101.621	
7.375	102.411	102.354	102.311	7.375	102.411	102.354	102.311	6.750	101.341	101.295	101.279	
7.500	102.862	102.805	102.773	7.500	102.862	102.805	102.773	6.875	101.636	101.601	101.561	
7.625	103.152	103.095	103.062	7.625	103.152	103.095	103.062	7.000	102.017	101.982	101.941	
7.750	102.654	102.576	102.511	7.750	102.654	102.576	102.511	7.125	102.326	102.291	102.251	
7.875	102.533	102.584	102.495	7.875	102.533	102.584	102.495	7.250	102.025	101.987	101.917	
8.000	102.815	102.862	102.770	8.000	102.815	102.862	102.770	7.375	102.393	102.353	102.304	
8.125	102.985	103.033	102.941	8.125	102.985	103.033	102.941	7.500	102.763	102.723	102.674	
8.250				8.250				7.625	103.032	102.991	102.943	
8.375				8.375				7.750	102.598	102.547	102.490	
8.500				8.500				7.875	102.310	102.366	102.279	
8.625				8.625				8.000	102.532	102.587	102.499	

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625	96.935	97.014	96.995	4.625	96.973	97.047	97.016					
4.750	97.684	97.523	97.505	4.750	97.314	97.383	97.349					
4.875	98.110	97.949	97.931	4.875	97.784	97.782	97.782					
5.000	98.479	98.318	98.300	5.000	98.135	98.135	98.135					
5.125	98.379	98.448	98.424	5.125	98.472	98.527	98.490					
5.250	98.880	98.950	98.925	5.250	98.760	98.810	98.769					
5.375	99.318	99.128	99.095	5.375	99.053	99.100	99.056					
5.500	99.896	99.965	99.941	5.500	99.779	99.734	99.718					
5.625	99.884	99.934	99.903	5.625	99.639	99.661	99.618					
5.750	100.369	100.419	100.388	5.750	100.134	100.089	100.073					
5.875	100.710	100.759	100.729	5.875	100.582	100.537	100.521					
6.000	101.008	101.058	101.028	6.000	100.863	100.818	100.802					
6.125	100.672	100.703	100.635	6.125	100.535	100.541	100.460					
6.250	101.106	101.136	101.068	6.250	100.983	100.927	100.879					
6.375	101.410	101.402	101.335	6.375	101.410	101.354	101.306					
6.500	101.657	101.626	101.559	6.500	101.657	101.601	101.553					
6.625	101.488	101.499	101.425	6.625	101.423	101.420	101.333					
6.750	101.817	101.828	101.754	6.750	101.802	101.741	101.676					
6.875	102.218	102.157	102.092	6.875	102.218	102.157	102.092					
7.000	102.442	102.381	102.316	7.000	102.442	102.381	102.316					

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	99.332	99.048	99.030	6.000	98.393	98.347	98.330	5.125	96.807	96.762	96.746	
6.125	99.670	99.614	99.541	6.125	99.030	98.984	98.968	5.250	97.321	97.276	97.260	
6.250	100.160	100.103	100.057	6.250	99.603	99.557	99.541	5.375	97.790	97.745	97.729	
6.375	100.449	100.433	100.396	6.375	100.381	100.325	100.319	5.500	98.105	98.060	98.044	
6.500	100.959	100.913	100.897	6.500	100.845	100.799	100.783	5.625	98.016	97.971	97.954	
6.625	101.212	101.181	101.149	6.625	101.154	101.108	101.092	5.750	98.564	98.509	98.460	
6.750	101.263	101.249	101.221	6.750	100.772	100.726	100.710	5.875	98.948	98.903	98.886	
6.875	101.585	101.571	101.543	6.875	101.257	101.211	101.195	6.000	99.250	99.194	99.146	
7.000	102.057	102.011	101.995	7.000	101.678	101.632	101.616	6.125	99.696	99.640	99.592	
7.125	102.268	102.222	102.206	7.125	101.937	101.891	101.875	6.250	100.168	100.113	100.064	
7.250	101.796	101.769	101.713	7.250	101.448	101.438	101.402	6.375	100.586	100.530	100.481	
7.375	102.138	102.275	102.205	7.375	101.766	101.728	101.693	6.500	100.793	100.737	100.689	
7.500	102.592	102.546	102.474	7.500	102.155	102.098	102.066	6.625	100.402	100.341	100.276	
7.625	102.489	102.443	102.370	7.625	102.374	102.317	102.285	6.750	100.863	100.801	100.737	
7.750	102.245	102.301	102.215	7.750	101.545	101.537	101.478	6.875	101.264	101.202	101.138	
7.875	102.578	102.629	102.540	7.875	100.770	100.826	100.742	7.000	101.428	101.366	101.302	

