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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>	0.025% per day

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

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

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

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



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

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

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	95.964	95.982	95.989	5.625	95.964	95.982	95.989	5.000	93.450	93.404	93.388	
5.750	96.659	96.663	96.652	5.750	96.659	96.663	96.652	5.125	94.052	94.006	93.990	
5.875	97.290	97.290	97.281	5.875	97.290	97.290	97.281	5.250	95.068	95.022	95.017	
6.000	97.868	97.865	97.858	6.000	97.868	97.865	97.858	5.375	95.711	95.665	95.650	
6.125	98.344	98.343	98.334	6.125	98.344	98.343	98.334	5.500	96.321	96.275	96.260	
6.250	98.610	98.600	98.574	6.250	98.610	98.600	98.574	5.625	96.849	96.803	96.788	
6.375	99.221	99.198	99.183	6.375	99.221	99.198	99.183	5.750	97.425	97.452	97.441	
6.500	99.716	99.691	99.671	6.500	99.716	99.691	99.671	5.875	97.993	97.984	97.970	
6.625	100.086	100.070	100.055	6.625	100.086	100.070	100.055	6.000	98.564	98.517	98.502	
6.750	100.171	100.145	100.127	6.750	100.171	100.145	100.127	6.125	98.990	98.945	98.930	
6.875	100.719	100.676	100.658	6.875	100.719	100.676	100.658	6.250	99.211	99.165	99.139	
7.000	101.136	101.091	101.073	7.000	101.136	101.091	101.073	6.375	99.781	99.735	99.709	
7.125	101.469	101.447	101.400	7.125	101.469	101.447	101.400	6.500	100.252	100.205	100.180	
7.250	101.546	101.475	101.431	7.250	101.546	101.475	101.431	6.625	100.590	100.544	100.519	
7.375	101.987	101.874	101.814	7.375	101.987	101.874	101.814	6.750	100.463	100.417	100.391	
7.500	102.272	102.224	102.187	7.500	102.272	102.224	102.187	6.875	100.974	100.928	100.902	
7.625	102.558	102.512	102.475	7.625	102.558	102.512	102.475	7.000	101.099	101.091	101.073	
7.750	102.155	102.094	102.028	7.750	102.155	102.094	102.028	7.125	101.397	101.411	101.371	
7.875	102.627	102.532	102.477	7.875	102.627	102.532	102.477	7.250	101.545	101.513	101.464	
8.000	102.996	102.950	102.914	8.000	102.996	102.950	102.914	7.375	101.879	101.863	101.837	
8.125	103.270	103.224	103.187	8.125	103.270	103.224	103.187	7.500	102.154	102.138	102.112	
8.250				8.250				7.625	102.458	102.442	102.416	
8.375				8.375				7.750	102.019	101.995	101.951	
8.500				8.500				7.875	101.976	101.925	101.861	
8.625				8.625				8.000	102.215	102.169	102.104	

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	95.776	95.791	95.813	4.625	95.674	95.674	95.615					
4.750	96.061	96.068	96.083	4.750	96.206	96.206	96.152					
4.875	96.720	96.734	96.756	4.875	96.683	96.683	96.634					
5.000	96.843	96.857	96.879	5.000	96.963	96.950	96.955					
5.125	97.275	97.292	97.302	5.125	97.398	97.402	97.404					
5.250	97.786	97.803	97.813	5.250	97.715	97.725	97.724					
5.375	98.143	98.157	98.165	5.375	98.049	98.057	98.053					
5.500	98.787	98.741	98.725	5.500	98.787	98.741	98.725					
5.625	98.845	98.864	98.862	5.625	98.698	98.652	98.636					
5.750	99.214	99.168	99.152	5.750	99.214	99.168	99.152					
5.875	99.679	99.633	99.617	5.875	99.679	99.633	99.617					
6.000	100.023	100.042	100.039	6.000	99.973	99.927	99.914					
6.125	99.831	99.774	99.760	6.125	99.715	99.668	99.646					
6.250	100.310	100.253	100.238	6.250	100.207	100.160	100.138					
6.375	100.647	100.601	100.578	6.375	100.647	100.601	100.578					
6.500	100.908	100.862	100.839	6.500	100.908	100.862	100.839					
6.625	100.818	100.780	100.753	6.625	100.689	100.643	100.608					
6.750	101.226	101.188	101.161	6.750	101.165	101.119	101.083					
6.875	101.591	101.545	101.510	6.875	101.591	101.545	101.510					
7.000	101.835	101.788	101.753	7.000	101.835	101.788	101.753					

