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

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

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

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

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

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	96.325	96.141	96.104	5.625	96.325	96.141	96.104	5.000	93.615	93.569	93.554	
5.750	96.836	96.871	96.828	5.750	96.836	96.871	96.828	5.125	94.216	94.169	94.154	
5.875	97.464	97.499	97.455	5.875	97.464	97.499	97.455	5.250	95.216	95.170	95.160	
6.000	98.045	98.082	98.035	6.000	98.045	98.082	98.035	5.375	95.856	95.809	95.794	
6.125	98.537	98.573	98.527	6.125	98.537	98.573	98.527	5.500	96.452	96.406	96.390	
6.250	98.788	98.812	98.755	6.250	98.788	98.812	98.755	5.625	96.946	96.953	96.936	
6.375	99.388	99.388	99.383	6.375	99.388	99.388	99.383	5.750	97.574	97.596	97.592	
6.500	99.839	99.839	99.834	6.500	99.839	99.839	99.834	5.875	98.176	98.130	98.119	
6.625	100.199	100.199	100.194	6.625	100.199	100.199	100.194	6.000	98.715	98.668	98.653	
6.750	100.238	100.277	100.219	6.750	100.238	100.277	100.219	6.125	99.104	99.058	99.045	
6.875	100.767	100.811	100.741	6.875	100.767	100.811	100.741	6.250	99.287	99.241	99.220	
7.000	101.176	101.216	101.152	7.000	101.176	101.216	101.152	6.375	99.831	99.785	99.765	
7.125	101.530	101.553	101.519	7.125	101.530	101.553	101.519	6.500	100.285	100.239	100.218	
7.250	101.552	101.608	101.510	7.250	101.552	101.608	101.510	6.625	100.611	100.565	100.545	
7.375	101.965	102.018	101.928	7.375	101.965	102.018	101.928	6.750	100.843	100.807	100.811	
7.500	102.277	102.330	102.238	7.500	102.277	102.330	102.238	6.875	100.944	100.898	100.873	
7.625	102.524	102.531	102.476	7.625	102.524	102.531	102.476	7.000	101.147	101.156	101.129	
7.750	102.148	102.102	102.072	7.750	102.148	102.102	102.072	7.125	101.433	101.438	101.435	
7.875	102.621	102.575	102.545	7.875	102.621	102.575	102.545	7.250	101.534	101.571	101.529	
8.000	103.044	102.998	102.968	8.000	103.044	102.998	102.968	7.375	101.850	101.884	101.847	
8.125	103.324	103.277	103.247	8.125	103.324	103.277	103.247	7.500	102.106	102.137	102.100	
8.250				8.250				7.625	102.409	102.393	102.372	
8.375				8.375				7.750	101.963	101.939	101.906	
8.500				8.500				7.875	101.876	101.900	101.848	
8.625				8.625				8.000	102.106	102.129	102.082	

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	95.931	95.915	95.947	4.625	95.093	95.974	95.989					
4.750	96.697	96.682	96.463	4.750	96.459	96.421	96.421					
4.875	97.136	97.121	97.151	4.875	96.934	96.901	96.901					
5.000	97.291	97.277	97.307	5.000	97.177	97.173	97.166					
5.125	97.484	97.490	97.505	5.125	97.610	97.602	97.613					
5.250	97.902	97.891	97.908	5.250	97.927	97.913	97.932					
5.375	98.377	98.379	98.394	5.375	98.260	98.243	98.261					
5.500	98.900	98.854	98.838	5.500	98.900	98.854	98.838					
5.625	98.998	99.009	99.009	5.625	98.817	98.773	98.771					
5.750	99.323	99.326	99.328	5.750	99.321	99.275	99.259					
5.875	99.776	99.729	99.713	5.875	99.776	99.729	99.713					
6.000	100.262	100.274	100.273	6.000	100.057	100.011	99.994					
6.125	100.080	100.049	100.034	6.125	99.942	99.897	99.881					
6.250	100.550	100.520	100.504	6.250	100.339	100.293	100.276					
6.375	100.770	100.724	100.708	6.375	100.770	100.724	100.708					
6.500	101.220	101.190	101.174	6.500	101.012	100.966	100.950					
6.625	101.040	101.015	100.985	6.625	100.934	100.894	100.865					
6.750	101.430	101.405	101.375	6.750	101.274	101.228	101.212					
6.875	101.706	101.681	101.650	6.875	101.692	101.646	101.629					
7.000	101.942	101.917	101.886	7.000	101.909	101.863	101.846					

