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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:
 7:59:03 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	97.489	97.286	97.493	5.625	97.489	97.286	97.493	5.000	94.792	94.745	94.729	
5.750	97.904	97.908	97.870	5.750	97.904	97.908	97.870	5.125	95.423	95.377	95.361	
5.875	98.580	98.594	98.544	5.875	98.580	98.594	98.544	5.250	96.424	96.378	96.362	
6.000	99.198	99.218	99.161	6.000	99.198	99.218	99.161	5.375	97.063	97.017	97.001	
6.125	99.690	99.707	99.654	6.125	99.690	99.707	99.654	5.500	97.659	97.613	97.597	
6.250	99.538	99.536	99.521	6.250	99.538	99.536	99.521	5.625	98.154	98.108	98.091	
6.375	100.224	100.216	100.207	6.375	100.224	100.216	100.207	5.750	98.743	98.751	98.721	
6.500	100.703	100.695	100.686	6.500	100.703	100.695	100.686	5.875	99.291	99.295	99.271	
6.625	101.049	101.041	101.032	6.625	101.049	101.041	101.032	6.000	99.820	99.823	99.803	
6.750	100.897	100.912	100.851	6.750	100.897	100.912	100.851	6.125	100.245	100.248	100.262	
6.875	101.471	101.499	101.435	6.875	101.471	101.499	101.435	6.250	100.153	100.107	100.091	
7.000	101.885	101.869	101.853	7.000	101.885	101.869	101.853	6.375	100.689	100.643	100.627	
7.125	102.242	102.247	102.199	7.125	102.242	102.247	102.199	6.500	101.139	101.093	101.077	
7.250	102.051	102.071	101.968	7.250	102.051	102.071	101.968	6.625	101.487	101.441	101.425	
7.375	102.396	102.372	102.348	7.375	102.396	102.372	102.348	6.750	101.188	101.142	101.124	
7.500	102.777	102.730	102.711	7.500	102.777	102.730	102.711	6.875	101.485	101.500	101.451	
7.625	103.064	103.018	102.999	7.625	103.064	103.018	102.999	7.000	101.885	101.872	101.853	
7.750	102.591	102.545	102.526	7.750	102.591	102.545	102.526	7.125	102.131	102.144	102.127	
7.875	103.050	103.004	102.986	7.875	103.050	103.004	102.986	7.250	102.054	102.062	101.995	
8.000	103.461	103.415	103.397	8.000	103.461	103.415	103.397	7.375	102.396	102.390	102.348	
8.125	103.708	103.662	103.644	8.125	103.708	103.662	103.644	7.500	102.721	102.697	102.672	
8.250				8.250				7.625	102.994	102.969	102.945	
8.375				8.375				7.750	102.518	102.469	102.420	
8.500				8.500				7.875	102.368	102.393	102.320	
8.625				8.625				8.000	102.595	102.619	102.556	

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	96.661	96.723	96.741	4.625	96.741	96.788	96.795	4.000	94.792	94.745	94.729	
4.750	97.424	97.235	97.253	4.750	97.189	97.124	97.140	4.125	95.423	95.377	95.361	
4.875	97.852	97.664	97.683	4.875	97.666	97.564	97.564	4.250	96.424	96.378	96.362	
5.000	98.228	98.040	98.060	5.000	98.016	97.916	97.916	4.375	97.063	97.017	97.001	
5.125	98.124	98.191	98.194	5.125	98.250	98.302	98.299	4.500	97.659	97.613	97.597	
5.250	98.629	98.696	98.698	5.250	98.540	98.588	98.592	4.625	98.154	98.108	98.091	
5.375	98.820	98.877	98.875	5.375	98.838	98.882	98.885	4.750	98.743	98.751	98.721	
5.500	99.663	99.730	99.735	5.500	99.544	99.498	99.482	4.875	99.291	99.295	99.271	
5.625	99.656	99.682	99.669	5.625	99.429	99.440	99.425	5.000	99.820	99.823	99.803	
5.750	100.148	100.173	100.160	5.750	99.858	99.813	99.797	5.125	100.245	100.248	100.262	
5.875	100.502	100.527	100.515	5.875	100.311	100.265	100.249	5.250	100.153	100.107	100.091	
6.000	100.817	100.842	100.831	6.000	100.592	100.547	100.530	5.375	100.689	100.643	100.627	
6.125	100.344	100.406	100.378	6.125	100.286	100.259	100.229	5.500	101.139	101.093	101.077	
6.250	100.801	100.863	100.834	6.250	100.768	100.711	100.679	5.625	101.487	101.441	101.425	
6.375	101.198	101.151	101.123	6.375	101.198	101.141	101.109	5.750	101.188	101.142	101.124	
6.500	101.441	101.399	101.373	6.500	101.441	101.384	101.352	5.875	101.485	101.500	101.451	
6.625	101.193	101.260	101.216	6.625	101.153	101.161	101.118	6.000	101.885	101.872	101.853	
6.750	101.622	101.626	101.582	6.750	101.622	101.534	101.470	6.125	102.131	102.144	102.127	
6.875	102.038	101.950	101.886	6.875	102.038	101.950	101.886	6.250	102.054	102.062	101.995	
7.000	102.257	102.170	102.105	7.000	102.257	102.170	102.105	6.375	102.396	102.390	102.348	