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	97.947	97.930	97.899	6.000	97.458	97.412	97.396	5.125	95.774	95.728	95.712	
6.125	98.634	98.613	98.590	6.125	97.913	97.867	97.852	5.250	96.315	96.269	96.253	
6.250	98.949	98.912	98.898	6.250	98.489	98.443	98.417	5.375	96.821	96.775	96.759	
6.375	99.328	99.292	99.278	6.375	99.311	99.265	99.239	5.500	97.160	97.114	97.097	
6.500	99.873	99.827	99.801	6.500	99.557	99.761	99.735	5.625	97.124	97.077	97.061	
6.625	100.222	100.176	100.150	6.625	100.162	100.116	100.090	5.750	97.683	97.637	97.614	
6.750	100.433	100.377	100.115	6.750	99.436	99.380	99.368	5.875	98.093	98.047	98.031	
6.875	100.783	100.728	100.466	6.875	99.823	99.784	99.772	6.000	98.447	98.401	98.379	
7.000	101.078	101.023	101.011	7.000	100.113	100.074	100.062	6.125	98.952	98.906	98.884	
7.125	101.445	101.391	101.379	7.125	100.480	100.426	100.414	6.250	99.440	99.393	99.371	
7.250	101.665	101.342	101.300	7.250	100.866	100.788	100.779	6.375	99.872	99.825	99.803	
7.375	101.955	101.635	101.592	7.375	101.138	101.061	101.052	6.500	100.106	100.060	100.037	
7.500	102.195	101.881	101.833	7.500	101.416	101.347	101.331	6.625	99.802	99.756	99.720	
7.625	102.383	102.356	102.047	7.625	101.751	101.675	101.666	6.750	100.273	100.227	100.191	
7.750	101.958	101.897	101.831	7.750	101.023	100.924	100.916	6.875	100.687	100.641	100.605	
7.875	102.330	102.234	102.179	7.875	100.304	100.147	100.083	7.000	100.878	100.832	100.796	

**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	-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	-2.37			

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	96.801	96.724	96.627	5.250				5.250				
5.375	97.176	97.099	97.002	5.375				5.375				
5.500	97.542	97.464	97.367	5.500				5.500				
5.625	97.901	97.822	97.725	5.625	97.545	97.466	97.369	5.625	95.876	95.813	95.751	
5.750	98.238	98.158	98.061	5.750	97.974	97.894	97.797	5.750	97.313	97.233	97.136	
5.875	98.552	98.471	98.374	5.875	98.327	98.246	98.149	5.875	97.736	97.655	97.558	
6.000	98.845	98.764	98.667	6.000	98.685	98.604	98.507	6.000	98.146	98.065	97.968	
6.125	99.116	99.034	98.937	6.125	99.050	98.968	98.871	6.125	98.542	98.460	98.363	
6.250	99.343	99.260	99.163	6.250	99.337	99.254	99.157	6.250	98.912	98.830	98.733	
6.375	99.496	99.413	99.316	6.375	99.513	99.430	99.333	6.375	99.230	99.146	99.049	
6.500	99.674	99.590	99.493	6.500	99.734	99.650	99.553	6.500	99.512	99.428	99.331	
6.625	99.871	99.787	99.690	6.625	99.993	99.909	99.812	6.625	99.748	99.663	99.566	
6.750	99.070	99.007	98.944	6.750	99.354	99.291	99.228	6.750	99.946	99.860	99.763	
6.875	99.270	99.207	99.144	6.875	99.424	99.361	99.298	6.875	100.091	100.005	99.908	
7.000	99.612	99.549	99.486	7.000	99.830	99.767	99.704	7.000	99.932	99.869	99.807	
7.125				7.125	100.068	100.005	99.942	7.125	100.201	100.138	100.075	
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	96.366	96.303	96.240	5.250				5.250				
5.375	96.699	96.636	96.573	5.375				5.375				
5.500	96.999	96.936	96.873	5.500				5.500				
5.625	97.362	97.299	97.236	5.625	96.968	96.905	96.842	5.625	96.246	96.183	96.120	
5.750	97.696	97.633	97.570	5.750	97.363	97.300	97.237	5.750	96.721	96.658	96.595	
5.875	97.892	97.829	97.766	5.875	97.758	97.695	97.632	5.875	96.998	96.935	96.872	
6.000	98.229	98.166	98.103	6.000	97.988	97.925	97.862	6.000	97.444	97.381	97.318	
6.125	98.424	98.361	98.298	6.125	98.385	98.322	98.259	6.125	97.706	97.643	97.580	
6.250	98.762	98.699	98.636	6.250	98.785	98.722	98.659	6.250	98.151	98.088	98.025	
6.375	98.960	98.897	98.834	6.375	99.186	99.123	99.060	6.375	98.599	98.536	98.473	
6.500	99.159	99.096	99.033	6.500	99.253	99.190	99.127	6.500	99.050	98.987	98.924	
6.625	99.217	99.154	99.091	6.625	99.321	99.258	99.195	6.625	99.130	99.067	99.004	
6.750	99.439	99.376	99.313	6.750	99.723	99.660	99.597	6.750	99.582	99.519	99.456	
6.875	99.639	99.576	99.513	6.875	99.794	99.731	99.668	6.875	99.848	99.785	99.722	
7.000	99.982	99.919	99.856	7.000	100.199	100.136	100.073	7.000	100.302	100.239	100.176	
7.125	100.184	100.121	100.058	7.125	100.438	100.375	100.312	7.125	100.570	100.507	100.444	
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