Conventional Fixed 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

**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

YOUR BFF IN WHOLESALE
Wednesday, February 7, 2024
Effective Time:
7:59:17 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	97.427	97.340	97.244	5.250				5.250				
5.375	97.793	97.705	97.609	5.375				5.375				
5.500	98.151	98.063	97.967	5.500				5.500				
5.625	98.507	98.419	98.323	5.625	98.130	98.042	97.946	5.625	96.322	96.259	96.197	
5.750	98.807	98.719	98.623	5.750	98.518	98.430	98.334	5.750	97.851	97.763	97.668	
5.875	99.049	98.961	98.865	5.875	98.806	98.718	98.623	5.875	98.304	98.216	98.120	
6.000	99.281	99.193	99.097	6.000	99.082	98.994	98.898	6.000	98.668	98.580	98.485	
6.125	99.486	99.398	99.303	6.125	99.326	99.238	99.142	6.125	98.920	98.833	98.737	
6.250	99.911	99.823	99.727	6.250	99.789	99.701	99.606	6.250	99.198	99.110	99.014	
6.375	100.080	99.992	99.897	6.375	99.998	99.910	99.814	6.375	99.532	99.444	99.348	
6.500	100.255	100.167	100.071	6.500	100.227	100.139	100.043	6.500	99.769	99.681	99.585	
6.625	100.177	100.089	100.243	6.625	100.219	100.131	100.036	6.625	99.894	99.807	99.711	
6.750	99.870	99.807	99.744	6.750	100.054	99.991	99.928	6.750	100.333	100.245	100.150	
6.875	100.073	100.010	99.947	6.875	100.123	100.060	99.997	6.875	100.597	100.509	100.413	
7.000	100.424	100.361	100.298	7.000	100.533	100.470	100.407	7.000	100.480	100.417	100.355	
7.125				7.125	100.774	100.711	100.648	7.125	100.750	100.687	100.625	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	97.037	96.974	96.911	5.250				5.250				
5.375	97.403	97.340	97.277	5.375				5.375				
5.500	97.717	97.654	97.591	5.500				5.500				
5.625	98.087	98.024	97.961	5.625	97.547	97.484	97.421	5.625	96.647	96.584	96.521	
5.750	98.427	98.364	98.301	5.750	97.975	97.912	97.849	5.750	97.128	97.065	97.002	
5.875	98.623	98.560	98.497	5.875	98.381	98.318	98.255	5.875	97.425	97.362	97.299	
6.000	98.967	98.904	98.841	6.000	98.617	98.554	98.491	6.000	97.903	97.840	97.777	
6.125	99.167	99.104	99.041	6.125	99.021	98.958	98.895	6.125	98.173	98.110	98.047	
6.250	99.513	99.450	99.387	6.250	99.425	99.362	99.299	6.250	98.627	98.564	98.501	
6.375	99.713	99.650	99.587	6.375	99.832	99.769	99.706	6.375	99.081	99.018	98.955	
6.500	99.914	99.851	99.788	6.500	99.901	99.838	99.775	6.500	99.536	99.473	99.410	
6.625	99.970	99.907	99.844	6.625	99.970	99.907	99.844	6.625	99.616	99.553	99.490	
6.750	100.195	100.132	100.069	6.750	100.379	100.316	100.253	6.750	100.075	100.012	99.949	
6.875	100.398	100.335	100.272	6.875	100.447	100.384	100.321	6.875	100.345	100.282	100.219	
7.000	100.748	100.685	100.622	7.000	100.857	100.794	100.731	7.000	100.805	100.742	100.679	
7.125	100.951	100.888	100.825	7.125	101.099	101.036	100.973	7.125	101.075	101.012	100.949	
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	98.147	98.131	98.115	5.750	97.667	97.608	97.543	4.375				
5.875	98.818	98.771	98.755	5.875	98.568	98.521	98.505	4.500				
6.000	99.435	99.389	99.372	6.000	99.185	99.139	99.122	4.625				
6.125	99.963	99.917	99.900	6.125	99.713	99.667	99.650	4.750	96.624	96.425	96.411	
6.250	99.899	99.853	99.837	6.250	99.649	99.603	99.587	4.875	97.022	96.823	96.809	
6.375	100.466	100.446	100.422	6.375	100.216	100.170	100.154	5.000	97.671	97.493	97.485	
6.500	101.009	100.963	100.947	6.500	100.759	100.713	100.697	5.125	97.674	97.666	97.658	
6.625	101.454	101.408	101.392	6.625	101.204	101.158	101.142	5.250	98.208	98.200	98.192	
6.750	101.079	101.033	101.017	6.750	100.829	100.783	100.767	5.375	98.486	98.478	98.470	
6.875	101.636	101.601	101.561	6.875	101.353	101.307	101.291	5.500	98.849	98.841	98.833	
7.000	102.108	102.062	102.046	7.000	101.858	101.812	101.796	5.625	99.114	99.103	99.087	
7.125	102.512	102.466	102.450	7.125	102.262	102.216	102.200	5.750	99.422	99.412	99.396	
7.250	102.102	102.045	102.012	7.250	101.852	101.795	101.762	5.875	99.659	99.649	99.633	
7.375	102.590	102.533	102.501	7.375	102.340	102.283	102.251	6.000	99.947	99.931	99.908	

