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

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

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

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

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



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

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

Effective Time:
 10:11:36 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	97.981	98.005	98.016	5.625	97.981	98.005	98.016	5.000	95.612	95.609	95.657	
5.750	98.577	98.569	98.561	5.750	98.577	98.569	98.561	5.125	96.177	96.174	96.222	
5.875	99.125	99.116	99.108	5.875	99.125	99.116	99.108	5.250	97.119	97.103	97.111	
6.000	99.629	99.621	99.613	6.000	99.629	99.621	99.613	5.375	97.746	97.730	97.738	
6.125	100.047	100.039	100.031	6.125	100.047	100.039	100.031	5.500	98.310	98.293	98.302	
6.250	100.188	100.178	100.161	6.250	100.188	100.178	100.161	5.625	98.761	98.744	98.752	
6.375	100.617	100.606	100.590	6.375	100.617	100.606	100.590	5.750	99.165	99.143	99.140	
6.500	101.046	101.035	101.019	6.500	101.046	101.035	101.019	5.875	99.707	99.674	99.682	
6.625	101.339	101.328	101.312	6.625	101.339	101.328	101.312	6.000	100.183	100.156	100.159	
6.750	101.339	101.320	101.296	6.750	101.339	101.320	101.296	6.125	100.580	100.563	100.556	
6.875	101.653	101.634	101.610	6.875	101.653	101.634	101.610	6.250	100.495	100.454	100.438	
7.000	102.021	102.002	101.978	7.000	102.021	102.002	101.978	6.375	100.993	100.952	100.936	
7.125	102.286	102.245	102.229	7.125	102.286	102.245	102.229	6.500	101.420	101.379	101.363	
7.250	102.151	102.118	102.070	7.250	102.151	102.118	102.070	6.625	101.774	101.733	101.717	
7.375	102.402	102.345	102.312	7.375	102.402	102.345	102.312	6.750	101.339	101.320	101.296	
7.500	102.822	102.765	102.732	7.500	102.822	102.765	102.732	6.875	101.653	101.634	101.610	
7.625	103.095	103.038	103.006	7.625	103.095	103.038	103.006	7.000	102.021	102.002	101.978	
7.750	102.567	102.488	102.423	7.750	102.567	102.488	102.423	7.125	102.258	102.240	102.215	
7.875	102.436	102.404	102.392	7.875	102.436	102.404	102.392	7.250	102.151	102.118	102.070	
8.000	102.679	102.643	102.621	8.000	102.679	102.643	102.621	7.375	102.332	102.300	102.251	
8.125	102.831	102.797	102.776	8.125	102.831	102.797	102.776	7.500	102.675	102.643	102.595	
8.250				8.250				7.625	102.921	102.888	102.840	
8.375				8.375				7.750	102.524	102.479	102.422	
8.500				8.500				7.875	102.193	102.158	102.143	
8.625				8.625				8.000	102.408	102.367	102.350	