<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	-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

<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	-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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>				
	≤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	-5.125

<b>Additional Cash-Out Refinance LLPA Adjusters</b>				
	≤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	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875
DTI > 40%	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	-0.025

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	96.334	96.334	96.329	5.750	96.237	96.213	96.177	4.375				
5.875	96.950	96.950	96.945	5.875	96.776	96.744	96.698	4.500				
6.000	97.535	97.535	97.529	6.000	97.367	97.334	97.288	4.625				
6.125	98.078	98.078	98.072	6.125	97.896	97.864	97.818	4.750	95.190	95.178	94.996	
6.250	98.304	98.304	98.293	6.250	98.164	98.132	98.091	4.875	95.600	95.588	95.406	
6.375	98.943	98.943	98.933	6.375	98.532	98.492	98.473	5.000	96.258	96.246	96.163	
6.500	99.879	99.833	99.807	6.500	99.629	99.583	99.557	5.125	96.520	96.508	96.497	
6.625	100.356	100.310	100.284	6.625	100.106	100.060	100.034	5.250	96.908	96.896	96.889	
6.750	100.189	100.145	100.127	6.750	99.939	99.893	99.867	5.375	97.281	97.269	97.258	
6.875	100.739	100.693	100.667	6.875	100.489	100.443	100.417	5.500	97.664	97.652	97.641	
7.000	101.265	101.219	101.193	7.000	101.015	100.969	100.943	5.625	97.918	97.918	97.915	
7.125	101.663	101.617	101.591	7.125	101.413	101.367	101.341	5.750	98.273	98.270	98.267	
7.250	101.462	101.415	101.379	7.250	101.212	101.165	101.129	5.875	98.628	98.617	98.592	
7.375	101.974	101.927	101.891	7.375	101.724	101.677	101.641	6.000	98.952	98.941	98.916	

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	94.743	94.731	94.549									
4.875	95.061	95.049	94.969									
5.000	95.445	95.433	95.485									
5.125	95.950	95.938	95.927									
5.250	96.257	96.245	96.234									
5.375	96.599	96.570	96.558									
5.500	96.948	96.937	96.910									
5.625	97.394	97.383	97.357									
5.750	97.687	97.676	97.652									
5.875	97.979	97.968	97.944									
6.000	98.293	98.282	98.259									

**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	-0.025

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	96.334	96.334	96.329	5.750	96.237	96.213	96.177	4.250				
5.875	96.950	96.950	96.945	5.875	96.776	96.744	96.698	4.375				
6.000	97.535	97.535	97.529	6.000	97.367	97.334	97.288	4.500				
6.125	98.078	98.078	98.072	6.125	97.896	97.864	97.818	4.625				
6.250	98.304	98.304	98.293	6.250	98.164	98.132	98.091	4.750	95.190	95.178	94.996	
6.375	98.943	98.943	98.933	6.375	98.532	98.492	98.473	4.875	95.600	95.588	95.406	
6.500	99.410	99.410	99.400	6.500	98.914	98.875	98.856	5.000	96.258	96.246	96.163	
6.625	99.816	99.816	99.805	6.625	99.306	99.267	99.248	5.125	96.520	96.508	96.497	
6.750	99.904	99.895	99.877	6.750	99.529	99.489	99.440	5.250	96.908	96.896	96.889	
6.875	100.434	100.426	100.408	6.875	99.717	99.676	99.628	5.375	97.281	97.269	97.258	
7.000	100.849	100.841	100.823	7.000	99.999	99.941	99.925	5.500	97.664	97.652	97.641	
7.125	101.147	101.139	101.121	7.125	100.295	100.237	100.221	5.625	97.918	97.918	97.915	
7.250	101.163	101.147	101.121	7.250	100.512	100.496	100.470	5.750	98.273	98.270	98.267	
7.375	101.629	101.613	101.587	7.375	100.991	100.975	100.949	5.875	98.628	98.617	98.592	
7.500	101.904	101.888	101.862	7.500	101.315	101.299	101.273	6.000	98.952	98.941	98.916	

