

Table of Contents	
Tab	Product
<a href="#">2</a>	Conventional Fixed
<a href="#">3</a>	Conventional ARM
<a href="#">4</a>	Home Ready
<a href="#">5</a>	Home Possible
<a href="#">6</a>	RefiNow
<a href="#">7</a>	FHA
<a href="#">8</a>	VA
<a href="#">9</a>	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	0.03% per day

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

Mortgagee 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:  
 9:34:08 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	97.231	97.275	97.279	5.625	97.231	97.275	97.279	5.000	94.615	94.569	94.552	
5.750	97.831	97.823	97.815	5.750	97.831	97.823	97.815	5.125	95.215	95.169	95.153	
5.875	98.413	98.405	98.397	5.875	98.413	98.405	98.397	5.250	96.216	96.170	96.153	
6.000	98.971	98.963	98.955	6.000	98.971	98.963	98.955	5.375	96.855	96.809	96.793	
6.125	99.343	99.344	99.333	6.125	99.343	99.344	99.333	5.500	97.451	97.405	97.389	
6.250	99.413	99.443	99.410	6.250	99.413	99.443	99.410	5.625	97.930	97.884	97.867	
6.375	100.025	100.009	99.985	6.375	100.025	100.009	99.985	5.750	98.411	98.391	98.363	
6.500	100.504	100.488	100.463	6.500	100.504	100.488	100.463	5.875	98.997	98.951	98.935	
6.625	100.816	100.840	100.804	6.625	100.816	100.840	100.804	6.000	99.484	99.443	99.422	
6.750	100.700	100.730	100.678	6.750	100.700	100.730	100.678	6.125	99.880	99.863	99.831	
6.875	101.348	101.315	101.275	6.875	101.348	101.315	101.275	6.250	99.918	99.872	99.856	
7.000	101.748	101.716	101.675	7.000	101.748	101.716	101.675	6.375	100.440	100.394	100.378	
7.125	101.936	101.959	101.904	7.125	101.936	101.959	101.904	6.500	100.880	100.834	100.818	
7.250	101.824	101.849	101.791	7.250	101.824	101.849	101.791	6.625	101.229	101.183	101.167	
7.375	102.205	102.182	102.120	7.375	102.205	102.182	102.120	6.750	101.020	100.974	100.957	
7.500	102.619	102.564	102.532	7.500	102.619	102.564	102.532	6.875	101.500	101.454	101.438	
7.625	102.903	102.848	102.816	7.625	102.903	102.848	102.816	7.000	101.748	101.716	101.675	
7.750	102.418	102.369	102.312	7.750	102.418	102.369	102.312	7.125	101.800	101.819	101.756	
7.875	102.316	102.378	102.293	7.875	102.316	102.378	102.293	7.250	101.812	101.825	101.751	
8.000	102.572	102.621	102.524	8.000	102.572	102.621	102.524	7.375	102.205	102.168	102.120	
8.125	102.744	102.792	102.696	8.125	102.744	102.792	102.696	7.500	102.566	102.529	102.481	
8.250				8.250				7.625	102.831	102.794	102.746	
8.375				8.375				7.750	102.418	102.369	102.312	
8.500				8.500				7.875	102.088	102.145	102.053	
8.625				8.625				8.000	102.312	102.367	102.274	

  