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	98.211	98.191	98.164	6.000	97.577	97.531	97.516	5.125	95.888	95.841	95.825	
6.125	98.659	98.659	98.608	6.125	98.026	97.980	97.964	5.250	96.424	96.378	96.362	
6.250	99.153	99.116	99.099	6.250	98.522	98.476	98.455	5.375	96.906	96.860	96.844	
6.375	99.517	99.481	99.464	6.375	99.318	99.272	99.251	5.500	97.225	97.179	97.163	
6.500	99.909	99.863	99.842	6.500	99.809	99.762	99.742	5.625	97.194	97.148	97.132	
6.625	100.306	100.273	100.256	6.625	100.168	100.122	100.101	5.750	97.770	97.724	97.708	
6.750	100.371	100.314	100.301	6.750	99.535	99.478	99.465	5.875	98.156	98.110	98.094	
6.875	100.711	100.655	100.642	6.875	99.923	99.866	99.853	6.000	98.538	98.492	98.476	
7.000	101.254	101.199	101.186	7.000	100.204	100.149	100.136	6.125	99.043	98.997	98.981	
7.125	101.617	101.564	101.501	7.125	100.568	100.514	100.501	6.250	99.524	99.478	99.462	
7.250	101.609	101.415	101.317	7.250	100.920	100.842	100.831	6.375	99.946	99.900	99.883	
7.375	101.881	101.684	101.593	7.375	101.200	101.123	101.112	6.500	100.148	100.102	100.086	
7.500	102.150	101.953	101.862	7.500	101.492	101.417	101.406	6.625	99.867	99.820	99.804	
7.625	102.323	102.107	102.061	7.625	101.829	101.754	101.743	6.750	100.334	100.288	100.272	
7.750	101.828	101.854	101.789	7.750	101.107	101.008	101.000	6.875	100.737	100.691	100.675	
7.875	102.158	102.179	102.120	7.875	100.383	100.413	100.251	7.000	100.894	100.848	100.832	

**Conventional Fixed Adjustments**

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

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

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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-					

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	96.810	96.718	96.621	5.250				5.250				
5.375	97.185	97.093	96.996	5.375				5.375				
5.500	97.554	97.462	97.365	5.500				5.500				
5.625	97.914	97.822	97.725	5.625	97.458	97.366	97.269	5.625	95.522	95.459	95.397	
5.750	98.214	98.122	98.025	5.750	97.849	97.757	97.660	5.750	97.185	97.093	96.996	
5.875	98.450	98.358	98.261	5.875	98.140	98.048	97.951	5.875	97.640	97.548	97.451	
6.000	98.680	98.588	98.491	6.000	98.417	98.325	98.228	6.000	98.003	97.911	97.814	
6.125	98.905	98.813	98.716	6.125	98.681	98.589	98.492	6.125	98.267	98.175	98.078	
6.250	99.113	99.021	98.924	6.250	98.928	98.836	98.739	6.250	98.574	98.482	98.385	
6.375	99.270	99.178	99.081	6.375	99.374	99.282	99.185	6.375	98.895	98.803	98.706	
6.500	99.433	99.341	99.244	6.500	99.341	99.249	99.152	6.500	99.121	99.028	98.931	
6.625	99.604	99.512	99.415	6.625	99.583	99.491	99.394	6.625	99.245	99.153	99.056	
6.750	99.132	99.069	99.006	6.750	99.226	99.163	99.100	6.750	99.437	99.345	99.248	
6.875	99.334	99.271	99.208	6.875	99.299	99.236	99.173	6.875	99.692	99.600	99.503	
7.000	99.679	99.616	99.553	7.000	99.706	99.643	99.580	7.000	99.584	99.521	99.459	
7.125				7.125	99.945	99.882	99.819	7.125	99.854	99.791	99.728	
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	96.353	96.290	96.227	5.250				5.250				
5.375	96.689	96.626	96.563	5.375				5.375				
5.500	96.994	96.931	96.868	5.500				5.500				
5.625	97.359	97.296	97.233	5.625	96.774	96.711	96.648	5.625	95.847	95.784	95.721	
5.750	97.696	97.633	97.570	5.750	97.173	97.110	97.047	5.750	96.321	96.258	96.195	
5.875	97.894	97.831	97.768	5.875	97.570	97.507	97.444	5.875	96.593	96.530	96.467	
6.000	98.234	98.171	98.108	6.000	97.802	97.739	97.676	6.000	97.040	96.977	96.914	
6.125	98.433	98.370	98.307	6.125	98.201	98.138	98.075	6.125	97.305	97.242	97.179	
6.250	98.774	98.711	98.648	6.250	98.603	98.540	98.477	6.250	97.570	97.507	97.444	
6.375	98.973	98.910	98.847	6.375	99.007	98.944	98.881	6.375	98.199	98.136	98.073	
6.500	99.174	99.111	99.048	6.500	99.077	99.014	98.951	6.500	98.651	98.588	98.525	
6.625	99.234	99.171	99.108	6.625	99.147	99.084	99.021	6.625	98.734	98.671	98.608	
6.750	99.457	99.394	99.331	6.750	99.551	99.488	99.425	6.750	99.187	99.124	99.061	
6.875	99.659	99.596	99.533	6.875	99.623	99.560	99.497	6.875	99.454	99.391	99.328	
7.000	100.003	99.940	99.877	7.000	100.030	99.967	99.904	7.000	99.909	99.846	99.783	
7.125	100.207	100.144	100.081	7.125	100.270	100.207	100.144	7.125	100.179	100.116	100.053	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