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	94.743	94.731	94.549									
4.875	95.061	95.049	94.969									
5.000	95.445	95.433	95.485									
5.125	95.950	95.938	95.927									
5.250	96.257	96.245	96.234									
5.375	96.599	96.570	96.558									
5.500	96.948	96.937	96.910									
5.625	97.394	97.383	97.357									
5.750	97.687	97.676	97.652									

**Home Possible Adjustments**

<b>Cumulative LLPA Caps</b>	
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	-0.025



**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	95.679	95.721	95.712	2.625				2.625				
5.750	96.320	96.333	96.317	2.750				2.750				
5.875	96.900	96.917	96.898	2.875				2.875				
6.000	97.456	97.474	97.453	3.000				3.000				
6.125	97.952	97.972	97.950	3.125				3.125				
6.250	98.298	98.292	98.264	3.250				3.250				
6.375	98.787	98.786	98.755	3.375				3.375				
6.500	99.256	99.255	99.221	3.500				3.500				
6.625	99.729	99.728	99.694	3.625				3.625				
6.750	99.815	99.792	99.751	3.750				3.750				
6.875	100.240	100.221	100.177	3.875				3.875				
7.000	100.700	100.677	100.630	4.000				4.000				
7.125	101.179	101.156	101.110	4.125				4.125				
7.250	101.108	101.067	101.013	4.250				4.250				
7.375	101.477	101.441	101.385									

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

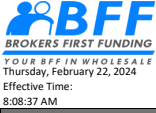
<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
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	-0.025