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				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	
4.625	96.826	96.934	96.741	4.625	96.623	96.717	96.760	5.125	96.483	96.435	96.402	
4.750	97.335	97.443	97.249	4.750	97.261	97.261	97.092	5.250	96.998	96.950	96.918	
4.875	97.757	97.864	97.921	4.875	97.730	97.730	97.566	5.375	97.468	97.420	97.388	
5.000	98.125	98.231	98.289	5.000	98.069	98.069	97.909	5.500	97.783	97.735	97.703	
5.125	98.315	98.401	98.420	5.125	98.255	98.255	98.235	5.625	97.723	97.672	97.623	
5.250	98.816	98.902	98.671	5.250	98.640	98.640	98.511	5.750	98.318	98.264	98.199	
5.375	99.210	99.295	99.065	5.375	98.887	98.887	98.796	5.875	98.671	98.616	98.557	
5.500	99.573	99.657	99.677	5.500	99.457	99.409	99.377	6.000	99.004	98.949	98.885	
5.625	99.574	99.638	99.619	5.625	99.246	99.365	99.324	6.125	99.450	99.396	99.331	
5.750	100.058	100.122	100.104	5.750	99.842	99.791	99.742	6.250	99.923	99.869	99.804	
5.875	100.396	100.458	100.441	5.875	100.291	100.239	100.191	6.375	100.341	100.286	100.221	
6.000	100.692	100.753	100.736	6.000	100.572	100.521	100.472	6.500	100.548	100.493	100.428	
6.125	100.383	100.424	100.400	6.125	100.261	100.261	100.223	6.625	100.199	100.129	100.048	
6.250	100.817	100.859	100.834	6.250	100.738	100.683	100.619	6.750	100.660	100.590	100.509	
6.375	101.165	101.121	101.097	6.375	101.165	101.111	101.046	6.875	101.061	100.991	100.910	
6.500	101.412	101.357	101.320	6.500	101.412	101.357	101.293	7.000	101.224	101.154	101.074	
6.625	101.192	101.211	101.243	6.625	101.134	101.127	101.145					
6.750	101.599	101.544	101.576	6.750	101.599	101.530	101.449					
6.875	102.015	101.945	101.865	6.875	102.015	101.945	101.865					
7.000	102.239	102.169	102.088	7.000	102.239	102.169	102.088					

  

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	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			



**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:  
9:34:08 AM

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	97.313	97.225	97.131	5.250				5.250				
5.375	97.680	97.592	97.497	5.375				5.375				
5.500	98.039	97.951	97.856	5.500				5.500				
5.625	98.396	98.308	98.214	5.625	98.019	97.931	97.837	5.625	96.074	96.011	95.949	
5.750	98.698	98.610	98.516	5.750	98.408	98.321	98.226	5.750	97.555	97.467	97.372	
5.875	98.942	98.854	98.759	5.875	98.699	98.611	98.517	5.875	98.009	97.921	97.827	
6.000	99.176	99.088	98.994	6.000	98.976	98.888	98.794	6.000	98.420	98.333	98.238	
6.125	99.386	99.298	99.204	6.125	99.225	99.138	99.043	6.125	98.771	98.683	98.589	
6.250	99.561	99.473	99.378	6.250	99.439	99.351	99.257	6.250	99.098	99.010	98.915	
6.375	99.731	99.643	99.548	6.375	99.898	99.810	99.716	6.375	99.432	99.344	99.249	
6.500	99.906	99.818	99.723	6.500	99.877	99.789	99.694	6.500	99.669	99.582	99.487	
6.625	100.079	99.991	99.896	6.625	100.121	100.033	99.938	6.625	99.796	99.708	99.613	
6.750	99.662	99.599	99.536	6.750	99.816	99.753	99.690	6.750	100.235	100.147	100.052	
6.875	99.865	99.802	99.739	6.875	99.885	99.822	99.759	6.875	100.498	100.410	100.315	
7.000	100.215	100.152	100.089	7.000	100.295	100.232	100.169	7.000	100.228	100.165	100.103	
7.125				7.125	100.536	100.473	100.410	7.125	100.498	100.435	100.373	
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	96.827	96.764	96.701	5.250				5.250				
5.375	97.193	97.130	97.067	5.375				5.375				
5.500	97.507	97.444	97.381	5.500				5.500				
5.625	97.876	97.813	97.750	5.625	97.310	97.247	97.184	5.625	96.399	96.336	96.273	
5.750	98.217	98.154	98.091	5.750	97.738	97.675	97.612	5.750	96.879	96.816	96.753	
5.875	98.413	98.350	98.287	5.875	98.143	98.080	98.017	5.875	97.176	97.113	97.050	
6.000	98.756	98.693	98.630	6.000	98.380	98.317	98.254	6.000	97.654	97.591	97.528	
6.125	98.957	98.894	98.831	6.125	98.783	98.720	98.657	6.125	97.923	97.860	97.797	
6.250	99.303	99.240	99.177	6.250	99.186	99.123	99.060	6.250	98.377	98.314	98.251	
6.375	99.503	99.440	99.377	6.375	99.593	99.530	99.467	6.375	98.831	98.768	98.705	
6.500	99.704	99.641	99.578	6.500	99.663	99.600	99.537	6.500	99.285	99.222	99.159	
6.625	99.761	99.698	99.635	6.625	99.733	99.670	99.607	6.625	99.365	99.302	99.239	
6.750	99.986	99.923	99.860	6.750	100.141	100.078	100.015	6.750	99.824	99.761	99.698	
6.875	100.190	100.127	100.064	6.875	100.210	100.147	100.084	6.875	100.094	100.031	99.968	
7.000	100.540	100.477	100.414	7.000	100.620	100.557	100.494	7.000	100.553	100.490	100.427	
7.125	100.743	100.680	100.617	7.125	100.861	100.798	100.735	7.125	100.823	100.760	100.697	
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			