**Conventional ARM Adjustments**

<b>Cumulative LLPA Cap</b>	
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	96.475	96.475	96.473	5.750	96.373	96.340	96.302	4.375				
5.875	97.087	97.087	97.084	5.875	97.003	96.970	96.932	4.500				
6.000	97.666	97.666	97.663	6.000	97.651	97.618	97.580	4.625				
6.125	98.244	98.244	98.241	6.125	97.979	97.947	97.908	4.750	95.417	95.387	95.373	
6.250	98.476	98.476	98.472	6.250	98.239	98.206	98.170	4.875	95.823	95.794	95.780	
6.375	99.138	99.138	99.133	6.375	98.571	98.538	98.502	5.000	96.478	96.451	96.437	
6.500	99.960	99.914	99.893	6.500	99.710	99.664	99.643	5.125	96.659	96.634	96.621	
6.625	100.413	100.367	100.346	6.625	100.163	100.117	100.096	5.250	97.148	97.150	97.150	
6.750	100.175	100.167	100.154	6.750	99.924	99.878	99.852	5.375	97.459	97.461	97.461	
6.875	100.748	100.740	100.728	6.875	100.465	100.419	100.394	5.500	97.872	97.874	97.874	
7.000	101.235	101.189	101.163	7.000	100.985	100.939	100.913	5.625	98.135	98.136	98.136	
7.125	101.637	101.591	101.565	7.125	101.387	101.341	101.315	5.750	98.474	98.475	98.475	
7.250	101.439	101.393	101.363	7.250	101.189	101.143	101.113	5.875	98.816	98.786	98.773	
7.375	101.944	101.898	101.868	7.375	101.694	101.648	101.618	6.000	99.139	99.110	99.097	

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	94.974	94.943	94.929									
4.875	95.290	95.262	95.248									
5.000	95.674	95.646	95.632									
5.125	96.092	96.067	96.054									
5.250	96.397	96.373	96.360									
5.375	96.700	96.677	96.664									
5.500	97.145	97.111	97.098									
5.625	97.592	97.559	97.546									
5.750	97.884	97.852	97.839									
5.875	98.175	98.144	98.131									
6.000	98.488	98.458	98.445									

**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	96.475	96.475	96.473	5.750	96.373	96.340	96.302	4.250				
5.875	97.087	97.087	97.084	5.875	97.003	96.970	96.932	4.375				
6.000	97.666	97.666	97.663	6.000	97.651	97.618	97.580	4.500				
6.125	98.244	98.244	98.241	6.125	97.979	97.947	97.908	4.625				
6.250	98.476	98.476	98.472	6.250	98.239	98.206	98.170	4.750	95.417	95.387	95.373	
6.375	99.138	99.138	99.133	6.375	98.571	98.538	98.502	4.875	95.823	95.794	95.780	
6.500	99.589	99.589	99.584	6.500	98.900	98.875	98.843	5.000	96.478	96.451	96.437	
6.625	99.949	99.949	99.944	6.625	99.300	99.276	99.244	5.125	96.659	96.634	96.621	
6.750	99.925	99.917	99.904	6.750	99.603	99.562	99.518	5.250	97.148	97.150	97.150	
6.875	100.498	100.490	100.478	6.875	99.833	99.792	99.748	5.375	97.459	97.461	97.461	
7.000	100.897	100.889	100.877	7.000	100.103	100.063	100.019	5.500	97.872	97.874	97.874	
7.125	101.183	101.175	101.163	7.125	100.341	100.300	100.256	5.625	98.135	98.136	98.136	
7.250	101.043	101.027	101.006	7.250	100.480	100.463	100.443	5.750	98.474	98.475	98.475	
7.375	101.526	101.509	101.489	7.375	100.999	100.983	100.962	5.875	98.816	98.786	98.773	
7.500	101.856	101.840	101.820	7.500	101.359	101.343	101.322	6.000	99.139	99.110	99.097	

