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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

Effective Time:  
10:37:44 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	96.496	96.503	96.469	5.625	96.496	96.503	96.469	5.000	93.727	93.680	93.666	
5.750	96.860	96.903	96.846	5.750	96.860	96.903	96.846	5.125	94.564	94.518	94.503	
5.875	97.486	97.508	97.454	5.875	97.486	97.508	97.454	5.250	95.314	95.256	95.241	
6.000	98.062	98.069	98.024	6.000	98.062	98.069	98.024	5.375	95.957	95.911	95.896	
6.125	98.565	98.565	98.558	6.125	98.565	98.565	98.558	5.500	96.567	96.521	96.506	
6.250	98.836	98.836	98.822	6.250	98.836	98.836	98.822	5.625	97.135	97.208	97.151	
6.375	99.426	99.426	99.411	6.375	99.426	99.426	99.411	5.750	97.796	97.863	97.804	
6.500	99.886	99.870	99.850	6.500	99.886	99.870	99.850	5.875	98.322	98.385	98.325	
6.625	100.281	100.281	100.267	6.625	100.281	100.281	100.267	6.000	98.873	98.889	98.828	
6.750	100.318	100.302	100.280	6.750	100.318	100.302	100.280	6.125	99.299	99.315	99.254	
6.875	100.820	100.790	100.763	6.875	100.820	100.790	100.763	6.250	99.404	99.430	99.388	
7.000	101.216	101.195	101.173	7.000	101.216	101.195	101.173	6.375	99.952	99.915	99.891	
7.125	101.536	101.540	101.498	7.125	101.536	101.540	101.498	6.500	100.422	100.376	100.361	
7.250	101.583	101.521	101.504	7.250	101.583	101.521	101.504	6.625	100.761	100.730	100.700	
7.375	101.970	101.913	101.895	7.375	101.970	101.913	101.895	6.750	100.614	100.607	100.565	
7.500	102.305	102.259	102.230	7.500	102.305	102.259	102.230	6.875	101.118	101.072	101.043	
7.625	102.635	102.607	102.592	7.625	102.635	102.607	102.592	7.000	101.355	101.372	101.328	
7.750	102.210	102.176	102.112	7.750	102.210	102.176	102.112	7.125	101.642	101.657	101.613	
7.875	102.569	102.523	102.501	7.875	102.569	102.523	102.501	7.250	101.574	101.574	101.549	
8.000	102.998	102.952	102.908	8.000	102.998	102.952	102.908	7.375	101.894	101.888	101.861	
8.125	103.271	103.224	103.180	8.125	103.271	103.224	103.180	7.500	102.167	102.151	102.122	
8.250				8.250				7.625	102.466	102.450	102.421	
8.375				8.375				7.750	101.988	101.963	101.936	
8.500				8.500				7.875	101.911	101.887	101.954	
8.625				8.625				8.000	102.149	102.124	102.191	

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	95.084	95.996	95.956	4.625	95.971	96.011	96.021					
4.750	96.364	96.474	96.487	4.750	96.447	96.447	96.447					
4.875	97.024	97.119	97.140	4.875	96.925	96.925	96.925					
5.000	97.148	97.235	97.256	5.000	97.073	97.113	97.114					
5.125	97.587	97.666	97.674	5.125	97.535	97.545	97.543					
5.250	97.843	97.922	97.930	5.250	97.766	97.862	97.856					
5.375	98.449	98.273	98.280	5.375	98.241	98.241	98.186					
5.500	98.902	98.856	98.840	5.500	98.902	98.856	98.840					
5.625	98.925	98.981	98.977	5.625	98.753	98.764	98.749					
5.750	99.267	99.221	99.205	5.750	99.267	99.221	99.205					
5.875	99.730	99.684	99.667	5.875	99.730	99.684	99.667					
6.000	100.092	100.135	100.131	6.000	100.025	99.979	99.962					
6.125	99.787	99.821	99.805	6.125	99.744	99.702	99.675					
6.250	100.252	100.287	100.270	6.250	100.234	100.172	100.140					
6.375	100.674	100.611	100.579	6.375	100.674	100.611	100.579					
6.500	100.935	100.873	100.841	6.500	100.935	100.873	100.841					
6.625	100.834	100.847	100.818	6.625	100.734	100.762	100.722					
6.750	101.221	101.234	101.205	6.750	101.184	101.106	101.036					
6.875	101.611	101.532	101.462	6.875	101.611	101.532	101.462					
7.000	101.853	101.775	101.705	7.000	101.853	101.775	101.705					