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	97.831	97.823	97.815	5.750	97.354	97.305	97.249	4.375				
5.875	98.413	98.405	98.397	5.875	98.330	98.284	98.268	4.500				
6.000	98.971	98.963	98.955	6.000	98.941	98.895	98.879	4.625				
6.125	99.470	99.424	99.408	6.125	99.470	99.424	99.408	4.750	96.085	95.884	95.871	
6.250	99.454	99.408	99.391	6.250	99.204	99.158	99.141	4.875	96.482	96.280	96.267	
6.375	100.025	100.009	99.985	6.375	99.766	99.720	99.704	5.000	97.554	97.297	97.289	
6.500	100.555	100.509	100.492	6.500	100.305	100.259	100.242	5.125	97.475	97.467	97.459	
6.625	100.750	100.704	100.688	6.625	100.750	100.704	100.688	5.250	98.005	97.997	97.989	
6.750	100.760	100.714	100.697	6.750	100.510	100.464	100.447	5.375	98.276	98.268	98.260	
6.875	101.348	101.315	101.275	6.875	101.030	100.984	100.967	5.500	98.633	98.625	98.617	
7.000	101.783	101.737	101.720	7.000	101.533	101.487	101.470	5.625	98.843	98.835	98.827	
7.125	101.936	101.889	101.873	7.125	101.936	101.889	101.873	5.750	99.134	99.125	99.109	
7.250	101.861	101.806	101.774	7.250	101.611	101.556	101.524	5.875	99.612	99.603	99.587	
7.375	102.347	102.292	102.260	7.375	102.097	102.042	102.010	6.000	99.691	99.682	99.666	

  

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	95.653	95.453	95.440									
4.875	95.965	95.765	95.752									
5.000	96.593	96.408	96.399									
5.125	96.859	96.846	96.834									
5.250	97.157	97.144	97.132									
5.375	97.455	97.442	97.430									
5.500	97.757	97.732	97.700									
5.625	98.066	98.042	98.010									
5.750	98.336	98.312	98.286									
5.875	98.611	98.595	98.574									
6.000	98.983	98.959	98.927									

  

Home Ready Adjustments												
<b>Cumulative LLPA Caps</b>												
Home Ready											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			



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	96.753	96.774	96.754	2.625				2.625				
5.750	97.278	97.264	97.236	2.750				2.750				
5.875	97.844	97.824	97.792	2.875				2.875				
6.000	98.384	98.360	98.325	3.000				3.000				
6.125	98.902	98.878	98.843	3.125				3.125				
6.250	99.062	99.082	99.038	3.250				3.250				
6.375	99.563	99.577	99.529	3.375				3.375				
6.500	100.023	100.033	99.982	3.500				3.500				
6.625	100.474	100.484	100.433	3.625				3.625				
6.750	100.361	100.383	100.324	3.750				3.750				
6.875	100.783	100.799	100.736	3.875				3.875				
7.000	101.224	101.236	101.171	4.000				4.000				
7.125	101.637	101.649	101.584	4.125				4.125				
7.250	101.420	101.429	101.355	4.250				4.250				
7.375	101.776	101.780	101.702									
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			