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	94.974	94.943	94.929									
4.875	95.290	95.262	95.248									
5.000	95.674	95.646	95.632									
5.125	96.092	96.067	96.054									
5.250	96.397	96.373	96.360									
5.375	96.700	96.677	96.664									
5.500	97.145	97.111	97.098									
5.625	97.592	97.559	97.546									
5.750	97.884	97.852	97.839									

**Home Possible Adjustments**

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

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

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

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

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

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



**Brokers First Funding**  
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	95.811	95.850	95.854	2.625				2.625				
5.750	96.471	96.492	96.471	2.750				2.750				
5.875	97.047	97.063	97.050	2.875				2.875				
6.000	97.597	97.610	97.601	3.000				3.000				
6.125	98.092	98.105	98.096	3.125				3.125				
6.250	98.414	98.425	98.393	3.250				3.250				
6.375	98.898	98.904	98.881	3.375				3.375				
6.500	99.361	99.363	99.341	3.500				3.500				
6.625	99.831	99.833	99.811	3.625				3.625				
6.750	99.896	99.927	99.885	3.750				3.750				
6.875	100.315	100.341	100.308	3.875				3.875				
7.000	100.769	100.792	100.757	4.000				4.000				
7.125	101.240	101.262	101.229	4.125				4.125				
7.250	101.116	101.153	101.100	4.250				4.250				
7.375	101.478	101.509	101.465									