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	99.082	99.074	99.050	6.000	98.644	98.598	98.582	5.125	96.548	96.502	96.486	
6.125	99.685	99.677	99.653	6.125	99.035	98.989	98.973	5.250	97.075	97.029	97.013	
6.250	100.201	100.193	100.170	6.250	99.389	99.343	99.327	5.375	97.552	97.506	97.490	
6.375	100.310	100.302	100.278	6.375	100.177	100.131	100.115	5.500	97.870	97.824	97.808	
6.500	100.763	100.717	100.701	6.500	100.400	100.354	100.337	5.625	97.734	97.689	97.673	
6.625	101.100	101.092	101.068	6.625	100.708	100.662	100.646	5.750	98.343	98.286	98.254	
6.750	101.358	101.341	101.310	6.750	100.090	100.067	100.052	5.875	98.694	98.638	98.615	
6.875	101.530	101.514	101.483	6.875	100.472	100.450	100.435	6.000	99.028	98.971	98.939	
7.000	101.776	101.760	101.729	7.000	100.756	100.728	100.712	6.125	99.475	99.419	99.386	
7.125	102.113	102.095	102.078	7.125	101.118	101.100	101.084	6.250	99.953	99.897	99.864	
7.250	102.228	102.087	101.984	7.250	101.085	101.074	101.049	6.375	100.373	100.317	100.284	
7.375	102.532	102.342	102.269	7.375	101.609	101.599	101.575	6.500	100.576	100.520	100.488	
7.500	102.761	102.619	102.561	7.500	101.896	101.888	101.864	6.625	100.217	100.130	100.065	
7.625	102.970	102.776	102.720	7.625	101.989	101.983	101.958	6.750	100.683	100.595	100.530	
7.750	102.287	102.312	102.229	7.750	101.441	101.409	101.376	6.875	101.084	100.996	100.932	
7.875	102.619	102.639	102.564	7.875	100.793	100.818	100.651	7.000	101.243	101.155	101.090	

