



Table of Contents	
Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

Relock Policy	
Locks expired or cancelled < 60 days:	Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days:	Current Market + 0.25%
Lock Extensions	0.025% per day

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

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

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

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



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

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

Friday, February 23, 2024
Effective Time:
8:08:40 AM

Table with 12 columns: Rate, 15 Day, 30 Day, 45 Day for three ARM types: Conventional 5/6 ARM, Conventional 7/6 ARM, and Conventional 10/6 ARM. Includes data for rates from 5.000 to 7.125 and margins.

Table with 12 columns: Rate, 15 Day, 30 Day, 45 Day for three ARM types: Conventional 5/6 ARM High Balance, Conventional 7/6 ARM High Balance, and Conventional 10/6 ARM High Balance. Includes data for rates from 5.000 to 7.125 and margins.

Table with 12 columns: Rate, 15 Day, 30 Day, 45 Day for three ARM types: 2/1 5 ARM, 5/1 5 ARM, and 5/1 5 ARM. Includes data for rates from 5.000 to 7.125 and margins.

Conventional ARM Adjustments

Cumulative LLPA Cap
FTHB with AMI at or below 100% or 120% in designated High Cost Areas: 0.000

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with 10 columns for FICO score ranges and 10 rows for LTV ranges.

Additional Purchase LLPA Adjusters. Table with 10 columns for FICO score ranges and 10 rows for property types and financing methods.

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with 10 columns for FICO score ranges and 10 rows for LTV ranges.

Additional R/T Refinance LLPA Adjusters. Table with 10 columns for FICO score ranges and 10 rows for property types and financing methods.

Cash-Out Refinance LTV / FICO Adjusters: All Products. Table with 5 columns for FICO score ranges and 10 rows for LTV ranges.

Additional Cash-Out Refinance LLPA Adjusters. Table with 5 columns for FICO score ranges and 10 rows for property types and financing methods.

Additional Miscellaneous LLPA Adjusters. Table with 2 columns: Adjuster Name and Value. Includes Escrow Waiver, Temporary 2-1 Buydown, and Lock Extension per Day.

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	96.490	96.490	96.484	5.750	96.427	96.403	96.367	4.375				
5.875	97.155	97.155	97.150	5.875	96.929	96.896	96.849	4.500				
6.000	97.736	97.736	97.730	6.000	97.518	97.486	97.438	4.625				
6.125	98.280	98.280	98.275	6.125	98.047	98.014	97.967	4.750	95.414	95.402	95.220	
6.250	98.556	98.556	98.545	6.250	98.334	98.302	98.260	4.875	95.823	95.811	95.630	
6.375	99.176	99.176	99.164	6.375	98.733	98.694	98.675	5.000	96.483	96.471	96.291	
6.500	99.958	99.912	99.897	6.500	99.708	99.662	99.647	5.125	96.521	96.509	96.497	
6.625	100.435	100.389	100.374	6.625	100.185	100.139	100.124	5.250	97.015	97.015	97.011	
6.750	100.387	100.379	100.360	6.750	100.018	99.972	99.946	5.375	97.330	97.330	97.326	
6.875	100.907	100.899	100.879	6.875	100.569	100.523	100.496	5.500	97.746	97.746	97.742	
7.000	101.346	101.300	101.273	7.000	101.096	101.050	101.023	5.625	98.025	98.025	98.021	
7.125	101.744	101.697	101.671	7.125	101.494	101.447	101.421	5.750	98.375	98.375	98.372	
7.250	101.571	101.555	101.528	7.250	101.306	101.260	101.221	5.875	98.664	98.664	98.661	
7.375	102.068	102.022	101.994	7.375	101.818	101.772	101.734	6.000	98.951	98.940	98.918	

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	94.968	94.956	94.774									
4.875	95.286	95.274	95.094									
5.000	95.673	95.661	95.486									
5.125	95.952	95.940	95.928									
5.250	96.259	96.247	96.235									
5.375	96.563	96.551	96.539									
5.500	96.999	96.987	96.975									
5.625	97.380	97.369	97.344									
5.750	97.674	97.663	97.639									
5.875	97.966	97.955	97.932									
6.000	98.293	98.282	98.261									