**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:  
8:08:37 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	95.351	95.414	95.429	5.000				5.000	95.351	95.414	95.429	
5.125	96.134	96.197	96.213	5.125				5.125	96.134	96.197	96.213	
5.250	97.005	97.045	97.086	5.250	97.005	97.045	97.086	5.250	97.005	97.045	97.086	
5.375	97.622	97.662	97.702	5.375	97.622	97.662	97.702	5.375	97.622	97.662	97.702	
5.500	98.169	98.209	98.250	5.500	98.169	98.209	98.250	5.500	98.169	98.209	98.250	
5.625	98.699	98.739	98.780	5.625	98.699	98.739	98.780	5.625	98.699	98.739	98.780	
5.750	99.376	99.166	98.958	5.750	99.376	99.166	98.958	5.750	99.376	99.166	98.958	
5.875	99.547	99.336	99.279	5.875	99.547	99.336	99.279	5.875	99.547	99.336	99.279	
6.000	99.982	99.869	99.857	6.000	99.982	99.869	99.857	6.000	99.982	99.869	99.857	
6.125	100.437	100.250	100.237	6.125	100.437	100.250	100.237	6.125	100.437	100.250	100.237	
6.250	100.789	100.579	100.549	6.250	100.789	100.579	100.549	6.250	100.789	100.579	100.549	
6.375	100.518	100.502	100.486	6.375	100.518	100.502	100.486	6.375	100.518	100.502	100.486	
6.500	101.084	101.049	101.023	6.500	101.084	101.049	101.023	6.500	101.084	101.049	101.023	
6.625	101.556	101.521	101.495	6.625	101.556	101.521	101.495	6.625	101.556	101.521	101.495	
6.750	101.737	101.697	101.656	6.750	101.737	101.697	101.656	6.750	101.737	101.697	101.656	
6.875	101.680	101.640	101.599	6.875	101.680	101.640	101.599	6.875	101.680	101.640	101.599	
7.000	102.037	101.997	101.956	7.000	102.037	101.997	101.956	7.000	102.037	101.997	101.956	
7.125	102.352	102.312	102.271	7.125	102.352	102.312	102.271	7.125	102.352	102.312	102.271	
7.250	102.626	102.547	102.484	7.250	102.626	102.547	102.484	7.250	102.626	102.547	102.484	
7.375	101.897	101.785	101.731	7.375	101.897	101.785	101.731	7.375	101.897	101.785	101.731	
7.500	102.350	102.238	102.184	7.500	102.350	102.238	102.184	7.500	102.350	102.238	102.184	
7.625	102.701	102.607	102.543	7.625	102.701	102.607	102.543	7.625	102.701	102.607	102.543	
7.750	102.730	102.635	102.572	7.750	102.730	102.635	102.572	7.750	102.730	102.635	102.572	
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	93.859	93.837	93.602	
2.875				2.875				5.125	94.383	94.360	94.375	
3.000				3.000				5.250	95.916	95.870	95.846	
3.125				3.125				5.375	96.729	96.682	96.659	
3.250				3.250				5.500	97.291	97.245	97.221	
3.375				3.375				5.625	97.854	97.807	97.784	
3.500	90.663	90.719	90.773	3.500	90.663	90.719	90.773	5.750	98.166	98.120	98.096	
3.625	91.211	91.266	91.321	3.625	91.211	91.266	91.321	5.875	98.752	98.727	98.714	
3.750	92.324	92.416	92.457	3.750	92.324	92.416	92.457	6.000	99.330	99.305	99.292	
3.875	92.871	92.963	93.003	3.875	92.871	92.963	93.003	6.125	99.960	99.935	99.923	
4.000	93.417	93.509	93.549	4.000	93.417	93.509	93.549	6.250	99.954	99.657	99.630	
4.125	93.961	94.053	94.094	4.125	93.961	94.053	94.094	6.375	100.131	100.086	100.060	
4.250	94.608	94.658	94.698	4.250	94.608	94.658	94.698	6.500	100.698	100.653	100.627	
4.375	95.151	95.202	95.229	4.375	95.151	95.202	95.229	6.625	101.170	101.125	101.099	
4.500	95.692	95.742	95.769	4.500	95.692	95.742	95.769	6.750	100.988	100.926	100.887	
4.625	96.478	96.278	96.305	4.625	96.478	96.278	96.305	6.875	101.089	101.056	101.016	
4.750	96.621	96.676	96.690	4.750	96.621	96.676	96.690	7.000	101.601	101.568	101.528	
4.875	96.904	96.959	96.972	4.875	96.904	96.959	96.972	7.125	101.956	101.923	101.883	