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:  
9:34:08 AM

FHA 30 Yr Fixed				Government				FHA 30 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	96.489	96.579	96.513	5.000				5.000	96.489	96.579	96.513
5.125	97.270	97.360	97.314	5.125	97.270	97.360	97.314	5.125	97.270	97.360	97.314
5.250	98.073	98.164	98.118	5.250	98.073	98.164	98.118	5.250	98.073	98.164	98.118
5.375	98.652	98.644	98.636	5.375	98.652	98.644	98.636	5.375	98.652	98.644	98.636
5.500	99.152	99.185	99.135	5.500	99.152	99.185	99.135	5.500	99.152	99.185	99.135
5.625	99.692	99.684	99.676	5.625	99.692	99.684	99.676	5.625	99.692	99.684	99.676
5.750	100.430	100.219	100.009	5.750	100.430	100.219	100.009	5.750	100.430	100.219	100.009
5.875	100.609	100.399	100.243	5.875	100.609	100.399	100.243	5.875	100.609	100.399	100.243
6.000	101.070	100.860	100.794	6.000	101.070	100.860	100.794	6.000	101.070	100.860	100.794
6.125	101.404	101.236	101.203	6.125	101.404	101.236	101.203	6.125	101.404	101.236	101.203
6.250	101.600	101.522	101.489	6.250	101.600	101.522	101.489	6.250	101.600	101.522	101.489
6.375	101.589	101.548	101.508	6.375	101.589	101.548	101.508	6.375	101.589	101.548	101.508
6.500	101.958	101.917	101.877	6.500	101.958	101.917	101.877	6.500	101.958	101.917	101.877
6.625	102.325	102.284	102.244	6.625	102.325	102.284	102.244	6.625	102.325	102.284	102.244
6.750	102.486	102.446	102.405	6.750	102.486	102.446	102.405	6.750	102.486	102.446	102.405
6.875	102.285	102.244	102.204	6.875	102.285	102.244	102.204	6.875	102.285	102.244	102.204
7.000	102.508	102.468	102.427	7.000	102.508	102.468	102.427	7.000	102.508	102.468	102.427
7.125	102.885	102.897	102.847	7.125	102.885	102.897	102.847	7.125	102.885	102.897	102.847
7.250	103.004	102.924	102.843	7.250	103.004	102.924	102.843	7.250	103.004	102.924	102.843
7.375	102.572	102.565	102.489	7.375	102.572	102.565	102.489	7.375	102.572	102.565	102.489
7.500	102.744	102.737	102.662	7.500	102.744	102.737	102.662	7.500	102.744	102.737	102.662
7.625	102.954	102.947	102.872	7.625	102.954	102.947	102.872	7.625	102.954	102.947	102.872
7.750				7.750				7.750			
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	94.852	94.862	94.838	5.000	94.852	94.862	94.838
2.875				2.875	95.373	95.453	95.407	5.125	95.373	95.453	95.407
3.000				3.000	96.401	96.393	96.385	5.250	96.401	96.393	96.385
3.125				3.125	97.046	97.107	97.037	5.375	97.046	97.107	97.037
3.250				3.250	97.867	97.928	97.858	5.500	97.867	97.928	97.858
3.375				3.375	98.339	98.400	98.329	5.625	98.339	98.400	98.329
3.500	91.522	91.710	91.751	3.500	91.522	91.710	91.751	5.750	98.953	98.894	98.830
3.625	92.072	92.259	92.301	3.625	92.072	92.259	92.301	5.875	99.889	99.930	99.647