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

**RefiNow Adjustments**

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

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

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

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

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

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

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

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



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

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

YOUR BFF IN WHOLESALE  
Friday, February 16, 2024  
Effective Time:  
8:12:57 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	95.475	95.517	95.530	5.000				5.000	95.475	95.517	95.530	
5.125	96.258	96.300	96.313	5.125				5.125	96.258	96.300	96.313	
5.250	97.108	97.100	97.100	5.250	97.108	97.100	97.100	5.250	97.108	97.100	97.100	
5.375	97.724	97.716	97.708	5.375	97.724	97.716	97.708	5.375	97.724	97.716	97.708	
5.500	98.263	98.255	98.248	5.500	98.263	98.255	98.248	5.500	98.263	98.255	98.248	
5.625	98.802	98.794	98.786	5.625	98.802	98.794	98.786	5.625	98.802	98.794	98.786	
5.750	99.443	99.483	99.273	5.750	99.443	99.483	99.273	5.750	99.443	99.483	99.273	
5.875	99.680	99.720	99.510	5.875	99.680	99.720	99.510	5.875	99.680	99.720	99.510	
6.000	100.264	100.304	100.094	6.000	100.264	100.304	100.094	6.000	100.264	100.304	100.094	
6.125	100.645	100.685	100.475	6.125	100.645	100.685	100.475	6.125	100.645	100.685	100.475	
6.250	100.889	100.929	100.719	6.250	100.889	100.929	100.719	6.250	100.889	100.929	100.719	
6.375	100.672	100.616	100.559	6.375	100.672	100.616	100.559	6.375	100.672	100.616	100.559	
6.500	101.234	101.177	101.121	6.500	101.234	101.177	101.121	6.500	101.234	101.177	101.121	
6.625	101.555	101.506	101.464	6.625	101.555	101.506	101.464	6.625	101.555	101.506	101.464	
6.750	101.674	101.601	101.529	6.750	101.674	101.601	101.529	6.750	101.674	101.601	101.529	
6.875	101.597	101.524	101.452	6.875	101.597	101.524	101.452	6.875	101.597	101.524	101.452	
7.000	101.936	101.863	101.791	7.000	101.936	101.863	101.791	7.000	101.936	101.863	101.791	
7.125	102.260	102.297	102.239	7.125	102.260	102.297	102.239	7.125	102.260	102.297	102.239	
7.250	102.209	102.131	102.082	7.250	102.209	102.131	102.082	7.250	102.209	102.131	102.082	
7.375	101.757	101.785	101.713	7.375	101.757	101.785	101.713	7.375	101.757	101.785	101.713	
7.500	102.205	102.234	102.162	7.500	102.205	102.234	102.162	7.500	102.205	102.234	102.162	
7.625	102.475	102.467	102.396	7.625	102.475	102.467	102.396	7.625	102.475	102.467	102.396	
7.750	102.494	102.399	102.335	7.750	102.494	102.399	102.335	7.750	102.494	102.399	102.335	
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	93.838	93.870	93.800	
2.875				2.875				5.125	94.361	94.393	94.323	
3.000				3.000				5.250	96.001	95.955	95.938	
3.125				3.125				5.375	96.813	96.767	96.751	
3.250				3.250				5.500	97.376	97.330	97.313	
3.375				3.375				5.625	97.938	97.892	97.876	
3.500	90.763	90.823	90.883	3.500	90.763	90.823	90.883	5.750	98.501	98.455	98.188	
3.625	91.311	91.370	91.431	3.625	91.311	91.370	91.431	5.875	98.964	98.744	98.712	
3.750	92.368	92.450	92.494	3.750	92.368	92.450	92.494	6.000	99.541	99.321	99.290	
3.875	92.915	92.997	93.041	3.875	92.915	92.997	93.041	6.125	99.921	99.950	99.919	
4.000	93.461	93.543	93.587	4.000	93.461	93.543	93.587	6.250	100.013	99.639	99.873	
4.125	94.006	94.088	94.132	4.125	94.006	94.088	94.132	6.375	100.028	100.048	100.007	
4.250	94.723	94.749	94.776	4.250	94.723	94.749	94.776	6.500	100.592	100.613	100.571	
4.375	95.266	95.292	95.319	4.375	95.266	95.292	95.319	6.625	101.089	101.110	101.068	
4.500	95.806	95.832	95.859	4.500	95.806	95.832	95.859	6.750	100.728	100.650	100.601	
4.625	96.590	96.366	96.394	4.625	96.590	96.366	96.394	6.875	100.665	100.692	100.625	
4.750	96.632	96.651	96.662	4.750	96.632	96.651	96.662	7.000	101.175	101.202	101.135	
4.875	96.884	96.932	96.943	4.875	96.884	96.932	96.943	7.125	101.657	101.684	101.617	
5.000	97.406	97.454	97.465	5.000	97.406	97.454	97.465	7.250	100.808	100.826	100.754	
5.125	97.914	97.962	97.973	5.125	97.914	97.962	97.973	7.375	101.371	101.389	101.317	
5.250	98.107	98.162	98.156	5.250	98.107	98.162	98.156	7.500	101.819	101.838	101.766	
5.375	98.358	98.412	98.407	5.375	98.358	98.412	98.407	7.625	102.053	102.071	102.000	
5.500	98.837	98.892	98.886	5.500	98.837	98.892	98.886	7.750				
5.625	99.292	99.347	99.341	5.625	99.292	99.347	99.341	7.875				
5.750	99.329	99.283	99.267	5.750	99.329	99.283	99.267	8.000				
5.875	99.444	99.459	99.436	5.875	99.444	99.459	99.436	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	96.001	95.955	95.938	5.000	93.838	93.870	93.800	4.500	93.217	93.243	93.146	
5.375	96.813	96.767	96.751	5.125	94.361	94.393	94.323	4.625	93.742	93.768	93.670	
5.500	97.376	97.330	97.313	5.250	96.001	95.955	95.938	4.750	92.440	92.488	92.299	
5.625	97.938	97.892	97.876	5.375	96.813	96.767	96.751	4.875	92.706	92.755	92.566	
5.750	98.501	98.455	98.188	5.500	97.376	97.330	97.313	5.000	93.204	93.253	93.063	
5.875	98.964	98.744	98.712	5.625	97.938	97.892	97.876	5.125	93.675	93.723	93.534	
6.000	99.541	99.321	99.290	5.750	98.501	98.455	98.188	5.250	93.916	93.970	93.765	
6.125	99.921	99.950	99.919	5.875	98.964	98.744	98.712	5.375	94.122	94.177	93.971	
6.250	100.013	99.639	99.873	6.000	99.541	99.321	99.290	5.500	94.537	94.592	94.386	
6.375	100.028	100.048	100.007	6.125	99.921	99.950	99.919	5.625	94.907	94.961	95.005	
6.500	100.592	100.613	100.571	6.250	100.013	99.639	99.873	5.750	94.804	94.758	94.742	
6.625	101.089	101.110	101.068	6.375	100.028	100.048	100.007	5.875	94.451	94.405	94.389	
6.750	100.728	100.650	100.601	6.500	100.592	100.613	100.571	6.000	94.919	94.873	94.857	
6.875	100.665	100.692	100.625	6.625	101.089	101.110	101.068	6.125	95.382	95.336	95.320	
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	97.108	97.100	97.100	5.250	97.108	97.100	97.100	5.250	97.108	97.100	97.100	
5.375	97.724	97.716	97.708	5.375	97.724	97.716	97.708	5.375	97.724	97.716	97.708	
5.500	98.263	98.255	98.248	5.500	98.263	98.255	98.248	5.500	98.263	98.255	98.248	
5.625	98.802	98.794	98.786	5.625	98.802	98.794	98.786	5.625	98.802	98.794	98.786	
5.750	99.443	99.483	99.273	5.750	99.443	99.483	99.273	5.750	99.443	99.483	99.273	
5.875	99.680	99.720	99.510	5.875	99.680	99.720	99.510	5.875	99.680	99.720	99.510	
6.000	100.264	100.304	100.094	6.000	100.264	100.304	100.094	6.000	100.264	100.304	100.094	
6.125	100.645	100.685	100.475	6.125	100.645	100.685	100.475	6.125	100.645	100.685	100.475	
6.250	100.889	100.929	100.719	6.250	100.889	100.929	100.719	6.250	100.889	100.929	100.719	
6.375	100.672	100.616	100.559	6.375	100.672	100.616	100.559	6.375	100.672	100.616	100.559	
6.500	101.234	101.177	101.121	6.500	101.234	101.177	101.121	6.500	101.234	101.177	101.121	
6.625	101.555	101.506	101.464	6.625	101.555	101.506	101.464	6.625	101.555	101.506	101.464	
6.750	101.674	101.601	101.529	6.750	101.674	101.601	101.529	6.750	101.674	101.601	101.529	
6.875	101.597	101.524	101.452	6.875	101.597	101.524	101.452	6.875	101.597	101.524	101.452	
7.000	101.936	101.863	101.791	7.000	101.936	101.863	101.791	7.000	101.936	101.863	101.791	
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	95.806	95.832	95.859	4.250	94.723	94.749	94.776	5.250	96.001	95.955	95.938	
4.625	96.590	96.366	96.394	4.375	95.266	95.292	95.319	5.375	96.813	96.767	96.751	