5.000	97.428	97.484	97.497	5.000	97.428	97.484	97.497	7.250	100.943	100.822	100.768	
5.125	97.940	97.995	98.009	5.125	97.940	97.995	98.009	7.375	101.511	101.389	101.335	
5.250	98.089	98.149	98.148	5.250	98.089	98.149	98.148	7.500	101.964	101.842	101.788	
5.375	98.343	98.404	98.403	5.375	98.343	98.404	98.403	7.625	102.202	102.081	102.026	
5.500	98.828	98.889	98.888	5.500	98.828	98.889	98.888	7.750				
5.625	99.291	99.351	99.351	5.625	99.291	99.351	99.351	7.875				
5.750	99.304	99.258	99.242	5.750	99.304	99.258	99.242	8.000				
5.875	99.301	99.289	99.274	5.875	99.301	99.289	99.274	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	95.916	95.870	95.846	5.000	93.859	93.837	93.602	4.500	93.105	93.030	93.057	
5.375	96.729	96.682	96.659	5.125	94.383	94.360	94.375	4.625	93.633	93.558	93.585	
5.500	97.291	97.245	97.221	5.250	95.916	95.870	95.846	4.750	92.460	92.315	92.328	
5.625	97.854	97.807	97.784	5.375	96.729	96.682	96.659	4.875	92.731	92.586	92.599	
5.750	98.166	98.120	98.096	5.500	97.291	97.245	97.221	5.000	93.235	93.090	93.103	
5.875	98.752	98.727	98.714	5.625	97.854	97.807	97.784	5.125	93.715	93.570	93.583	
6.000	99.330	99.305	99.292	5.750	98.166	98.120	98.096	5.250	93.902	93.763	93.762	
6.125	99.960	99.935	99.923	5.875	98.752	98.727	98.714	5.375	94.118	93.979	93.978	
6.250	99.954	99.657	99.630	6.000	99.330	99.305	99.292	5.500	94.547	94.407	94.407	
6.375	100.131	100.086	100.060	6.125	99.960	99.935	99.923	5.625	94.932	94.792	94.791	
6.500	100.698	100.653	100.627	6.250	99.954	99.657	99.630	5.750	94.779	94.733	94.717	
6.625	101.170	101.125	101.099	6.375	100.131	100.086	100.060	5.875	94.374	94.328	94.305	
6.750	100.988	100.926	100.887	6.500	100.698	100.653	100.627	6.000	94.853	94.807	94.785	
6.875	101.089	101.056	101.016	6.625	101.170	101.125	101.099	6.125	95.327	95.281	95.258	
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	97.005	97.045	97.086	5.250	97.005	97.045	97.086	5.250	97.005	97.045	97.086	
5.375	97.622	97.662	97.702	5.375	97.622	97.662	97.702	5.375	97.622	97.662	97.702	
5.500	98.169	98.209	98.250	5.500	98.169	98.209	98.250	5.500	98.169	98.209	98.250	
5.625	98.699	98.739	98.780	5.625	98.699	98.739	98.780	5.625	98.699	98.739	98.780	
5.750	99.376	99.166	98.958	5.750	99.376	99.166	98.958	5.750	99.376	99.166	98.958	
5.875	99.547	99.336	99.279	5.875	99.547	99.336	99.279	5.875	99.547	99.336	99.279	
6.000	99.982	99.869	99.857	6.000	99.982	99.869	99.857	6.000	99.982	99.869	99.857	
6.125	100.437	100.250	100.237	6.125	100.437	100.250	100.237	6.125	100.437	100.250	100.237	
6.250	100.789	100.579	100.549	6.250	100.789	100.579	100.549	6.250	100.789	100.579	100.549	
6.375	100.518	100.502	100.486	6.375	100.518	100.502	100.486	6.375	100.518	100.502	100.486	
6.500	101.084	101.049	101.023	6.500	101.084	101.049	101.023	6.500	101.084	101.049	101.023	
6.625	101.556	101.521	101.495	6.625	101.556	101.521	101.495	6.625	101.556	101.521	101.495	
6.750	101.737	101.697	101.656	6.750	101.737	101.697	101.656	6.750	101.737	101.697	101.656	
6.875	101.680	101.640	101.599	6.875	101.680	101.640	101.599	6.875	101.680	101.640	101.599	
7.000	102.037	101.997	101.956	7.000	102.037	101.997	101.956	7.000	102.037	101.997	101.956	
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	95.692	95.742	95.769	4.250	94.608	94.658	94.685	5.250	95.916	95.870	95.846	
4.625	96.478	96.278	96.305	4.375	95.151	95.202	95.229	5.375	96.729	96.682	96.659	
4.750	96.621	96.676	96									