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	98.079	98.059	98.043	6.000	97.767	97.721	97.706	5.125	95.895	95.849	95.833	
6.125	98.717	98.695	98.678	6.125	98.222	98.176	98.161	5.250	96.436	96.390	96.374	
6.250	99.099	99.084	99.070	6.250	98.683	98.626	98.622	5.375	96.937	96.890	96.874	
6.375	99.496	99.453	99.439	6.375	99.483	99.426	99.422	5.500	97.275	97.229	97.212	
6.500	100.059	100.012	99.998	6.500	99.727	99.931	99.916	5.625	97.178	97.132	97.116	
6.625	100.397	100.351	100.336	6.625	100.083	100.037	100.272	5.750	97.712	97.650	97.625	
6.750	100.520	100.508	100.247	6.750	99.527	99.515	99.504	5.875	98.144	98.098	98.082	
6.875	100.862	100.850	100.589	6.875	99.944	99.932	99.917	6.000	98.477	98.414	98.382	
7.000	101.148	101.136	101.125	7.000	100.254	100.219	100.202	6.125	98.982	98.919	98.887	
7.125	101.483	101.471	101.460	7.125	100.548	100.513	100.502	6.250	99.467	99.405	99.373	
7.250	101.666	101.353	101.337	7.250	100.879	100.869	100.860	6.375	99.898	99.836	99.804	
7.375	101.923	101.610	101.593	7.375	101.149	101.139	101.130	6.500	100.133	100.071	100.039	
7.500	102.199	101.908	101.872	7.500	101.429	101.416	101.407	6.625	99.822	99.744	99.674	
7.625	102.347	102.104	102.069	7.625	101.747	101.737	101.728	6.750	100.293	100.214	100.144	
7.750	101.873	101.860	101.924	7.750	101.049	101.041	101.031	6.875	100.706	100.628	100.558	
7.875	102.261	102.197	102.258	7.875	100.229	100.087	100.165	7.000	100.897	100.818	100.748	

**Conventional Fixed Adjustments**

<b>Cumulative LLPA Cap</b>	
FTBH 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	
740-779	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	
740-779	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						

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	96.714	96.617	96.520	5.250				5.250				
5.375	97.089	96.992	96.895	5.375				5.375				
5.500	97.459	97.362	97.265	5.500				5.500				
5.625	97.826	97.729	97.632	5.625	97.471	97.374	97.277	5.625	95.972	95.909	95.847	
5.750	98.168	98.071	97.974	5.750	97.888	97.791	97.695	5.750	97.258	97.161	97.064	
5.875	98.483	98.386	98.289	5.875	98.242	98.145	98.048	5.875	97.682	97.585	97.488	
6.000	98.766	98.669	98.572	6.000	98.606	98.509	98.412	6.000	98.093	97.996	97.899	
6.125	99.016	98.919	98.822	6.125	98.980	98.883	98.786	6.125	98.491	98.394	98.297	
6.250	99.239	99.142	99.045	6.250	99.269	99.172	99.075	6.250	98.863	98.766	98.669	
6.375	99.409	99.312	99.215	6.375	99.438	99.341	99.244	6.375	99.181	99.084	98.987	
6.500	99.599	99.502	99.406	6.500	99.659	99.562	99.465	6.500	99.468	99.371	99.274	
6.625	99.805	99.708	99.611	6.625	99.926	99.830	99.733	6.625	99.712	99.615	99.518	
6.750	99.086	99.023	98.960	6.750	99.403	99.340	99.277	6.750	99.910	99.813	99.716	
6.875	99.285	99.222	99.159	6.875	99.473	99.410	99.347	6.875	100.298	100.201	100.104	
7.000	99.626	99.563	99.500	7.000	99.878	99.815	99.752	7.000	100.018	99.955	99.893	
7.125				7.125	100.115	100.052	99.989	7.125	100.286	100.223	100.161	