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	97.724	97.716	97.708	5.375	97.724	97.716	97.708	5.000				
5.500	98.263	98.255	98.247	5.500	98.263	98.255	98.247	5.125	97.108	97.100	97.092	
5.625	98.802	98.794	98.786	5.625	98.802	98.794	98.786	5.250	97.724	97.716	97.708	
5.750	99.443	99.233	99.273	5.750	99.443	99.233	99.273	5.375	98.263	98.255	98.247	
5.875	99.687	99.720	99.510	5.875	99.687	99.720	99.510	5.500	98.802	98.794	98.786	
6.000	100.264	100.054	100.094	6.000	100.264	100.054	100.094	5.625	99.443	99.233	99.273	
6.125	100.645	100.685	100.475	6.125	100.645	100.685	100.475	5.750	99.687	99.720	99.510	
6.250	100.889	100.929	100.719	6.250	100.889	100.929	100.719	6.000	100.264	100.054	100.094	
6.375	100.672	100.616	100.559	6.375	100.672	100.616	100.559	6.125	100.645	100.685	100.475	
6.500	101.234	101.177	101.121	6.500	101.234	101.177	101.121	6.250	100.889	100.929	100.719	
6.625	101.555	101.498	101.442	6.625	101.555	101.498	101.442	6.375	100.672	100.616	100.559	
6.750	101.674	101.601	101.529	6.750	101.674	101.601	101.529	6.500	101.234	101.177	101.121	
6.875	101.597	101.524	101.452	6.875	101.597	101.524	101.452	6.625	101.555	101.498	101.442	
7.000	101.936	101.863	101.791	7.000	101.936	101.863	101.791	6.750	101.674	101.601	101.529	
7.125	102.164	102.091	102.018	7.125	102.164	102.091	102.018	6.875	101.597	101.524	101.452	
7.250	102.209	102.131	102.082	7.250	102.209	102.131	102.082	7.000	101.936	101.863	101.791	
7.375	101.598	101.637	101.565	7.375	101.598	101.637	101.565	7.125	102.164	102.091	102.018	
7.500	102.044	101.985	101.913	7.500	102.044	101.985	101.913	7.250	102.209	102.131	102.082	
7.625	102.475	102.380	102.315	7.625	102.475	102.380	102.315	7.375	101.598	101.637	101.565	
7.750	102.494	102.399	102.335	7.750	102.494	102.399	102.335	7.500	102.044	101.985	101.913	
7.875				7.875				7.625	102.475	102.380	102.315	
8.000				8.000				7.750	102.494	102.399	102.335	
8.125				8.125								