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	96.190	95.992	95.978									
4.875	96.502	96.305	96.291									
5.000	96.880	96.646	96.633									
5.125	97.097	97.083	97.071									
5.250	97.397	97.383	97.371									
5.375	97.695	97.681	97.669									
5.500	98.113	98.099	98.087									
5.625	98.430	98.414	98.390									
5.750	98.718	98.703	98.679									
5.875	99.006	98.991	98.968									
6.000	99.315	99.301	99.278									

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	98.147	98.131	98.115	5.750	97.667	97.608	97.543	4.250				
5.875	98.737	98.721	98.704	5.875	98.274	98.215	98.150	4.375				
6.000	99.302	99.285	99.269	6.000	98.886	98.827	98.763	4.500				
6.125	99.613	99.597	99.581	6.125	99.189	99.130	99.066	4.625				
6.250	99.738	99.720	99.695	6.250	99.222	99.171	99.114	4.750	96.624	96.425	96.411	
6.375	100.465	100.446	100.422	6.375	99.540	99.489	99.439	4.875	97.022	96.823	96.809	
6.500	100.682	100.663	100.639	6.500	99.918	99.884	99.863	5.000	97.671	97.493	97.485	
6.625	101.127	101.108	101.084	6.625	100.311	100.278	100.256	5.125	97.674	97.666	97.658	
6.750	100.940	100.905	100.865	6.750	100.323	100.255	100.183	5.250	98.208	98.200	98.192	
6.875	101.386	101.351	101.561	6.875	100.556	100.488	100.416	5.375	98.486	98.478	98.470	
7.000	101.767	101.732	101.691	7.000	100.839	100.771	100.699	5.500	98.849	98.841	98.833	
7.125	102.076	102.041	102.001	7.125	101.069	101.001	100.954	5.625	99.114	99.103	99.087	
7.250	101.866	101.825	101.777	7.250	101.071	101.030	100.982	5.750	99.422	99.412	99.396	
7.375	102.393	102.353	102.304	7.375	101.554	101.514	101.465	5.875	99.659	99.649	99.633	
7.500	102.763	102.723	102.674	7.500	101.903	101.863	101.814	6.000	99.947	99.931	99.908	

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	96.190	95.992	95.978									
4.875	96.502	96.305	96.291									
5.000	96.880	96.646	96.633									
5.125	97.097	97.083	97.071									
5.250	97.397	97.383	97.371									
5.375	97.695	97.681	97.669									
5.500	98.113	98.099	98.087									
5.625	98.430	98.414	98.390									
5.750	98.718	98.703	98.679									

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

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	97.269	97.259	97.244	2.625				2.625				
5.750	97.746	97.719	97.694	2.750				2.750				
5.875	98.318	98.286	98.258	2.875				2.875				
6.000	98.864	98.828	98.797	3.000				3.000				
6.125	99.383	99.346	99.316	3.125				3.125				
6.250	99.464	99.457	99.418	3.250				3.250				
6.375	99.973	99.961	99.918	3.375				3.375				
6.500	100.439	100.423	100.377	3.500				3.500				
6.625	100.893	100.878	100.832	3.625				3.625				
6.750	100.666	100.696	100.641	3.750				3.750				
6.875	101.097	101.122	101.064	3.875				3.875				
7.000	101.547	101.568	101.506	4.000				4.000				
7.125	101.965	101.986	101.924	4.125				4.125				
7.250	101.648	101.604	101.534	4.250				4.250				
7.375	102.010	101.962	101.888									