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	97.361	97.464	97.239	4.625	97.133	97.248	97.264	4.625	97.133	97.248	97.264	
4.750	97.866	97.970	97.744	4.750	97.668	97.668	97.599	4.750	97.668	97.668	97.599	
4.875	98.290	98.381	98.406	4.875	98.134	98.134	98.070	4.875	98.134	98.134	98.070	
5.000	98.662	98.735	98.759	5.000	98.441	98.441	98.381	5.000	98.441	98.441	98.381	
5.125	98.791	98.873	98.641	5.125	98.609	98.701	98.711	5.125	98.609	98.701	98.711	
5.250	99.289	99.370	99.139	5.250	98.955	98.971	98.976	5.250	98.955	98.971	98.976	
5.375	99.434	99.495	99.513	5.375	99.173	99.247	99.250	5.375	99.173	99.247	99.250	
5.500	100.043	100.083	100.101	5.500	99.761	99.996	99.996	5.500	99.761	99.996	99.996	
5.625	99.909	99.968	99.965	5.625	99.821	99.739	99.723	5.625	99.821	99.739	99.723	
5.750	100.383	100.442	100.438	5.750	100.304	100.223	100.207	5.750	100.304	100.223	100.207	
5.875	100.743	100.749	100.745	5.875	100.493	100.662	100.646	5.875	100.493	100.662	100.646	
6.000	101.027	101.006	101.001	6.000	100.777	100.946	100.929	6.000	100.777	100.946	100.929	
6.125	100.628	100.665	100.640	6.125	100.555	100.535	100.501	6.125	100.555	100.535	100.501	
6.250	101.026	101.062	101.037	6.250	101.025	100.988	100.956	6.250	101.025	100.988	100.956	
6.375	101.448	101.411	101.378	6.375	101.198	101.411	101.378	6.375	101.198	101.411	101.378	
6.500	101.696	101.659	101.626	6.500	101.696	101.659	101.626	6.500	101.696	101.659	101.626	
6.625	101.376	101.343	101.343	6.625	101.376	101.335	101.325	6.625	101.376	101.335	101.325	
6.750	101.839	101.787	101.706	6.750	101.839	101.787	101.706	6.750	101.839	101.787	101.706	
6.875	102.243	102.191	102.110	6.875	101.993	102.191	102.110	6.875	101.993	102.191	102.110	
7.000	102.451	102.399	102.318	7.000	102.451	102.399	102.318	7.000	102.451	102.399	102.318	

Conventional Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	99.492	99.459	99.191	6.000	98.527	98.486	98.470	5.125	97.063	97.048	97.048	
6.125	99.785	99.747	99.683	6.125	99.168	99.128	99.111	5.250	97.561	97.546	97.546	
6.250	100.221	100.184	100.145	6.250	99.736	99.695	99.679	5.375	98.019	98.004	98.004	
6.375	100.559	100.532	100.502	6.375	100.486	100.445	100.429	5.500	98.337	98.322	98.322	
6.500	101.045	101.005	100.989	6.500	100.681	100.640	100.624	5.625	98.198	98.116	98.100	
6.625	101.304	101.263	101.247	6.625	100.995	100.954	100.938	5.750	98.677	98.596	98.579	
6.750	101.404	101.392	101.368	6.750	100.852	100.811	100.795	5.875	99.109	99.028	99.012	
6.875	101.706	101.694	101.671	6.875	101.316	101.275	101.259	6.000	99.371	99.290	99.273	
7.000	102.100	102.059	102.043	7.000	101.720	101.679	101.663	6.125	99.744	99.707	99.674	
7.125	102.338	102.326	102.305	7.125	101.981	101.941	101.924	6.250	100.211	100.173	100.141	
7.250	102.492	102.233	102.450	7.250	101.508	101.499	101.466	6.375	100.624	100.586	100.554	
7.375	102.548	102.539	102.507	7.375	101.787	101.778	101.747	6.500	100.832	100.795	100.762	
7.500	102.888	102.879	102.849	7.500	102.115	102.058	102.025	6.625	100.441	100.389	100.308	
7.625	103.184	103.175	103.145	7.625	102.063	102.054	102.025	6.750	100.899	100.847	100.766	
7.750	102.897	102.889	102.833	7.750	101.557	101.549	101.493	6.875	101.289	101.237	101.156	
7.875	103.161	103.153	103.099	7.875	100.757	100.646	100.631	7.000	98.330	98.519	98.518	

Conventional Fixed Adjustments												
Cumulative LPPA Cap												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas												
												0.000
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
Additional Purchase LPPA 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											