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	96.490	96.490	96.484	5.750	96.427	96.403	96.367	4.250				
5.875	97.155	97.155	97.150	5.875	96.929	96.896	96.849	4.375				
6.000	97.736	97.736	97.730	6.000	97.518	97.486	97.438	4.500				
6.125	98.280	98.280	98.275	6.125	98.047	98.014	97.967	4.625				
6.250	98.556	98.556	98.545	6.250	98.334	98.302	98.260	4.750	95.414	95.402	95.220	
6.375	99.176	99.176	99.164	6.375	98.733	98.694	98.675	4.875	95.823	95.811	95.630	
6.500	99.602	99.602	99.590	6.500	99.123	99.102	99.073	5.000	96.483	96.471	96.291	
6.625	100.025	100.025	100.014	6.625	99.507	99.486	99.459	5.125	96.521	96.509	96.497	
6.750	100.137	100.129	100.110	6.750	99.700	99.660	99.611	5.250	97.015	97.015	97.011	
6.875	100.657	100.649	100.629	6.875	99.889	99.848	99.811	5.375	97.330	97.330	97.326	
7.000	101.040	101.032	101.013	7.000	100.235	100.180	100.164	5.500	97.746	97.746	97.742	
7.125	101.371	101.363	101.344	7.125	100.535	100.481	100.465	5.625	98.025	98.025	98.021	
7.250	101.321	101.305	101.278	7.250	100.670	100.654	100.627	5.750	98.375	98.375	98.372	
7.375	101.787	101.771	101.744	7.375	101.149	101.133	101.106	5.875	98.664	98.664	98.661	
7.500	102.062	102.046	102.019	7.500	101.473	101.456	101.430	6.000	98.951	98.940	98.918	
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	94.968	94.956	94.774									
4.875	95.286	95.274	95.094									
5.000	95.673	95.661	95.486									
5.125	95.952	95.940	95.928									
5.250	96.259	96.247	96.235									
5.375	96.563	96.551	96.539									
5.500	96.999	96.987	96.975									
5.625	97.380	97.369	97.344									
5.750	97.674	97.663	97.639									
Home Possible Adjustments												
Cumulative LLPA Caps												
Home Possible											0.000	
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
Additional Purchase LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500			
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500			
Additional R/T Refinance LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Additional Miscellaneous LLPA Adjusters												
Escrow Waiver	-0.250											
Temporary 2-1 Buydown	Buydown options and pricing available through PML											
Lock Extension per Day	-0.025											

Effective Time:

8:08:40 AM

Government DPA

BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	98.391	98.229	97.929	6.750	95.791	95.629	95.329	6.750			
6.875	98.376	98.189	97.889	6.875	95.776	95.589	95.289	6.875			
7.000	98.895	98.708	98.408	7.000	96.295	96.108	95.808	7.000			
7.125	99.358	99.171	98.871	7.125	96.758	96.571	96.271	7.125			
7.250	99.810	99.623	99.323	7.250	97.210	97.023	96.723	7.250			
7.375	100.058	99.812	99.512	7.375	97.458	97.212	96.912	7.375			
7.500	100.537	100.291	99.991	7.500	97.937	97.691	97.391	7.500			
7.625	100.970	100.724	100.424	7.625	98.370	98.124	97.824	7.625			
7.750	101.372	101.126	100.826	7.750	98.772	98.526	98.226	7.750			
7.875	100.771	100.467	100.167	7.875	98.171	97.867	97.567	7.875			
8.000	101.210	100.906	100.606	8.000	98.610	98.306	98.006	8.000			
8.125	101.603	101.299	100.999	8.125	99.003	98.699	98.399	8.125			
8.250	101.975	101.671	101.371	8.250	99.375	99.071	98.771	8.250			
8.375				8.375				8.375			

BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	96.391	96.229	95.929	6.750	93.791	93.629	93.329	6.750			
6.875	96.376	96.189	95.889	6.875	93.776	93.589	93.289	6.875			
7.000	96.895	96.708	96.408	7.000	94.295	94.108	93.808	7.000			
7.125	97.358	97.171	96.871	7.125	94.758	94.571	94.271	7.125			
7.250	97.810	97.623	97.323	7.250	95.210	95.023	94.723	7.250			
7.375	98.058	97.812	97.512	7.375	95.458	95.212	94.912	7.375			
7.500	98.537	98.291	97.991	7.500	95.937	95.691	95.391	7.500			
7.625	98.970	98.724	98.424	7.625	96.370	96.124	95.824	7.625			
7.750	99.372	99.126	98.826	7.750	96.772	96.526	96.226	7.750			
7.875	98.771	98.467	98.167	7.875	96.171	95.867	95.567	7.875			
8.000	99.210	98.906	98.606	8.000	96.610	96.306	96.006	8.000			
8.125	99.603	99.299	98.999	8.125	97.003	96.699	96.399	8.125			
8.250	99.975	99.671	99.371	8.250	97.375	97.071	96.771	8.250			
8.375				8.375				8.375			

Government DPA Adjustments

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

Other Adjustments

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

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

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