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	96.393	96.330	96.267	5.250				5.250				
5.375	96.724	96.661	96.598	5.375				5.375				
5.500	97.023	96.960	96.897	5.500				5.500				
5.625	97.385	97.322	97.259	5.625	97.024	96.961	96.898	5.625	96.342	96.279	96.216	
5.750	97.719	97.656	97.593	5.750	97.419	97.356	97.293	5.750	96.816	96.753	96.690	
5.875	97.913	97.850	97.787	5.875	97.813	97.750	97.687	5.875	97.090	97.027	96.964	
6.000	98.249	98.186	98.123	6.000	98.042	97.979	97.916	6.000	97.535	97.472	97.409	
6.125	98.444	98.381	98.318	6.125	98.438	98.375	98.312	6.125	97.797	97.734	97.671	
6.250	98.781	98.718	98.655	6.250	98.837	98.774	98.711	6.250	98.241	98.178	98.115	
6.375	98.977	98.914	98.851	6.375	99.237	99.174	99.111	6.375	98.689	98.626	98.563	
6.500	99.176	99.113	99.050	6.500	99.304	99.241	99.178	6.500	99.139	99.076	99.013	
6.625	99.234	99.171	99.108	6.625	99.371	99.308	99.245	6.625	99.218	99.155	99.092	
6.750	99.455	99.392	99.329	6.750	99.772	99.709	99.646	6.750	99.669	99.606	99.543	
6.875	99.654	99.591	99.528	6.875	99.842	99.779	99.716	6.875	99.934	99.871	99.808	
7.000	99.996	99.933	99.870	7.000	100.247	100.184	100.121	7.000	100.387	100.324	100.261	
7.125	100.197	100.134	100.071	7.125	100.485	100.422	100.359	7.125	100.655	100.592	100.529	

**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	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters					
	≤30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-2.000	-2.000	-2.250	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

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	96.550	96.550	96.543	5.750	96.472	96.440	96.389	4.375				
5.875	97.207	97.207	97.200	5.875	97.036	97.004	96.952	4.500				
6.000	97.782	97.782	97.774	6.000	97.618	97.586	97.535	4.625				
6.125	98.315	98.315	98.308	6.125	98.140	98.107	98.056	4.750	95.073	95.061	94.904	
6.250	98.586	98.586	98.572	6.250	98.387	98.355	98.311	4.875	95.481	95.469	95.311	
6.375	99.176	99.176	99.161	6.375	98.686	98.666	98.647	5.000	96.292	96.292	96.287	
6.500	100.064	100.018	100.003	6.500	99.814	99.768	99.753	5.125	96.565	96.554	96.543	
6.625	100.531	100.485	100.470	6.625	100.281	100.235	100.220	5.250	97.009	97.009	97.004	
6.750	100.343	100.302	100.280	6.750	100.093	100.046	100.017	5.375	97.324	97.318	97.313	
6.875	100.886	100.840	100.810	6.875	100.636	100.590	100.560	5.500	97.730	97.730	97.724	
7.000	101.406	101.360	101.331	7.000	101.156	101.110	101.081	5.625	98.024	98.024	98.019	
7.125	101.806	101.760	101.731	7.125	101.556	101.510	101.481	5.750	98.370	98.370	98.365	
7.250	101.508	101.462	101.432	7.250	101.258	101.212	101.182	5.875	98.665	98.658	98.652	
7.375	102.016	101.970	101.940	7.375	101.766	101.720	101.690	6.000	99.000	98.989	98.979	

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	94.633	94.621	94.466									
4.875	94.952	94.940	95.050									
5.000	95.591	95.579	95.787									
5.125	96.251	96.240	96.229									
5.250	96.559	96.548	96.537									
5.375	96.864	96.853	96.842									
5.500	97.051	97.040	97.029									
5.625	97.438	97.427	97.417									
5.750	97.733	97.722	97.712									
5.875	98.026	98.015	98.005									
6.000	98.354	98.343	98.333									

**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	96.550	96.550	96.543	5.750	96.472	96.440	96.389	4.250				
5.875	97.207	97.207	97.200	5.875	97.036	97.004	96.952	4.375				
6.000	97.782	97.782	97.774	6.000	97.618	97.586	97.535	4.500				
6.125	98.315	98.315	98.308	6.125	98.140	98.107	98.056	4.625				
6.250	98.586	98.586	98.572	6.250	98.387	98.355	98.311	4.750	95.073	95.061	94.904	
6.375	99.176	99.176	99.161	6.375	98.686	98.666	98.647	4.875	95.481	95.469	95.311	
6.500	99.615	99.615	99.600	6.500	99.091	99.055	99.036	5.000	96.292	96.292	96.287	
6.625	100.031	100.031	100.017	6.625	99.462	99.437	99.418	5.125	96.565	96.554	96.543	
6.750	100.068	100.052	100.030	6.750	99.655	99.607	99.555	5.250	97.009	97.009	97.004	
6.875	100.551	100.534	100.513	6.875	99.836	99.787	99.736	5.375	97.324	97.318	97.313	
7.000	100.961	100.945	100.923	7.000	100.089	100.073	100.058	5.500	97.730	97.730	97.724	
7.125	101.286	101.270	101.248	7.125	100.391	100.375	100.360	5.625	98.024	98.024	98.019	
7.250	101.183	101.167	101.138	7.250	100.531	100.515	100.486	5.750	98.370	98.370	98.365	
7.375	101.644	101.628	101.599	7.375	101.005	100.989	100.960	5.875	98.665	98.658	98.652	
7.500	101.917	101.901	101.872	7.500	101.327	101.311	101.282	6.000	99.000	98.989	98.979	