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

RefiNow Adjustments												
Cumulative LLPA Cap												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas											0.000	
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
Additional Purchase LLPA Adjusters												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500			
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500			
Additional R/T Refinance LLPA Adjusters												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Cash-Out Refinance LTV / FICO Adjusters: All Products												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80							
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375							
760-779	-0.375	-0.375	-0.875	-1.250	-1.875							
740-759	-0.375	-0.375	-1.000	-1.625	-2.375							
720-739	-0.375	-0.500	-1.375	-2.000	-2.750							
700-719	-0.375	-0.500	-1.625	-2.625	-3.250							
680-699	-0.375	-0.625	-2.000	-2.875	-3.750							
660-679	-0.375	-0.875	-2.750	-4.000	-4.750							
640-659	-0.375	-1.375	-3.125	-4.625	-5.125							
620-639	-0.375	-1.375	-3.375	-4.875	-5.125							
Additional Cash-Out Refinance LLPA Adjusters												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80							
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750							
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375							
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375							
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500							
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625							
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750							
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125							
DTI > 40%	0.000	0.000	0.000	0.000	0.000							
Additional Miscellaneous LLPA Adjusters												
Escrow Waiver	-0.250											
Temporary 2-1 Buydown	Buydown options and pricing available through PML											
Lock Extension per Day	-0.030											