  

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	96.001	95.955	95.938
3.250				3.250				5.375	96.563	96.767	96.751
3.375				3.375				5.500	97.376	97.330	97.313
3.500	90.774	90.834	90.895	3.500	90.774	90.834	90.895	5.625	97.688	97.892	97.626
3.625	91.288	91.348	91.408	3.625	91.288	91.348	91.408	5.750	98.501	98.455	98.188
3.750	92.436	92.518	92.562	3.750	92.436	92.518	92.562	5.875	98.874	98.673	98.642
3.875	92.948	93.030	93.074	3.875	92.948	93.030	93.074	6.000	99.389	99.189	99.157
4.000	93.454	93.536	93.580	4.000	93.454	93.536	93.580	6.125	99.926	99.976	99.944
4.125	93.954	94.036	94.080	4.125	93.954	94.036	94.080	6.250	100.013	99.639	99.873
4.250	94.377	94.459	94.503	4.250	94.377	94.459	94.503	6.375	99.920	99.961	99.919
4.375	95.272	95.298	95.325	4.375	95.272	95.298	95.325	6.500	100.480	100.521	100.479
4.500	95.755	95.781	95.808	4.500	95.755	95.781	95.808	6.625	100.899	100.939	100.898
4.625	96.473	96.499	96.526	4.625	96.473	96.499	96.526	6.750	100.728	100.650	100.601
4.750	96.632	96.676	96.686	4.750	96.632	96.676	96.686	6.875	100.752	100.799	100.733
4.875	97.088	96.886	96.897	4.875	97.088	96.886	96.897	7.000	101.116	101.163	101.096
5.000	97.527	97.325	97.336	5.000	97.527	97.325	97.336	7.125	101.488	101.535	101.468
5.125	97.940	97.988	97.999	5.125	97.940	97.988	97.999	7.250	100.718	100.756	100.684
5.250	98.087	98.142	98.136	5.250	98.087	98.142	98.136	7.375	101.181	101.219	101.147
5.375	98.244	98.298	98.293	5.375	98.244	98.298	98.293	7.500	101.528	101.567	101.495
5.500	98.869	98.674	98.668	5.500	98.869	98.674	98.668	7.625	101.830	101.868	101.796
5.625	99.214	99.269	99.263	5.625	99.214	99.269	99.263	7.750			
5.750	99.329	99.283	99.267	5.750	99.329	99.283	99.267	7.875			
5.875	99.280	99.295	99.272	5.875	99.280	99.295	99.272	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	100.480	100.521	100.479	6.125	99.926	99.976	99.944	4.500	93.096	93.122	93.024
6.625	100.899	100.939	100.898	6.250	100.013	99.639	99.873	4.625	93.523	93.549	93.452
6.750	100.728	100.650	100.601	6.375	99.920	99.961	99.919	4.750	92.416	92.464	92.295
6.875	100.752	100.799	100.733	6.500	100.480	100.521	100.479	4.875	92.832	92.631	92.691
7.000	101.116	101.163	101.096	6.625	100.899	100.939	100.898	5.000	93.215	93.263	93.074
7.125	101.488	101.535	101.468	6.750	100.728	100.650	100.601	5.125	93.559	93.608	93.418
7.250	100.718	100.756	100.684	6.875	100.752	100.799	100.733	5.250	93.836	93.890	93.726
7.375	101.181	101.219	101.147	7.000	101.116	101.163	101.096	5.375	93.925	93.980	94.024
7.500	101.528	101.567	101.495	7.125	101.488	101.535	101.468	5.500	94.474	94.529	94.323
7.625	101.830	101.868	101.796	7.250	100.718	100.756	100.684	5.625	94.735	94.790	94.584
7.750				7.375	101.181	101.219	101.147	5.750	94.804	94.758	94.742
7.875				7.500	101.528	101.567	101.495	5.875	94.451	94.405	94.389
8.000				7.625	101.830	101.868	101.796	6.000	94.919	94.873	94.857
8.125				7.750				6.125	95.382	95.336	95.320

  