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	94.633	94.621	94.466									
4.875	94.952	94.940	95.050									
5.000	95.591	95.579	95.787									
5.125	96.251	96.240	96.229									
5.250	96.559	96.548	96.537									
5.375	96.864	96.853	96.842									
5.500	97.051	97.040	97.029									
5.625	97.438	97.427	97.417									
5.750	97.733	97.722	97.712									

**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	-0.025



**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	95.947	96.038	95.984	2.625				2.625				
5.750	96.517	96.592	96.529	2.750				2.750				
5.875	97.096	97.166	97.099	2.875				2.875				
6.000	97.648	97.712	97.643	3.000				3.000				
6.125	98.135	98.199	98.130	3.125				3.125				
6.250	98.473	98.526	98.478	3.250				3.250				
6.375	98.961	99.007	98.956	3.375				3.375				
6.500	99.425	99.469	99.416	3.500				3.500				
6.625	99.881	99.925	99.873	3.625				3.625				
6.750	99.917	99.947	99.900	3.750				3.750				
6.875	100.342	100.369	100.319	3.875				3.875				
7.000	100.753	100.778	100.726	4.000				4.000				
7.125	101.226	101.250	101.198	4.125				4.125				
7.250	101.136	101.145	101.114	4.250				4.250				
7.375	101.475	101.483	101.450									