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	96.688	96.778	96.712	5.000				5.000	96.688	96.778	96.712	
5.125	97.470	97.560	97.494	5.125				5.125	97.470	97.560	97.494	
5.250	98.274	98.364	98.298	5.250	98.274	98.364	98.298	5.250	98.274	98.364	98.298	
5.375	98.769	98.785	98.801	5.375	98.769	98.785	98.801	5.375	98.769	98.785	98.801	
5.500	99.274	99.320	99.307	5.500	99.274	99.320	99.307	5.500	99.274	99.320	99.307	
5.625	99.793	99.809	99.825	5.625	99.793	99.809	99.825	5.625	99.793	99.809	99.825	
5.750	100.453	100.242	100.116	5.750	100.453	100.242	100.116	5.750	100.453	100.242	100.116	
5.875	100.656	100.446	100.278	5.875	100.656	100.446	100.278	5.875	100.656	100.446	100.278	
6.000	101.126	100.916	100.830	6.000	101.126	100.916	100.830	6.000	101.126	100.916	100.830	
6.125	101.493	101.310	101.241	6.125	101.493	101.310	101.241	6.125	101.493	101.310	101.241	
6.250	101.691	101.605	101.536	6.250	101.691	101.605	101.536	6.250	101.691	101.605	101.536	
6.375	101.384	101.344	101.304	6.375	101.384	101.344	101.304	6.375	101.384	101.344	101.304	
6.500	101.774	101.733	101.693	6.500	101.774	101.733	101.693	6.500	101.774	101.733	101.693	
6.625	102.145	102.108	102.064	6.625	102.145	102.108	102.064	6.625	102.145	102.108	102.064	
6.750	102.249	102.181	102.116	6.750	102.249	102.181	102.116	6.750	102.249	102.181	102.116	
6.875	101.982	101.950	101.917	6.875	101.982	101.950	101.917	6.875	101.982	101.950	101.917	
7.000	102.238	102.250	102.211	7.000	102.238	102.250	102.211	7.000	102.238	102.250	102.211	
7.125	102.695	102.707	102.668	7.125	102.695	102.707	102.668	7.125	102.695	102.707	102.668	
7.250	102.817	102.732	102.401	7.250	102.817	102.732	102.401	7.250	102.817	102.732	102.401	
7.375	102.190	102.183	102.138	7.375	102.190	102.183	102.138	7.375	102.190	102.183	102.138	
7.500	102.364	102.357	102.312	7.500	102.364	102.357	102.312	7.500	102.364	102.357	102.312	
7.625	102.575	102.568	102.523	7.625	102.575	102.568	102.523	7.625	102.575	102.568	102.523	
7.750				7.750				7.750				
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	95.051	94.881	95.065	
2.875				2.875				5.125	95.573	95.653	95.587	
3.000				3.000				5.250	96.517	96.533	96.549	
3.125				3.125				5.375	97.181	97.242	97.182	
3.250				3.250				5.500	98.003	98.064	98.004	
3.375				3.375				5.625	98.476	98.536	98.477	
3.500	91.709	91.897	91.872	3.500	91.709	91.897	91.872	5.750	99.039	98.983	98.918	
3.625	92.259	92.447	92.421	3.625	92.259	92.447	92.421	5.875	99.960	100.001	99.933	
3.750	93.370	93.538	93.519	3.750	93.370	93.538	93.519	6.000	100.512	100.553	100.485	
3.875	93.918	94.087	94.068	3.875	93.918	94.087	94.068	6.125	100.923	100.964	100.896	
4.000	94.465	94.634	94.615	4.000	94.465	94.634	94.615	6.250	100.820	100.764	100.700	
4.125	95.009	95.178	95.159	4.125	95.009	95.178	95.159	6.375	101.011	100.782	100.736	
4.250	95.658	95.807	95.795	4.250	95.658	95.807	95.795	6.500	101.518	101.290	101.244	
4.375	96.201	96.349	96.337	4.375	96.201	96.349	96.337	6.625	101.940	101.712	101.665	
4.500	96.738	96.887	96.875	4.500	96.738	96.887	96.875	6.750	101.536	101.467	101.402	
4.625	97.518	97.417	97.405	4.625	97.518	97.417	97.405	6.875	101.356	101.108	101.068	
4.750	97.559	97.568	97.546	4.750	97.559	97.568	97.546	7.000	101.847	101.600	101.560	
4.875	97.963	97.843	97.822	4.875	97.963	97.843	97.822	7.125	102.054	102.057	102.017	
5.000	98.225	98.354	98.333	5.000	98.225	98.354	98.333	7.250	101.296	101.279	101.234	
5.125	98.718	98.848	98.827	5.125	98.718	98.848	98.827	7.375	101.804	101.786	101.742	
5.250	98.931	99.041	99.011	5.250	98.931	99.041	99.011	7.500	102.228	102.211	102.166	
5.375	99.166	99.276	99.246	5.375	99.166	99.276	99.246	7.625	102.439	102.422	102.377	
5.500	99.625	99.735	99.705	5.500	99.625	99.735	99.705	7.750				
5.625	100.059	100.169	100.138	5.625	100.059	100.169	100.138	7.875				
5.750	100.103	100.058	100.042	5.750	100.103	100.058	100.042	8.000				
5.875	99.977	100.068	99.998	5.875	99.977	100.068	99.998	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	95.517	95.533	95.549	5.000	95.051	94.881	95.065	4.500	94.140	94.289	94.277	
5.375	97.181	97.242	97.182	5.125	95.573	95.653	95.587	4.625	94.652	94.801	94.789	
5.500	98.003	98.064	98.004	5.250	96.517	96.533	96.549	4.750	93.284	93.397	93.375	
5.625	98.476	98.536	98.477	5.375	97.181	97.242	97.182	4.875	93.768	93.647	93.626	
5.750	99.039	98.983	98.918	5.500	98.003	98.064	98.004	5.000	93.990	94.119	94.098	
5.875	99.960	100.001	99.933	5.625	98.476	98.536	98.477	5.125	94.425	94.555	94.533	
6.000	100.512	100.553	100.485	5.750	99.039	98.983	98.918	5.250	95.081	95.089	95.098	
6.125	100.923	100.964	100.896	5.875	99.960	100.001	99.933	5.375	95.390	95.398	95.406	
6.250	100.820	100.764	100.700	6.000	100.512	100.553	100.485	5.500	95.756	95.764	95.772	
6.375	101.011	100.782	100.736	6.125	100.923	100.964	100.896	5.625	96.130	96.139	96.147	
6.500	101.518	101.290	101.244	6.250	100.820	100.764	100.700	5.750	96.787	96.778	96.770	
6.625	101.940	101.712	101.665	6.375	101.011	100.782	100.736	5.875	97.056	97.048	97.040	
6.750	101.536	101.467	101.402	6.500	101.518	101.290	101.244	6.000	97.369	97.361	97.353	
6.875	101.356	101.108	101.068	6.625	101.940	101.712	101.665	6.125	97.628	97.620	97.612	
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	98.274	98.364	98.298	5.250	98.274	98.364	98.298	5.250	98.274	98.364	98.298	
5.375	98.769	98.785	98.801	5.375	98.769	98.785	98.801	5.375	98.769	98.785	98.801	
5.500	99.274	99.320	99.307	5.500	99.274	99.320	99.307	5.500	99.274	99.320	99.307	
5.625	99.793	99.809	99.825	5.625	99.793	99.809	99.825	5.625	99.793	99.809	99.825	
5.750	100.453	100.242	100.116	5.750	100.453	100.242	100.116	5.750	100.453	100.242	100.116	
5.875	100.656	100.446	100.278	5.875	100.656	100.446	100.278	5.875	100.656	100.446	100.278	
6.000	101.126	100.916	100.830	6.000	101.126	100.916	100.830	6.000	101.126	100.916	100.830	
6.125	101.493	101.310	101.241	6.125	101.493	101.310	101.241	6.125	101.493	101.310	101.241	
6.250	101.691	101.605	101.536	6.250	101.691	101.605	101.536	6.250	101.691	101.605	101.536	
6.375	101.384	101.344	101.304	6.375	101.384	101.344	101.304	6.375	101.384	101.344	101.304	
6.500	101.774	101.733	101.693	6.500	101.774	101.733	101.693	6.500	101.774	101.733	101.693	
6.625	102.145	102.108	102.064	6.625	102.145	102.108	102.064	6.625	102.145	102.108	102.064	
6.750	102.249	102.181	102.116	6.750	102.249	102.181	102.116	6.750	102.249	102.181	102.116	
6.875	101.982	101.950	101.917	6.875	101.982	101.950	101.917	6.875	101.982	101.950	101.917	
7.000	102.238	102.250	102.211	7.000	102.238	102.250	102.211	7.000	102.238	102.250	102.211	
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	96.738	96.887	96.875	4.250	95.658	95.807	95.795	5.250	96.517	96.533	96.549	
4.625	97.518	97.417	97.405	4.375	96.201	96.349	96.337	5.375	97.181	97.242	97.182	
4.750	97.559	97.568	97.546	4.500	96.738	96.887	96.875	5.500	98.003	98.064	98.004	
4.875	97.963	97.843	97.822	4.625	97.518	97.417	97.405	5.625	98.476	98.536	98.477	
5.000	98.225	98.354	98.333	4.750	97.559	97.568	97.546</					