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	97.633	97.545	97.452	5.250				5.250				
5.375	97.990	97.902	97.809	5.375				5.375				
5.500	98.343	98.255	98.162	5.500				5.500				
5.625	98.694	98.606	98.513	5.625	98.397	98.309	98.216	5.625	96.638	96.575	96.512	
5.750	98.990	98.902	98.809	5.750	98.780	98.692	98.600	5.750	97.989	97.901	97.808	
5.875	99.228	99.140	99.047	5.875	99.065	98.977	98.885	5.875	98.438	98.350	98.257	
6.000	99.430	99.342	99.250	6.000	99.311	99.223	99.130	6.000	98.818	98.730	98.637	
6.125	99.621	99.533	99.441	6.125	99.541	99.453	99.360	6.125	99.149	99.061	98.969	
6.250	100.056	99.969	99.876	6.250	100.015	99.927	99.835	6.250	99.486	99.399	99.306	
6.375	100.229	100.141	100.049	6.375	100.227	100.139	100.047	6.375	99.823	99.735	99.643	
6.500	100.399	100.311	100.218	6.500	100.455	100.367	100.274	6.500	100.056	100.218	100.125	
6.625	100.572	100.484	100.391	6.625	100.456	100.368	100.275	6.625	100.182	100.094	100.001	
6.750	100.075	100.012	99.949	6.750	100.332	100.269	100.206	6.750	100.630	100.542	100.449	
6.875	100.278	100.215	100.152	6.875	100.401	100.338	100.275	6.875	100.904	100.816	100.723	
7.000	100.631	100.568	100.505	7.000	100.813	100.750	100.687	7.000	100.820	100.757	100.695	
7.125				7.125	101.055	100.992	100.929	7.125	101.092	101.029	100.966	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	97.225	97.162	97.099	5.250				5.250				
5.375	97.592	97.529	97.466	5.375				5.375				
5.500	97.908	97.845	97.782	5.500				5.500				
5.625	98.280	98.217	98.154	5.625	97.810	97.747	97.684	5.625	96.962	96.899	96.836	
5.750	98.623	98.560	98.497	5.750	98.241	98.178	98.115	5.750	97.446	97.383	97.320	
5.875	98.820	98.757	98.694	5.875	98.649	98.586	98.523	5.875	97.744	97.681	97.618	
6.000	99.165	99.102	99.039	6.000	98.887	98.824	98.761	6.000	98.226	98.163	98.100	
6.125	99.366	99.303	99.240	6.125	99.293	99.230	99.167	6.125	98.497	98.434	98.371	
6.250	99.714	99.651	99.588	6.250	99.699	99.636	99.573	6.250	98.954	98.891	98.828	
6.375	99.916	99.853	99.790	6.375	100.109	100.046	99.983	6.375	99.412	99.349	99.286	
6.500	100.117	100.054	99.991	6.500	100.177	100.114	100.051	6.500	99.869	99.806	99.743	
6.625	100.173	100.110	100.047	6.625	100.246	100.183	100.120	6.625	99.949	99.886	99.823	
6.750	100.399	100.336	100.273	6.750	100.657	100.594	100.531	6.750	100.411	100.348	100.285	
6.875	100.603	100.540	100.477	6.875	100.725	100.662	100.599	6.875	100.682	100.619	100.556	
7.000	100.956	100.893	100.830	7.000	101.138	101.075	101.012	7.000	101.145	101.082	101.019	
7.125	101.160	101.097	101.034	7.125	101.380	101.317	101.254	7.125	101.416	101.353	101.290	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	
Conventional ARM Adjustments												
Cumulative LLPA Cap												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas											0.000	
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
Additional Purchase LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250			
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750			