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:  
10:37:44 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	95.544	95.592	95.616	5.000				5.000	95.544	95.592	95.616	
5.125	96.325	96.372	96.396	5.125				5.125	96.325	96.372	96.396	
5.250	97.161	97.169	97.177	5.250	97.161	97.169	97.177	5.250	97.161	97.169	97.177	
5.375	97.777	97.786	97.794	5.375	97.777	97.786	97.794	5.375	97.777	97.786	97.794	
5.500	98.371	98.379	98.388	5.500	98.371	98.379	98.388	5.500	98.371	98.379	98.388	
5.625	98.841	98.849	98.857	5.625	98.841	98.849	98.857	5.625	98.841	98.849	98.857	
5.750	99.528	99.538	99.548	5.750	99.528	99.538	99.548	5.750	99.528	99.538	99.548	
5.875	99.697	99.487	99.451	5.875	99.697	99.487	99.451	5.875	99.697	99.487	99.451	
6.000	100.158	100.028	100.024	6.000	100.158	100.028	100.024	6.000	100.158	100.028	100.024	
6.125	100.600	100.402	100.398	6.125	100.600	100.402	100.398	6.125	100.600	100.402	100.398	
6.250	100.946	100.736	100.701	6.250	100.946	100.736	100.701	6.250	100.946	100.736	100.701	
6.375	100.599	100.567	100.537	6.375	100.599	100.567	100.537	6.375	100.599	100.567	100.537	
6.500	101.082	101.107	101.090	6.500	101.082	101.107	101.090	6.500	101.082	101.107	101.090	
6.625	101.528	101.554	101.536	6.625	101.528	101.554	101.536	6.625	101.528	101.554	101.536	
6.750	101.825	101.762	101.700	6.750	101.825	101.762	101.700	6.750	101.825	101.762	101.700	
6.875	101.667	101.619	101.570	6.875	101.667	101.619	101.570	6.875	101.667	101.619	101.570	
7.000	102.010	101.962	101.913	7.000	102.010	101.962	101.913	7.000	102.010	101.962	101.913	
7.125	102.321	102.273	102.224	7.125	102.321	102.273	102.224	7.125	102.321	102.273	102.224	
7.250	102.520	102.441	102.364	7.250	102.520	102.441	102.364	7.250	102.520	102.441	102.364	
7.375	101.749	101.727	101.682	7.375	101.749	101.727	101.682	7.375	101.749	101.727	101.682	
7.500	102.193	102.168	102.122	7.500	102.193	102.168	102.122	7.500	102.193	102.168	102.122	
7.625	102.631	102.537	102.468	7.625	102.631	102.537	102.468	7.625	102.631	102.537	102.468	
7.750	102.658	102.563	102.494	7.750	102.658	102.563	102.494	7.750	102.658	102.563	102.494	
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	93.853	93.814	93.838	
2.875				2.875				5.125	94.624	94.585	94.608	
3.000				3.000				5.250	96.209	96.163	96.132	
3.125				3.125				5.375	97.021	96.975	96.944	
3.250				3.250				5.500	97.584	97.538	97.507	
3.375				3.375				5.625	98.146	98.100	98.069	
3.500	90.554	90.729	90.792	3.500	90.554	90.729	90.792	5.750	98.459	98.413	98.382	
3.625	91.102	91.276	91.339	3.625	91.102	91.276	91.339	5.875	98.935	98.941	98.937	
3.750	92.233	92.388	92.437	3.750	92.233	92.388	92.437	6.000	99.508	99.514	99.510	
3.875	92.780	92.935	92.984	3.875	92.780	92.935	92.984	6.125	100.132	100.138	99.884	
4.000	93.325	93.480	93.529	4.000	93.325	93.480	93.529	6.250	100.137	99.841	99.794	
4.125	93.868	94.023	94.072	4.125	93.868	94.023	94.072	6.375	100.442	100.209	100.191	
4.250	94.910	95.066	95.061	4.250	94.910	95.066	95.061	6.500	100.994	100.761	100.744	
4.375	95.452	95.588	95.623	4.375	95.452	95.588	95.623	6.625	101.441	101.208	101.190	
4.500	95.990	96.125	96.161	4.500	95.990	96.125	96.161	6.750	101.100	101.037	100.975	
4.625	96.772	96.658	96.693	4.625	96.772	96.658	96.693	6.875	100.992	101.006	100.974	
4.750	96.771	96.791	96.812	4.750	96.771	96.791	96.812	7.000	101.496	101.510	101.478	
4.875	96.953	97.069	97.091	4.875	96.953	97.069	97.091	7.125	101.842	101.855	101.824	
5.000	97.471	97.587	97.609	5.000	97.471	97.587	97.609	7.250	100.859	100.827	100.782	