YOUR BFF IN WHOLESALE
Wednesday, February 7, 2024

Effective Time:
7:59:17 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

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	98.769	98.785	98.801	5.375	98.769	98.785	98.801	5.000				
5.500	99.274	99.290	99.307	5.500	99.274	99.290	99.307	5.125				
5.625	99.793	99.809	99.825	5.625	99.793	99.809	99.825	5.250	98.159	98.256	98.191	
5.750	100.453	100.242	100.116	5.750	100.453	100.242	100.116	5.375	98.769	98.785	98.801	
5.875	100.656	100.446	100.236	5.875	100.656	100.446	100.236	5.500	99.274	99.290	99.307	
6.000	101.126	100.916	100.707	6.000	101.126	100.916	100.707	5.625	99.793	99.809	99.825	
6.125	101.493	101.283	101.209	6.125	101.493	101.283	101.209	5.750	100.453	100.242	100.116	
6.250	101.691	101.489	101.425	6.250	101.691	101.489	101.425	5.875	100.656	100.446	100.236	
6.375	101.384	101.344	101.304	6.375	101.384	101.344	101.304	6.000	101.126	100.916	100.707	
6.500	101.774	101.733	101.693	6.500	101.774	101.733	101.693	6.125	101.493	101.283	101.209	
6.625	102.145	102.104	102.064	6.625	102.145	102.104	102.064	6.250	101.691	101.489	101.425	
6.750	102.249	102.181	102.116	6.750	102.249	102.181	102.116	6.375	101.384	101.344	101.304	
6.875	101.982	101.950	101.917	6.875	101.982	101.950	101.917	6.500	101.774	101.733	101.693	
7.000	102.209	102.177	102.144	7.000	102.209	102.177	102.144	6.625	102.145	102.104	102.064	
7.125	102.537	102.452	102.371	7.125	102.537	102.452	102.371	6.750	102.249	102.181	102.116	
7.250	102.817	102.732	102.401	7.250	102.817	102.732	102.401	6.875	101.982	101.950	101.917	
7.375	102.128	102.043	101.970	7.375	102.128	102.043	101.970	7.000	102.209	102.177	102.144	
7.500	102.069	102.092	102.047	7.500	102.069	102.092	102.047	7.125	102.537	102.452	102.371	
7.625	102.352	102.375	102.330	7.625	102.352	102.375	102.330	7.250	102.817	102.732	102.401	
7.750				7.750				7.375	102.128	102.043	101.970	
7.875				7.875				7.500	102.069	102.092	102.047	
8.000				8.000				7.625	102.352	102.375	102.330	
8.125				8.125				7.750				