3.750	92.233	92.399	92.463	3.750	92.233	92.399	92.463	6.000	100.440	100.481	100.198
3.875	93.779	93.948	94.011	3.875	93.779	93.948	94.011	6.125	100.849	100.890	100.857
4.000	94.326	94.494	94.558	4.000	94.326	94.494	94.558	6.250	100.958	100.659	100.594
4.125	94.870	95.038	95.102	4.125	94.870	95.038	95.102	6.375	101.126	100.898	100.825
4.250	95.521	95.689	95.753	4.250	95.521	95.689	95.753	6.500	101.050	101.402	101.329
4.375	96.063	96.211	96.281	4.375	96.063	96.211	96.281	6.625	102.050	101.822	101.749
4.500	96.600	96.748	96.818	4.500	96.600	96.748	96.818	6.750	101.639	101.574	101.493
4.625	97.129	97.278	97.348	4.625	97.129	97.278	97.348	6.875	101.500	101.302	101.252
4.750	97.356	97.462	97.492	4.750	97.356	97.462	97.492	7.000	102.060	101.792	101.741
4.875	97.857	97.737	97.767	4.875	97.857	97.737	97.767	7.125	102.244	102.247	102.196
5.000	98.118	98.248	98.278	5.000	98.118	98.248	98.278	7.250	101.680	101.663	101.588
5.125	98.611	98.740	98.770	5.125	98.611	98.740	98.770	7.375	101.186	101.169	101.091
5.250	98.827	98.937	98.927	5.250	98.827	98.937	98.927	7.500	102.608	102.591	102.516
5.375	99.062	99.171	99.161	5.375	99.062	99.171	99.161	7.625	102.818	102.801	102.726
5.500	99.520	99.630	99.619	5.500	99.520	99.630	99.619	7.750			
5.625	99.954	100.064	100.053	5.625	99.954	100.064	100.053	7.875			
5.750	100.010	99.959	99.911	5.750	100.010	99.959	99.911	8.000			
5.875	99.891	99.982	99.962	5.875	99.891	99.982	99.962	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	96.401	96.393	96.385	5.000	94.852	94.862	94.838	4.500	94.001	94.149	94.219
5.375	97.046	97.107	97.037	5.125	95.373	95.453	95.407	4.625	94.511	94.660	94.730
5.500	97.867	97.928	97.858	5.250	96.401	96.393	96.385	4.750	93.161	93.290	93.320
5.625	98.339	98.400	98.329	5.375	97.046	97.107	97.037	4.875	93.660	93.789	93.819
5.750	98.953	98.894	98.830	5.500	97.867	97.928	97.858	5.000	94.131	94.260	94.290
5.875	99.889	99.930	99.647	5.625	98.339	98.400	98.329	5.125	94.315	94.444	94.474
6.000	100.440	100.481	100.198	5.750	98.953	98.894	98.830	5.250	95.158	95.158	95.158
6.125	100.849	100.890	100.857	5.875	99.889	99.930	99.647	5.375	95.457	95.457	95.457
6.250	100.958	100.659	100.594	6.000	100.440	100.481	100.198	5.500	95.818	95.818	95.818
6.375	101.126	100.898	100.825	6.125	100.849	100.890	100.857	5.625	96.191	96.191	96.191
6.500	101.630	101.402	101.329	6.250	100.958	100.659	100.594	5.750	96.784	96.825	96.865
6.625	102.050	101.822	101.749	6.375	101.126	100.898	100.825	5.875	97.044	97.085	97.125
6.750	101.639	101.574	101.493	6.500	101.050	101.402	101.329	6.000	97.200	97.300	97.431
6.875	101.550	101.302	101.252	6.625	102.050	101.822	101.749	6.125	97.599	97.639	97.680