5.125	97.975	98.091	98.112	5.125	97.975	98.091	98.112	7.375	101.413	101.381	101.336	
5.250	98.157	98.253	98.261	5.250	98.157	98.253	98.261	7.500	101.854	101.822	101.776	
5.375	98.403	98.499	98.507	5.375	98.403	98.499	98.507	7.625	102.081	102.049	102.003	
5.500	98.877	98.973	98.981	5.500	98.877	98.973	98.981	7.750				
5.625	99.326	99.423	99.431	5.625	99.326	99.423	99.431	7.875				
5.750	99.359	99.313	99.296	5.750	99.359	99.313	99.296	8.000				
5.875	99.252	99.329	99.323	5.875	99.252	99.329	99.323	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	96.209	96.163	96.132	5.000	93.853	93.814	93.838	4.500	93.397	93.408	93.443	
5.375	97.021	96.975	96.944	5.125	94.624	94.585	94.608	4.625	93.917	93.927	93.963	
5.500	97.584	97.538	97.507	5.250	96.209	96.163	96.132	4.750	92.509	92.450	92.446	
5.625	98.146	98.100	98.069	5.375	97.021	96.975	96.944	4.875	92.770	92.686	92.707	
5.750	98.459	98.413	98.382	5.500	97.584	97.538	97.507	5.000	93.260	93.176	93.198	
5.875	98.935	98.941	98.937	5.625	98.146	98.100	98.069	5.125	93.721	93.637	93.659	
6.000	99.508	99.514	99.510	5.750	98.459	98.413	98.382	5.250	93.960	93.857	93.864	
6.125	100.132	100.138	99.884	5.875	98.935	98.941	98.937	5.375	94.158	94.054	94.062	
6.250	100.137	99.841	99.794	6.000	99.508	99.514	99.510	5.500	94.563	94.460	94.468	
6.375	100.442	100.209	100.191	6.125	100.132	100.138	99.884	5.625	94.924	94.820	94.828	
6.500	100.994	100.761	100.744	6.250	100.137	99.841	99.794	5.750	94.834	94.788	94.771	
6.625	101.441	101.208	101.190	6.375	100.442	100.209	100.191	5.875	94.405	94.342	94.310	
6.750	101.100	101.037	100.975	6.500	100.994	100.761	100.744	6.000	94.883	94.821	94.789	
6.875	100.992	101.006	100.974	6.625	101.441	101.208	101.190	6.125	95.356	95.294	95.262	
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	97.161	97.169	97.177	5.250	97.161	97.169	97.177	5.250	97.161	97.169	97.177	
5.375	97.777	97.786	97.794	5.375	97.777	97.786	97.794	5.375	97.777	97.786	97.794	
5.500	98.371	98.379	98.388	5.500	98.371	98.379	98.388	5.500	98.371	98.379	98.388	
5.625	98.841	98.849	98.857	5.625	98.841	98.849	98.857	5.625	98.841	98.849	98.857	
5.750	99.528	99.538	99.548	5.750	99.528	99.538	99.548	5.750	99.528	99.538	99.548	
5.875	99.697	99.487	99.451	5.875	99.697	99.487	99.451	5.875	99.697	99.487	99.451	
6.000	100.158	100.028	100.024	6.000	100.158	100.028	100.024	6.000	100.158	100.028	100.024	
6.125	100.600	100.402	100.398	6.125	100.600	100.402	100.398	6.125	100.600	100.402	100.398	
6.250	100.946	100.736	100.701	6.250	100.946	100.736	100.701	6.250	100.946	100.736	100.701	
6.375	100.599	100.567	100.537	6.375	100.599	100.567	100.537	6.375	100.599	100.567	100.537	
6.500	101.082	101.107	101.090	6.500	101.082	101.107	101.090	6.500	101.082	101.107	101.090	
6.625	101.528	101.554	101.536	6.625	101.528	101.554	101.536	6.625	101.528	101.554	101.536	
6.750	101.825	101.762	101.700	6.750	101.825	101.762	101.700	6.750	101.825	101.762	101.700	
6.875	101.667	101.619	101.570	6.875	101.667	101.619	101.570	6.875	101.667	101.619	101.570	
7.000	102.010	101.962	101.913	7.000	102.010	101.962	101.913	7.000	102.010	101.962	101.913	
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	95.990	96.125	96.161	4.250	94.910	95.046	95.081	5.250	96.209	96.163	96.132	
4.625	96.772	96.658	96.693	4.375	95.452	95.588	95.623	5.375	97.021	96.975	96.944	
4.750	96.771	96.791	96.812	4.500	95.990	96.125	96.161	5.500	97.584	97.538	97.507	
4.875	96.953	97.069	97.091	4.625	96.772	96.658	96.693	5.625	98.146	98.100	98.069	
5.000	97.471	97.587	97.609	4.750	96.771	96.791	96.812	5.750	98.459	98.413	98.382	