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	98.577	98.569	98.561	5.750	98.007	97.961	97.905	4.375				
5.875	99.125	99.116	99.108	5.875	98.861	98.829	98.837	4.500				
6.000	99.678	99.645	99.653	6.000	99.428	99.395	99.403	4.625				
6.125	100.185	100.152	100.160	6.125	99.935	99.902	99.910	4.750	96.662	96.462	96.448	
6.250	100.188	100.178	100.161	6.250	99.789	99.748	99.732	4.875	97.048	96.847	96.833	
6.375	100.617	100.606	100.590	6.375	100.327	100.287	100.270	5.000	97.906	97.898	97.890	
6.500	101.095	101.054	101.038	6.500	100.845	100.804	100.788	5.125	98.064	98.056	98.048	
6.625	101.545	101.504	101.488	6.625	101.295	101.254	101.238	5.250	98.579	98.571	98.563	
6.750	101.339	101.320	101.296	6.750	100.915	100.874	100.858	5.375	98.832	98.825	98.817	
6.875	101.667	101.634	101.610	6.875	101.417	101.377	101.360	5.500	99.169	99.162	99.153	
7.000	102.150	102.109	102.093	7.000	101.900	101.859	101.843	5.625	99.108	99.100	99.092	
7.125	102.556	102.515	102.499	7.125	102.306	102.265	102.249	5.750	99.628	99.621	99.605	
7.250	102.151	102.118	102.070	7.250	101.863	101.806	101.774	5.875	99.834	99.827	99.810	
7.375	102.583	102.526	102.493	7.375	102.333	102.276	102.243	6.000	99.894	99.883	99.867	
Home Ready 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.375												
4.500												
4.625												
4.750	96.245	96.046	96.032									
4.875	96.553	96.354	96.340									
5.000	97.172	96.972	96.958									
5.125	97.464	97.450	97.437									
5.250	97.759	97.745	97.732									
5.375	98.053	98.039	98.026									
5.500	98.213	98.199	98.186									
5.625	98.422	98.405	98.383									
5.750	98.707	98.690	98.670									
5.875	98.993	98.977	98.958									
6.000	99.289	99.273	99.256									
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			

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	97.477	97.532	97.526	2.625				2.625				
5.750	97.953	98.021	97.969	2.750				2.750				
5.875	98.513	98.555	98.499	2.875				2.875				
6.000	99.051	99.063	99.005	3.000				3.000				
6.125	99.564	99.576	99.518	3.125				3.125				
6.250	99.537	99.581	99.538	3.250				3.250				
6.375	100.027	100.039	99.993	3.375				3.375				
6.500	100.480	100.465	100.416	3.500				3.500				
6.625	100.925	100.915	100.865	3.625				3.625				
6.750	100.691	100.713	100.680	3.750				3.750				
6.875	101.089	101.086	101.049	3.875				3.875				
7.000	101.502	101.487	101.447	4.000				4.000				
7.125	101.888	101.873	101.834	4.125				4.125				
7.250	101.841	101.843	101.803	4.250				4.250				
7.375	101.925	101.911	101.868									
RefiNow 10 Yr Fixed				RefiNow 10 Yr Fixed				RefiNow 10 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
1.750				1.750								
1.875				1.875								
2.000				2.000								
2.125				2.125								
2.250				2.250								
2.375				2.375								
2.500				2.500								
2.625				2.625								
2.750				2.750								
2.875				2.875								
3.000				3.000								
3.125				3.125								
3.250				3.250								
3.375				3.375								
3.500				3.500								
3.625				3.625								
3.750				3.750								
3.875				3.875								
4.000				4.000								
RefiNow Adjustments												
Cumulative LLPA Cap												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas											0.000	
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
Additional Purchase LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			



Brokers First Funding

Lock Cut-off Time

7:00 AM - 7:00 PM PST

700 Main St, Suite 200 Costa Mesa, CA, 92626

Table with columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day for various loan terms and programs.

Table with columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day for Government Adjustments.

Table with columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day for Loan Amount Adjustments.

Table with columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day for Other Adjustments.

Table with columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day for Loan-to-Value (LTV) Adjustments.

Table with columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day for Loan-to-Cost (LTC) Adjustments.

Table with columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day for Loan-to-Debt (LTD) Adjustments.

Table with columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day for Loan-to-Debt-to-Income (LTDI) Adjustments.

Table with columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day for Loan-to-Debt-to-Value (LTDV) Adjustments.