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	97.622	97.662	97.702	5.375	97.622	97.662	97.702	5.000				
5.500	98.169	98.209	98.250	5.500	98.169	98.209	98.250	5.125	97.005	97.045	97.086	
5.625	98.699	98.739	98.780	5.625	98.699	98.739	98.780	5.250	97.622	97.662	97.702	
5.750	99.126	99.166	99.196	5.750	99.126	99.166	99.196	5.375	98.169	98.209	98.250	
5.875	99.547	99.587	99.622	5.875	99.547	99.587	99.622	5.500	98.699	98.739	98.780	
6.000	99.982	99.772	99.750	6.000	99.982	99.772	99.750	5.625	99.126	99.166	99.196	
6.125	100.437	100.303	100.291	6.125	100.437	100.303	100.291	5.750	99.547	99.587	99.622	
6.250	100.789	100.579	100.528	6.250	100.789	100.579	100.528	5.875	99.982	99.982	99.982	
6.375	100.518	100.502	100.486	6.375	100.518	100.502	100.486	6.000	100.437	100.437	100.437	
6.500	101.049	101.033	101.017	6.500	101.049	101.033	101.017	6.125	100.789	100.789	100.789	
6.625	101.465	101.449	101.432	6.625	101.465	101.449	101.432	6.250	100.518	100.518	100.518	
6.750	101.737	101.697	101.656	6.750	101.737	101.697	101.656	6.375	100.518	100.502	100.486	
6.875	101.680	101.640	101.599	6.875	101.680	101.640	101.599	6.500	101.049	101.033	101.017	
7.000	102.037	101.997	101.956	7.000	102.037	101.997	101.956	6.625	101.465	101.449	101.432	
7.125	102.352	102.312	102.271	7.125	102.352	102.312	102.271	6.750	101.737	101.697	101.656	
7.250	102.626	102.547	102.484	7.250	102.626	102.547	102.484	6.875	101.680	101.640	101.599	
7.375	101.800	101.706	101.643	7.375	101.800	101.706	101.643	7.000	102.037	101.997	101.956	
7.500	102.259	102.164	102.101	7.500	102.259	102.164	102.101	7.125	102.352	102.312	102.271	
7.625	102.701	102.607	102.543	7.625	102.701	102.607	102.543	7.250	102.626	102.547	102.484	
7.750	102.730	102.635	102.572	7.750	102.730	102.635	102.572	7.375	101.800	101.706	101.643	
7.875				7.875				7.500	102.259	102.164	102.101	
8.000				8.000				7.625	102.701	102.607	102.543	
8.125				8.125				7.750	102.730	102.635	102.572	
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	95.916	95.870	95.846	
3.250				3.250				5.375	96.729	96.682	96.659	
3.375				3.375				5.500	97.291	97.245	97.221	
3.500	90.676	90.731	90.786	3.500	90.676	90.731	90.786	5.625	97.854	97.807	97.784	
3.625	91.190	91.245	91.300	3.625	91.190	91.245	91.300	5.750	98.166	98.120	98.096	
3.750	92.393	92.485	92.526	3.750	92.393	92.485	92.526	5.875	98.913	98.658	98.646	
3.875	92.905	92.997	93.038	3.875	92.905	92.997	93.038	6.000	99.431	99.426	99.163	
4.000	93.413	93.505	93.546	4.000	93.413	93.505	93.546	6.125	99.972	99.967	99.954	
4.125	93.915	94.007	94.048	4.125	93.915	94.007	94.048	6.250	99.954	99.657	99.630	
4.250	94.465	94.715	94.742	4.250	94.465	94.715	94.742	6.375	100.281	100.256	99.979	
4.375	95.162	95.212	95.239	4.375	95.162	95.212	95.239	6.500	100.848	100.573	100.547	
4.500	95.649	95.699	95.726	4.500	95.649	95.699	95.726	6.625	101.167	101.142	101.116	
4.625	96.372	96.422	96.449	4.625	96.372	96.422	96.449	6.750	100.988	100.926	100.887	
4.750	96.651	96.706	96.719	4.750	96.651	96.706	96.719	6.875	100.934	100.921	100.881	
4.875	96.867	96.922	96.935	4.875	96.867	96.922	96.935	7.000	101.296	101.283	101.243	
5.000	97.312	97.368	97.381	5.000	97.312	97.368	97.381	7.125	101.734	101.656	101.593	
5.125	97.983	97.788	97.801	5.125	97.983	97.788	97.801	7.250	100.854	100.752	100.698	
5.250	98.076	98.136	98.135	5.250	98.076	98.136	98.135	7.375	101.321	101.220	101.166	
5.375	98.239	98.300	98.299	5.375	98.239	98.300	98.299	7.500	101.672	101.571	101.517	
5.500	98.623	98.684	98.683	5.500	98.623	98.684	98.683	7.625	101.887	101.786	101.731	
5.625	99.228	99.038	99.037	5.625	99.228	99.038	99.037	7.750				
5.750	99.304	99.258	99.242	5.750	99.304	99.258	99.242	7.875				
5.875	99.393	99.130	99.116	5.875	99.393	99.130	99.116	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	100.848	100.573	100.547	6.125	99.972	99.967	99.954	4.500	92.998	92.923	92.950	
6.625	101.167	101.142	101.116	6.250	99.954	99.657	99.630	4.625	93.434	93.359	93.386	
6.750	100.988	100.926	100.887	6.375	100.281	100.256	99.979	4.750	92.444	92.299	92.313	
6.875	100.934	100.921	100.881	6.500	100.848	100.573	100.547	4.875	92.620	92.475	92.488	
7.000	101.296	101.283	101.243	6.625	101.167	101.142	101.116	5.000	93.013	93.118	93.131	
7.125	101.734	101.656	101.593	6.750	100.988	100.926	100.887	5.125	93.619	93.475	93.488	
7.250	100.854	100.752	100.698	6.875	100.934	100.921	100.881	5.250	93.830	93.690	93.690	
7.375	101.321	101.220	101.166	7.000	101.296	101.283	101.243	5.375	93.930	93.791	93.790	
7.500	101.672	101.571	101.517	7.125	101.734	101.656	101.593	5.500	94.491	94.351	94.351	
7.625	101.887	101.786	101.731	7.250	100.854	100.752	100.698	5.625	94.763	94.624	94.623	
7.750				7.375	101.321	101.220	101.166	5.750	94.779	94.733	94.717	
7.875				7.500	101.672	101.571	101.517	5.875	94.374	94.328	94.305	
8.000				7.625	101.887	101.786	101.731	6.000	94.853	94.807	94.785	
8.125				7.750				6.125	95.327	95.281	95.258	
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	100.518	100.502	100.486	6.375	100.518	100.502	100.486	6.000	99.982	99.772	99.750	
6.500	101.049	101.033	101.017	6.500	101.049	101.033	101.017	6.125	100.437	100.303	100.291	
6.625	101.465	101.449	101.432	6.625	101.465	101.449	101.432	6.250	100.789	100.579	100.528	
6.750	101.737	101.697	101.656	6.750	101.737	101.697	101.656	6.375	100.518	100.502	100.486	
6.875	101.680	101.640	101.599	6.875	101.680	101.640	101.599	6.500	101.049	101.033	101.017	
7.000	102.037	101.997	101.956	7.000	102.037	101.997	101.956	6.625	101.465	101.449	101.432	
7.125	102.352	102.312	102.271	7.125	102.352	102.312	102.271	6.750	101.737	101.697	101.656	
7.250	102.626	102.547	102.484	7.250	102.626	102.547	102.484	6.875	101.680	101.640	101.599	
7.375	101.800	101.706	101.643	7.375	101.800	101.706	101.643	7.000	102.037	101.997	101.956	
7.500	102.259	102.164	102.101	7.500	102.259	102.164	102.101	7.125	102.352	102.312	102.271	
7.625	102.701	102.607	102.543	7.625	102.701	102.607	102.543	7.250	102.626	102.547	102.484	
7.750	102.730	102.635	102.572	7.750	102.730	102.635	102.572	7.375	101.800	101.706	101.643	
7.875				7.875				7.500	102.259	102.164	102.101	
8.000				8.000				7.625	102.701	102.607	102.543	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 5 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	95.649	95.699	95.726	4.500	95.649	95.699	95.726	6.625	101.167	101.142	101.116	
4.625	96.372	96.422	96.449	4.625	96.372	96.422	96.449	6.750	100.988	100.926	100.887	
4.750	96.651	96.706	96.719	4.750	96.651	96.706	96.719	6.875	100.934	100.921	100.881	
4.875	96.867	96.922	96.935	4.875	96.867	96.922	96.935	7.000	101.296	101.283	101.243	
5.000	97.312	97.368	97.381	5.000	97.312	97.368	97.381	7.125	101.734	101.656	101.593	
5.125	97.983	97.788	97.801	5.125	97.983	97.788	97.801	7.250	100.854	100.752	100.698	
5.250	98.076	98.136	98.135	5.250	98.076	98.136	98.135	7.375	101.321	101.220	101.166	
5.375	98.239	98.300	98.299									