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	100.672	100.616	100.559	6.375	100.672	100.616	100.559	6.000	100.264	100.054	100.094
6.500	101.234	101.177	101.121	6.500	101.234	101.177	101.121	6.125	100.645	100.685	100.475
6.625	101.555	101.498	101.442	6.625	101.555	101.498	101.442	6.250	100.889	100.929	100.719
6.750	101.674	101.601	101.529	6.750	101.674	101.601	101.529	6.375	100.672	100.616	100.559
6.875	101.597	101.524	101.452	6.875	101.597	101.524	101.452	6.500	101.234	101.177	101.121
7.000	101.936	101.863	101.791	7.000	101.936	101.863	101.791	6.625	101.555	101.498	101.442
7.125	102.164	102.091	102.018	7.125	102.164	102.091	102.018	6.750	101.674	101.601	101.529
7.250	102.209	102.131	102.082	7.250	102.209	102.131	102.082	6.875	101.597	101.524	101.452
7.375	101.598	101.637	101.565	7.375	101.598	101.637	101.565	7.000	101.936	101.863	101.791
7.500	102.044	101.985	101.913	7.500	102.044	101.985	101.913	7.125	102.164	102.091	102.018
7.625	102.475	102.380	102.315	7.625	102.475	102.380	102.315	7.250	102.209	102.131	102.082
7.750	102.494	102.399	102.335	7.750	102.494	102.399	102.335	7.375	101.598	101.637	101.565
7.875				7.875				7.500	102.044	101.985	101.913
8.000				8.000				7.625	102.475	102.380	102.315
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	95.755	95.781	95.808	4.500	95.755	95.781	95.808	6.625	100.899	100.939	100.898
4.625	96.473	96.499	96.526	4.625	96.473	96.499	96.526	6.750	100.728	100.650	100.601
4.750	96.632	96.676	96.686	4.750	96.632	96.676	96.686	6.875	100.752	100.799	100.733
4.875	97.088	96.886	96.897	4.875	97.088	96.886	96.897	7.000	101.116	101.163	101.096
5.000	97.527	97.325	97.336	5.000	97.527	97.325	97.336	7.125	101.488	101.535	101.468
5.125	97.940	97.988	97.999	5.125	97.940	97.988	97.999	7.250	100.718	100.756	100.684
5.250	98.087	98.142	98.136	5.250	98.087	98.142	98.136	7			





**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:  
8:12:57 AM

Government DPA												
BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	98.192	98.041	97.741	6.750	95.592	95.441	95.141	6.750				
6.875	98.025	97.844	97.544	6.875	95.425	95.244	94.944	6.875				
7.000	98.544	98.363	98.063	7.000	95.944	95.763	95.463	7.000				
7.125	99.007	98.826	98.526	7.125	96.407	96.226	95.926	7.125				
7.250	99.459	99.278	98.978	7.250	96.859	96.678	96.378	7.250				
7.375	99.768	99.527	99.227	7.375	97.168	96.927	96.627	7.375				
7.500	100.247	100.006	99.706	7.500	97.647	97.406	97.106	7.500				
7.625	100.680	100.439	100.139	7.625	98.080	97.839	97.539	7.625				
7.750	101.082	100.841	100.541	7.750	98.482	98.241	97.941	7.750				
7.875	100.511	100.210	99.910	7.875	97.911	97.610	97.310	7.875				
8.000	100.950	100.649	100.349	8.000	98.350	98.049	97.749	8.000				
8.125	101.343	101.042	100.742	8.125	98.743	98.442	98.142	8.125				
8.250	101.715	101.414	101.114	8.250	99.115	98.814	98.514	8.250				
8.375				8.375				8.375				

  

Government DPA												
BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_Forgivable <sup>2</sup>								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.192	96.041	95.741	6.750	93.592	93.441	93.141	6.750				
6.875	96.025	95.844	95.544	6.875	93.425	93.244	92.944	6.875				
7.000	96.544	96.363	96.063	7.000	93.944	93.763	93.463	7.000				
7.125	97.007	96.826	96.526	7.125	94.407	94.226	93.926	7.125				
7.250	97.459	97.278	96.978	7.250	94.859	94.678	94.378	7.250				
7.375	97.768	97.527	97.227	7.375	95.168	94.927	94.627	7.375				
7.500	98.247	98.006	97.706	7.500	95.647	95.406	95.106	7.500				
7.625	98.680	98.439	98.139	7.625	96.080	95.839	95.539	7.625				
7.750	99.082	98.841	98.541	7.750	96.482	96.241	95.941	7.750				
7.875	98.511	98.210	97.910	7.875	95.911	95.610	95.310	7.875				
8.000	98.950	98.649	98.349	8.000	96.350	96.049	95.749	8.000				
8.125	99.343	99.042	98.742	8.125	96.743	96.442	96.142	8.125				
8.250	99.715	99.414	99.114	8.250	97.115	96.814	96.514	8.250				
8.375				8.375				8.375				

**Government DPA Adjustments**

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

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

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

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