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	96.517	96.533	96.549
3.250				3.250				5.375	97.147	97.227	97.168
3.375				3.375				5.500	97.835	97.915	97.856
3.500	91.714	91.901	91.876	3.500	91.714	91.901	91.876	5.625	98.260	98.311	98.293
3.625	92.226	92.413	92.388	3.625	92.226	92.413	92.388	5.750	99.039	98.983	98.918
3.750	93.432	93.601	93.582	3.750	93.432	93.601	93.582	5.875	99.853	99.914	99.846
3.875	93.941	94.109	94.091	3.875	93.941	94.109	94.091	6.000	100.347	100.408	100.340
4.000	94.443	94.611	94.592	4.000	94.443	94.611	94.592	6.125	100.849	100.910	100.842
4.125	94.934	95.102	95.084	4.125	94.934	95.102	95.084	6.250	100.820	100.764	100.700
4.250	95.701	95.869	95.848	4.250	95.701	95.869	95.848	6.375	100.825	100.867	100.821
4.375	96.186	96.325	96.323	4.375	96.186	96.325	96.323	6.500	101.298	101.340	101.294
4.500	96.656	96.805	96.793	4.500	96.656	96.805	96.793	6.625	101.647	101.688	101.642
4.625	97.356	97.505	97.492	4.625	97.356	97.505	97.492	6.750	101.536	101.467	101.402
4.750	97.559	97.573	97.552	4.750	97.559	97.573	97.552	6.875	101.144	101.166	101.127
4.875	97.886	97.765	97.744	4.875	97.886	97.765	97.744	7.000	101.509	101.531	101.491
5.000	98.302	98.181	98.160	5.000	98.302	98.181	98.160	7.125	101.867	101.890	101.850
5.125	98.688	98.818	98.797	5.125	98.688	98.818	98.797	7.250	101.182	101.185	101.140
5.250	98.922	99.000	98.969	5.250	98.922	99.000	98.969	7.375	101.594	101.596	101.552
5.375	99.021	99.131	99.101	5.375	99.021	99.131	99.101	7.500	101.921	101.924	101.879
5.500	99.620	99.480	99.450	5.500	99.620	99.480	99.450	7.625	102.204	102.207	102.162
5.625	99.945	100.056	100.025	5.625	99.945	100.056	100.025	7.750			
5.750	100.103	100.058	100.042	5.750	100.103	100.058	100.042	7.875			
5.875	100.051	99.891	100.071	5.875	100.051	99.891	100.071	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	101.298	101.340	101.294	6.125	100.849	100.910	100.842	4.500	93.967	94.116	94.104
6.625	101.647	101.688	101.642	6.250	100.820	100.764	100.700	4.625	94.363	94.512	94.499
6.750	101.536	101.467	101.402	6.375	100.825	100.867	100.821	4.750	93.284	93.344	93.323
6.875	101.144	101.166	101.127	6.500	101.298	101.340	101.294	4.875	93.601	93.730	93.709
7.000	101.509	101.531	101.491	6.625	101.647	101.688	101.642	5.000	93.948	94.078	94.056
7.125	101.867	101.890	101.850	6.750	101.536	101.467	101.402	5.125	94.254	94.384	94.362
7.250	101.182	101.185	101.140	6.875	101.144	101.166	101.127	5.250	95.081	95.089	95.098
7.375	101.594	101.596	101.552	7.000	101.509	101.531	101.491	5.375	95.390	95.398	95.406
7.500	101.921	101.924	101.879	7.125	101.867	101.890	101.850	5.500	95.506	95.764	95.522
7.625	102.204	102.207	102.162	7.250	101.182	101.185	101.140	5.625	95.880	95.889	95.897
7.750				7.375	101.594	101.596	101.552	5.750	96.787	96.778	96.770
7.875				7.500	101.921	101.924	101.879	5.875	97.056	97.048	97.040
8.000				7.625	102.204	102.207	102.162	6.000	97.369	97.361	97.353
8.125				7.750				6.125	97.628	97.620	97.612