  

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	98.073	98.164	98.118	5.250	98.073	98.164	98.118	5.250	98.073	98.164	98.118
5.375	98.652	98.644	98.636	5.375	98.652	98.644	98.636	5.375	98.652	98.644	98.636
5.500	99.152	99.185	99.135	5.500	99.152	99.185	99.135	5.500	99.152	99.185	99.135
5.625	99.692	99.684	99.676	5.625	99.692	99.684	99.676	5.625	99.692	99.684	99.676
5.750	100.430	100.219	100.009	5.750	100.430	100.219	100.009	5.750	100.430	100.219	100.009
5.875	100.609	100.399	100.243	5.875	100.609	100.399	100.243	5.875	100.609	100.399	100.243
6.000	101.070	100.860	100.794	6.000	101.070	100.860	100.794	6.000	101.070	100.860	100.794
6.125	101.404	101.236	101.203	6.125	101.404	101.236	101.203	6.125	101.404	101.236	101.203
6.250	101.600	101.522	101.489	6.250	101.600	101.522	101.489	6.250	101.600	101.522	101.489
6.375	101.589	101.548	101.508	6.375	101.589	101.548	101.508	6.375	101.589	101.548	101.508
6.500	101.958	101.917	101.877	6.500	101.958	101.917	101.877	6.500	101.958	101.917	101.877
6.625	102.325	102.284	102.244	6.625	102.325	102.284	102.244	6.625	102.325	102.284	102.244
6.750	102.486	102.446	102.405	6.750	102.486	102.446	102.405	6.750	102.486	102.446	102.405
6.875	102.285	102.244	102.204	6.875	102.285	102.244	102.204	6.875	102.285	102.244	102.204
7.000	102.508	102.468	102.427	7.000	102.508	102.468	102.427	7.000	102.508	102.468	102.427

  

FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed Streamline			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.500	96.600	96.748	96.818	4.500	95.5						



Brokers First Funding

Lock Call-off Time  
7:00 AM - 3:00 PM PST  
Lock Date: 8:00 AM - 8:00 PM PST

5:16:08 AM

Table with columns for Bid, Offer, and various contract specifications. Includes sections for Government Adjustments, Loan Amount Adjustments, and Other Adjustments.





**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:  
 9:34:08 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	98.798	98.605	98.305	6.750	96.198	96.005	95.705	6.750				
6.875	99.191	98.957	98.657	6.875	96.591	96.357	96.057	6.875				
7.000	99.670	99.436	99.136	7.000	97.070	96.836	96.536	7.000				
7.125	100.103	99.869	99.569	7.125	97.503	97.269	96.969	7.125				
7.250	100.505	100.271	99.971	7.250	97.905	97.671	97.371	7.250				
7.375	100.861	100.062	99.762	7.375	97.761	97.462	97.162	7.375				
7.500	100.800	100.501	100.201	7.500	98.200	97.901	97.601	7.500				
7.625	101.193	100.894	100.594	7.625	98.593	98.294	97.994	7.625				
7.750	101.565	101.266	100.966	7.750	98.965	98.666	98.366	7.750				
7.875	100.989	100.626	100.326	7.875	98.389	98.026	97.726	7.875				
8.000	101.398	101.035	100.735	8.000	98.798	98.435	98.135	8.000				
8.125	101.761	101.398	101.098	8.125	99.161	98.798	98.498	8.125				
8.250	102.103	101.740	101.440	8.250	99.503	99.140	98.840	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	96.798	96.605	96.305	6.750	94.198	94.005	93.705	6.750				
6.875	97.191	96.957	96.657	6.875	94.591	94.357	94.057	6.875				
7.000	97.670	97.436	97.136	7.000	95.070	94.836	94.536	7.000				
7.125	98.103	97.869	97.569	7.125	95.503	95.269	94.969	7.125				
7.250	98.505	98.271	97.971	7.250	95.905	95.671	95.371	7.250				
7.375	98.361	98.062	97.762	7.375	95.761	95.462	95.162	7.375				
7.500	98.800	98.501	98.201	7.500	96.200	95.901	95.601	7.500				
7.625	99.193	98.894	98.594	7.625	96.593	96.294	95.994	7.625				
7.750	99.565	99.266	98.966	7.750	96.965	96.666	96.366	7.750				
7.875	98.989	98.626	98.326	7.875	96.389	96.026	95.726	7.875				
8.000	99.398	99.035	98.735	8.000	96.798	96.435	96.135	8.000				
8.125	99.761	99.398	99.098	8.125	97.161	96.798	96.498	8.125				
8.250	100.103	99.740	99.440	8.250	97.503	97.140	96.840	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.