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	97.777	97.786	97.794	5.375	97.777	97.786	97.794	5.000				
5.500	98.371	98.379	98.388	5.500	98.371	98.379	98.388	5.125				
5.625	98.841	98.849	98.857	5.625	98.841	98.849	98.857	5.250	97.161	97.169	97.177	
5.750	99.278	99.318	99.108	5.750	99.278	99.318	99.108	5.375	97.777	97.786	97.794	
5.875	99.697	99.407	99.407	5.875	99.697	99.407	99.407	5.500	98.371	98.379	98.388	
6.000	100.158	99.948	99.911	6.000	100.158	99.948	99.911	5.625	98.841	98.849	98.857	
6.125	100.600	100.436	100.432	6.125	100.600	100.436	100.432	5.750	99.278	99.318	99.108	
6.250	100.946	100.736	100.645	6.250	100.946	100.736	100.645	5.875	99.697	99.487	99.407	
6.375	100.599	100.567	100.534	6.375	100.599	100.567	100.534	6.000	100.158	99.948	99.911	
6.500	101.082	101.050	101.017	6.500	101.082	101.050	101.017	6.125	100.600	100.436	100.432	
6.625	101.528	101.496	101.464	6.625	101.528	101.496	101.464	6.250	100.946	100.736	100.645	
6.750	101.825	101.762	101.700	6.750	101.825	101.762	101.700	6.375	100.599	100.567	100.534	
6.875	101.667	101.619	101.570	6.875	101.667	101.619	101.570	6.500	101.082	101.050	101.017	
7.000	102.010	101.962	101.913	7.000	102.010	101.962	101.913	6.625	101.528	101.496	101.464	
7.125	102.321	102.273	102.224	7.125	102.321	102.273	102.224	6.750	101.825	101.762	101.700	
7.250	102.520	102.441	102.364	7.250	102.520	102.441	102.364	6.875	101.667	101.619	101.570	
7.375	101.739	101.644	101.575	7.375	101.739	101.644	101.575	7.000	102.010	101.962	101.913	
7.500	102.193	102.098	102.029	7.500	102.193	102.098	102.029	7.125	102.321	102.273	102.224	
7.625	102.381	102.537	102.468	7.625	102.381	102.537	102.468	7.250	102.520	102.441	102.364	
7.750	102.658	102.563	102.494	7.750	102.658	102.563	102.494	7.375	101.739	101.644	101.575	
7.875				7.875				7.500	102.193	102.098	102.029	
8.000				8.000				7.625	102.381	102.537	102.468	
8.125				8.125				7.750	102.658	102.563	102.494	
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	96.209	96.163	96.132	
3.250				3.250				5.375	96.771	96.975	96.944	
3.375				3.375				5.500	97.584	97.538	97.507	
3.500	90.563	90.737	90.800	3.500	90.563	90.737	90.800	5.625	97.896	98.100	98.069	
3.625	91.075	91.249	91.312	3.625	91.075	91.249	91.312	5.750	98.459	98.413	98.382	
3.750	92.299	92.454	92.503	3.750	92.299	92.454	92.503	5.875	99.088	98.864	98.860	
3.875	92.809	92.963	93.013	3.875	92.809	92.963	93.013	6.000	99.593	99.369	99.365	
4.000	93.312	93.467	93.517	4.000	93.312	93.467	93.517	6.125	100.114	100.140	99.886	
4.125	93.809	93.963	94.013	4.125	93.809	93.963	94.013	6.250	100.137	99.841	99.794	
4.250	94.361	95.096	95.132	4.250	94.361	95.096	95.132	6.375	100.311	100.348	100.080	
4.375	95.452	95.588	95.623	4.375	95.452	95.588	95.623	6.500	100.845	100.882	100.864	
4.500	95.931	96.066	96.102	4.500	95.931	96.066	96.102	6.625	101.122	101.159	101.141	
4.625	96.644	96.529	96.565	4.625	96.644	96.529	96.565	6.750	101.100	101.037	100.975	
4.750	96.771	96.811	96.833	4.750	96.771	96.811	96.833	6.875	100.812	100.846	100.814	
4.875	96.901	97.017	97.039	4.875	96.901	97.017	97.039	7.000	101.181	101.215	101.183	
5.000	97.585	97.451	97.472	5.000	97.585	97.451	97.472	7.125	101.632	101.554	101.476	
5.125	97.992	97.858	97.879	5.125	97.992	97.858	97.879	7.250	100.769	100.757	100.712	
5.250	98.134	98.231	98.239	5.250	98.134	98.231	98.239	7.375	101.224	101.212	101.167	
5.375	98.286	98.382	98.390	5.375	98.286	98.382	98.390	7.500	101.565	101.553	101.508	
5.500	98.657	98.753	98.761	5.500	98.657	98.753	98.761	7.625	101.771	101.759	101.713	
5.625	99.249	99.095	99.103	5.625	99.249	99.095	99.103	7.750				
5.750	99.359	99.313	99.296	5.750	99.359	99.313	99.296	7.875				
5.875	99.341	99.168	99.162	5.875	99.341	99.168	99.162	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	100.845	100.882	100.864	6.125	100.114	100.140	99.886	4.500	93.264	93.274	93.310	
6.625	101.122	101.159	101.141	6.250	100.137	99.841	99.794	4.625	93.683	93.694	93.729	
6.750	101.100	101.037	100.975	6.375	100.311	100.348	100.080	4.750	92.496	92.450	92.434	
6.875	100.812	100.846	100.814	6.500	100.845	100.882	100.864	4.875	92.640	92.806	92.577	
7.000	101.181	101.215	101.183	6.625	101.122	101.159	101.141	5.000	93.266	93.182	93.203	
7.125	101.632	101.554	101.476	6.750	101.100	101.037	100.975	5.125	93.604	93.520	93.542	
7.250	100.769	100.757	100.712	6.875	100.812	100.846	100.814	5.250	93.881	93.804	93.787	
7.375	101.224	101.212	101.167	7.000	101.181	101.215	101.183	5.375	93.965	93.862	93.870	
7.500	101.565	101.553	101.508	7.125	101.632	101.554	101.476	5.500	94.511	94.407	94.415	
7.625	101.771	101.759	101.713	7.250	100.769	100.757	100.712	5.625	94.770	94.666	94.674	
7.750				7.375	101.224	101.212	101.167	5.750	94.834	94.788	94.771	
7.875				7.500	101.565	101.553	101.508	5.875	94.405	94.342	94.310	
8.000				7.625	101.771	101.759	101.713	6.000	94.883	94.821	94.789	
8.125				7.750				6.125	95.356	95.294	95.262	
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	100.599	100.567	100.534	6.375	100.599	100.567	100.534	6.000	100.158	99.948	99.911	
6.500	101.082	101.050	101.017	6.500	101.082	101.050	101.017	6.125	100.600	100.436	100.432	
6.625	101.528	101.496	101.464	6.625	101.528	101.496	101.464	6.250	100.946	100.736	100.645	
6.750	101.825	101.762	101.700	6.750	101.825	101.762	101.700	6.375	100.599	100.567	100.534	
6.875	101.667	101.619	101.570	6.875	101.667	101.619	101.570	6.500	101.082	101.050	101.017	
7.000	102.010	101.962	101.913	7.000	102.010	101.962	101.913	6.625	101.528	101.496	101.464	
7.125	102.321	102.273	102.224	7.125	102.321	102.273	102.224	6.750	101.825	101.762	101.700	
7.250	102.520	102.441	102.364	7.250	102.520	102.441	102.364	6.875	101.667	101.619	101.570	
7.375	101.739	101.644	101.575	7.375	101.739	101.644	101.575	7.000	102.010	101.962	101.913	
7.500	102.193	102.098	102.029	7.500	102.193	102.098	102.029	7.125	102.321	102.273	102.224	
7.625	102.381	102.537	102.468	7.625	102.381	102.537	102.468	7.250	102.520	102.441	102.364	
7.750	102.658	102.563	102.494	7.750	102.658	102.563	102.494	7.375	101.739	101.644	101.575	
7.875				7.875				7.500	102.193	102.098	102.029	
8.000				8.000				7.625	102.381	102.537	102.468	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	95.931	96.066	96.102	4.500	95.931	96.066	96.102	6.625	101.122	101.159	101.141	
4.625	96.644	96.529	96.565	4.625	96.644	96.529	96.565	6.750	101.100	101.037	100.975	
4.750	96.771	96.811	96.833	4.750	96.771	96.811	96.833	6.875	100.812	100.846	100.814	
4.875	96.901	97.017	97.039	4.875	96.901	97.017	97.039	7.000	101.181	101.215	101.183	
5.000	97.585	97.451	97.472	5.000	97.585	97.451	97.472	7.125	101.632	101.554	101.476	
5.125	97.992	97.858	97.879	5.125	97.992	97.858	97.879	7.250	100.769	100.757	100.712	
5.250	98.134	98.231	98.239	5.250	98.134	98.231	98.239	7.375	101.224	101.212	101.167	
5.375	98.286	98.382	98.390	5.375</								