**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:

8:08:37 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	98.271	98.121	97.821	6.750	95.671	95.521	95.221	6.750			
6.875	98.324	98.140	97.840	6.875	95.724	95.540	95.240	6.875			
7.000	98.843	98.659	98.359	7.000	96.243	96.059	95.759	7.000			
7.125	99.306	99.122	98.822	7.125	96.706	96.522	96.222	7.125			
7.250	99.758	99.574	99.274	7.250	97.158	96.974	96.674	7.250			
7.375	99.881	99.639	99.339	7.375	97.281	97.039	96.739	7.375			
7.500	100.360	100.118	99.818	7.500	97.760	97.518	97.218	7.500			
7.625	100.793	100.551	100.251	7.625	98.193	97.951	97.651	7.625			
7.750	101.195	100.953	100.653	7.750	98.595	98.353	98.053	7.750			
7.875	100.469	100.168	99.868	7.875	97.869	97.568	97.268	7.875			
8.000	100.908	100.607	100.307	8.000	98.308	98.007	97.707	8.000			
8.125	101.301	101.000	100.700	8.125	98.701	98.400	98.100	8.125			
8.250	101.673	101.372	101.072	8.250	99.073	98.772	98.472	8.250			
8.375				8.375				8.375			

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	96.271	96.121	95.821	6.750	93.671	93.521	93.221	6.750			
6.875	96.324	96.140	95.840	6.875	93.724	93.540	93.240	6.875			
7.000	96.843	96.659	96.359	7.000	94.243	94.059	93.759	7.000			
7.125	97.306	97.122	96.822	7.125	94.706	94.522	94.222	7.125			
7.250	97.758	97.574	97.274	7.250	95.158	94.974	94.674	7.250			
7.375	97.881	97.639	97.339	7.375	95.281	95.039	94.739	7.375			
7.500	98.360	98.118	97.818	7.500	95.760	95.518	95.218	7.500			
7.625	98.793	98.551	98.251	7.625	96.193	95.951	95.651	7.625			
7.750	99.195	98.953	98.653	7.750	96.595	96.353	96.053	7.750			
7.875	98.469	98.168	97.868	7.875	95.869	95.568	95.268	7.875			
8.000	98.908	98.607	98.307	8.000	96.308	96.007	95.707	8.000			
8.125	99.301	99.000	98.700	8.125	96.701	96.400	96.100	8.125			
8.250	99.673	99.372	99.072	8.250	97.073	96.772	96.472	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.