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	101.384	101.344	101.304	6.375	101.384	101.344	101.304	6.000	101.126	100.916	100.707
6.500	101.774	101.733	101.693	6.500	101.774	101.733	101.693	6.125	101.493	101.283	101.209
6.625	102.145	102.104	102.064	6.625	102.145	102.104	102.064	6.250	101.691	101.489	101.425
6.750	102.249	102.181	102.116	6.750	102.249	102.181	102.116	6.375	101.384	101.344	101.304
6.875	101.982	101.950	101.917	6.875	101.982	101.950	101.917	6.500	101.774	101.733	101.693
7.000	102.209	102.177	102.144	7.000	102.209	102.177	102.144	6.625	102.145	102.104	102.064
7.125	102.537	102.452	102.371	7.125	102.537	102.452	102.371	6.750	102.249	102.181	102.116
7.250	102.817	102.732	102.401	7.250	102.817	102.732	102.401	6.875	101.982	101.950	101.917
7.375	102.128	102.043	101.970	7.375	102.128	102.043	101.970	7.000	102.209	102.177	102.144
7.500	102.069	102.092	102.047	7.500	102.069	102.092	102.047	7.125	102.537	102.452	102.371
7.625	102.352	102.375	102.330	7.625	102.352	102.375	102.330	7.250	102.817	102.732	102.401
7.750				7.750				7.375	102.128	102.043	101.970
7.875				7.875				7.500	102.069	102.092	102.047
8.000				8.000				7.625	102.352	102.375	102.330
8.125				8.125				7.750			

VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 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	96.656	96.805	96.793	4.500	96.656	96.805	96.793	6.625	101.647	101.688	101.642
4.625	97.356	97.505	97.492	4.625	97.356	97.505	97.492	6.750	101.536	101.467	101.402
4.750	97.559	97.573	97.552	4.750	97.559	97.573	97.552	6.875	101.144	101.166	101.127
4.875	97.886	97.765	97.744	4.875	97.886	97.765	97.744	7.000	101.509	101.531	101.491
5.000	98.302	98.181	98.160	5.000	98.302	98.181	98.160	7.125	101.867	101.890	101.850
5.125	98.688	98.818	98.797	5.125	98.688	98.818	98.797	7.250	101.182	101.185	101.140
5.250	98.922	99.000	98.969	5.250	98.922	99.000	98.969				



Brokers First Funding

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Effective Time:
7:59:17 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	98.643	98.467	98.167	6.750	96.043	95.867	95.567	6.750				
6.875	99.025	98.793	98.493	6.875	96.425	96.193	95.893	6.875				
7.000	99.514	99.282	98.982	7.000	96.914	96.682	96.382	7.000				
7.125	99.957	99.725	99.425	7.125	97.357	97.125	96.825	7.125				
7.250	100.369	100.137	99.837	7.250	97.769	97.537	97.237	7.250				
7.375	100.217	99.912	99.612	7.375	97.617	97.312	97.012	7.375				
7.500	100.666	100.361	100.061	7.500	98.066	97.761	97.461	7.500				
7.625	101.059	100.754	100.454	7.625	98.459	98.154	97.854	7.625				
7.750	101.451	101.146	100.846	7.750	98.851	98.546	98.246	7.750				
7.875	100.806	100.428	100.128	7.875	98.206	97.828	97.528	7.875				
8.000	101.225	100.847	100.547	8.000	98.625	98.247	97.947	8.000				
8.125	101.588	101.210	100.910	8.125	98.988	98.610	98.310	8.125				
8.250	101.950	101.572	101.272	8.250	99.350	98.972	98.672	8.250				
8.375				8.375				8.375				

Government DPA												
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.643	96.467	96.167	6.750	94.043	93.867	93.567	6.750				
6.875	97.025	96.793	96.493	6.875	94.425	94.193	93.893	6.875				
7.000	97.514	97.282	96.982	7.000	94.914	94.682	94.382	7.000				
7.125	97.957	97.725	97.425	7.125	95.357	95.125	94.825	7.125				
7.250	98.369	98.137	97.837	7.250	95.769	95.537	95.237	7.250				
7.375	98.217	97.912	97.612	7.375	95.617	95.312	95.012	7.375				
7.500	98.666	98.361	98.061	7.500	96.066	95.761	95.461	7.500				
7.625	99.059	98.754	98.454	7.625	96.459	96.154	95.854	7.625				
7.750	99.451	99.146	98.846	7.750	96.851	96.546	96.246	7.750				
7.875	98.806	98.428	98.128	7.875	96.206	95.828	95.528	7.875				
8.000	99.225	98.847	98.547	8.000	96.625	96.247	95.947	8.000				
8.125	99.588	99.210	98.910	8.125	96.988	96.610	96.310	8.125				
8.250	99.950	99.572	99.272	8.250	97.350	96.972	96.672	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.