**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:  
 10:37:44 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	98.531	98.354	98.054	6.750	95.931	95.754	95.454	6.750			
6.875	98.404	98.210	97.910	6.875	95.804	95.610	95.310	6.875			
7.000	98.933	98.739	98.439	7.000	96.333	96.139	95.839	7.000			
7.125	99.416	99.222	98.922	7.125	96.816	96.622	96.322	7.125			
7.250	99.868	99.674	99.374	7.250	97.268	97.074	96.774	7.250			
7.375	100.088	99.832	99.532	7.375	97.488	97.232	96.932	7.375			
7.500	100.577	100.321	100.021	7.500	97.977	97.721	97.421	7.500			
7.625	101.020	100.764	100.464	7.625	98.420	98.164	97.864	7.625			
7.750	101.432	101.176	100.876	7.750	98.832	98.576	98.276	7.750			
7.875	100.792	100.475	100.175	7.875	98.192	97.875	97.575	7.875			
8.000	101.241	100.924	100.624	8.000	98.641	98.324	98.024	8.000			
8.125	101.634	101.317	101.017	8.125	99.034	98.717	98.417	8.125			
8.250	102.026	101.709	101.409	8.250	99.426	99.109	98.809	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	96.531	96.354	96.054	6.750	93.931	93.754	93.454	6.750			
6.875	96.404	96.210	95.910	6.875	93.804	93.610	93.310	6.875			
7.000	96.933	96.739	96.439	7.000	94.333	94.139	93.839	7.000			
7.125	97.416	97.222	96.922	7.125	94.816	94.622	94.322	7.125			
7.250	97.868	97.674	97.374	7.250	95.268	95.074	94.774	7.250			
7.375	98.088	97.832	97.532	7.375	95.488	95.232	94.932	7.375			
7.500	98.577	98.321	98.021	7.500	95.977	95.721	95.421	7.500			
7.625	99.020	98.764	98.464	7.625	96.420	96.164	95.864	7.625			
7.750	99.432	99.176	98.876	7.750	96.832	96.576	96.276	7.750			
7.875	98.792	98.475	98.175	7.875	96.192	95.875	95.575	7.875			
8.000	99.241	98.924	98.624	8.000	96.641	96.324	96.024	8.000			
8.125	99.634	99.317	99.017	8.125	97.034	96.717	96.417	8.125			
8.250	100.026	99.709	99.409	8.250	97.426	97.109	96.809	8.250			
8.375				8.375				8.375			

Government DPA Adjustments											
<b>FICO</b>								<b>Other Adjustments</b>			
FICO =>680	0.000							DTI >50	-0.250		
660 - 679	-0.250							Manufactured Home	-0.250		
640 - 659	-0.500							2-Units	-0.250		
620 - 639	-1.000							Temporary 2-1 BuyDown	-0.250		
600 - 619	-1.500										

<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.