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									

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	97.352	97.263	97.166	5.250				5.250				
5.375	97.724	97.634	97.537	5.375				5.375				
5.500	98.086	97.997	97.900	5.500				5.500				
5.625	98.443	98.353	98.256	5.625	98.035	97.946	97.849	5.625	96.110	96.047	95.985	
5.750	98.740	98.651	98.554	5.750	98.424	98.334	98.237	5.750	97.775	97.686	97.589	
5.875	98.973	98.884	98.787	5.875	98.712	98.622	98.525	5.875	98.227	98.137	98.040	
6.000	99.201	99.111	99.014	6.000	98.987	98.897	98.800	6.000	98.588	98.498	98.401	
6.125	99.423	99.334	99.237	6.125	99.248	99.158	99.061	6.125	98.849	98.759	98.662	
6.250	99.608	99.519	99.422	6.250	99.472	99.382	99.285	6.250	99.137	99.047	98.950	
6.375	99.766	99.676	99.579	6.375	99.918	99.829	99.732	6.375	99.466	99.376	99.279	
6.500	99.934	99.844	99.997	6.500	99.891	99.801	99.704	6.500	99.701	99.611	99.514	
6.625	100.107	100.017	99.920	6.625	100.134	100.045	99.948	6.625	99.827	99.738	99.641	
6.750	99.658	99.595	99.532	6.750	99.805	99.742	99.679	6.750	100.014	99.925	100.078	
6.875	99.861	99.798	99.735	6.875	99.877	99.814	99.751	6.875	100.271	100.182	100.335	
7.000	100.208	100.145	100.082	7.000	100.288	100.225	100.162	7.000	100.202	100.139	100.077	
7.125				7.125	100.528	100.465	100.402	7.125	100.474	100.411	100.348	
2/1/5 ARM				5/1/5 ARM				5/1/5 ARM				
Margin: 2.75%				Margin: 2.75%				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	96.856	96.793	96.730	5.250				5.250				
5.375	97.194	97.131	97.068	5.375				5.375				
5.500	97.502	97.439	97.376	5.500				5.500				
5.625	97.870	97.807	97.744	5.625	97.331	97.268	97.205	5.625	96.435	96.372	96.309	
5.750	98.210	98.147	98.084	5.750	97.733	97.670	97.607	5.750	96.913	96.850	96.787	
5.875	98.409	98.346	98.283	5.875	98.134	98.071	98.008	5.875	97.183	97.120	97.057	
6.000	98.753	98.690	98.627	6.000	98.367	98.304	98.241	6.000	97.634	97.571	97.508	
6.125	98.952	98.889	98.826	6.125	98.770	98.707	98.644	6.125	97.900	97.837	97.774	
6.250	99.296	99.233	99.170	6.250	99.176	99.113	99.050	6.250	98.350	98.287	98.224	
6.375	99.497	99.434	99.371	6.375	99.583	99.520	99.457	6.375	98.803	98.740	98.677	
6.500	99.699	99.636	99.573	6.500	99.653	99.590	99.527	6.500	99.260	99.197	99.134	
6.625	99.759	99.696	99.633	6.625	99.722	99.659	99.596	6.625	99.342	99.279	99.216	
6.750	99.983	99.920	99.857	6.750	100.130	100.067	100.004	6.750	99.799	99.736	99.673	
6.875	100.185	100.122	100.059	6.875	100.201	100.138	100.075	6.875	100.068	100.005	99.942	
7.000	100.533	100.470	100.407	7.000	100.612	100.549	100.486	7.000	100.527	100.464	100.401	
7.125	100.738	100.675	100.612	7.125	100.853	100.790	100.727	7.125	100.799	100.736	100.673	
2/1/5 ARM				5/1/5 ARM				5/1/5 ARM				
Margin: 2.75%				Margin: 2.75%				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	97.531	97.523	97.515	5.750	97.376	97.336	97.294	4.375				
5.875	98.134	98.126	98.118	5.875	97.997	97.956	97.915	4.500				
6.000	98.695	98.687	98.679	6.000	98.375	98.585	98.543	4.625				
6.125	99.272	99.264	99.255	6.125	98.953	98.913	98.871	4.750	96.241	96.015	96.002	
6.250	99.664	99.618	99.602	6.250	99.414	99.368	99.352	4.875	96.647	96.423	96.410	
6.375	100.259	100.216	100.207	6.375	100.009	99.963	99.947	5.000	97.304	97.205	97.197	
6.500	100.814	100.767	100.751	6.500	100.564	100.517	100.501	5.125	97.391	97.383	97.375	
6.625	101.258	101.212	101.196	6.625	101.008	100.962	100.946	5.250	97.931	97.923	97.915	
6.750	100.923	100.877	100.859	6.750	100.673	100.627	100.609	5.375	98.217	98.209	98.201	
6.875	101.468	101.452	101.435	6.875	101.205	101.159	101.141	5.500	98.591	98.583	98.575	
7.000	101.968	101.922	101.904	7.000	101.718	101.672	101.654	5.625	98.850	98.836	98.820	
7.125	102.369	102.323	102.305	7.125	102.119	102.073	102.055	5.750	99.166	99.152	99.136	
7.250	102.004	101.958	101.939	7.250	101.754	101.708	101.689	5.875	99.416	99.403	99.386	
7.375	102.501	102.455	102.436	7.375	102.251	102.205	102.186	6.000	99.699	99.662	99.650	
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	95.795	95.569	95.556									
4.875	96.112	95.723	95.710									
5.000	96.521	96.498	96.485									
5.125	96.736	96.715	96.702									
5.250	97.289	97.271	97.258									
5.375	97.591	97.575	97.562									
5.500	97.701	97.656	97.739									
5.625	98.152	98.109	98.097									
5.750	98.442	98.402	98.390									
5.875	98.733	98.695	98.683									
6.000	99.047	99.011	98.999									
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	97.000	97.021	97.009	2.625				2.625				
5.750	97.614	97.618	97.580	2.750				2.750				
5.875	98.196	98.195	98.165	2.875				2.875				
6.000	98.754	98.750	98.724	3.000				3.000				
6.125	99.266	99.261	99.236	3.125				3.125				
6.250	99.217	99.241	99.192	3.250				3.250				
6.375	99.738	99.758	99.716	3.375				3.375				
6.500	100.216	100.232	100.195	3.500				3.500				
6.625	100.672	100.689	100.652	3.625				3.625				
6.750	100.607	100.622	100.561	3.750				3.750				
6.875	101.053	101.063	101.010	3.875				3.875				
7.000	101.517	101.523	101.473	4.000				4.000				
7.125	101.952	101.957	101.909	4.125				4.125				
7.250	101.651	101.655	101.583	4.250				4.250				
7.375	102.024	102.023	101.959									
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
250 Baker St., Suite 200
Costa Mesa, CA, 92626

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

Effective Time:
7:59:03 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	96.554	96.632	96.634		5.000	96.554	96.632	96.634		5.000	96.554	96.632	96.634	
5.125	97.386	97.414	97.416		5.125	97.386	97.414	97.416		5.125	97.386	97.414	97.416	
5.250	98.121	98.199	98.201		5.250	98.121	98.199	98.201		5.250	98.121	98.199	98.201	
5.375	98.608	98.616	98.624		5.375	98.608	98.616	98.624		5.375	98.608	98.616	98.624	
5.500	99.193	99.252	99.212		5.500	99.193	99.252	99.212		5.500	99.193	99.252	99.212	
5.625	99.676	99.735	99.695		5.625	99.676	99.735	99.695		5.625	99.676	99.735	99.695	
5.750	100.087	100.077	100.037		5.750	100.087	100.077	100.037		5.750	100.087	100.077	100.037	
5.875	100.315	100.105	99.997		5.875	100.315	100.105	99.997		5.875	100.315	100.105	99.997	
6.000	100.881	100.671	100.541		6.000	100.881	100.671	100.541		6.000	100.881	100.671	100.541	
6.125	101.273	101.063	100.964		6.125	101.273	101.063	100.964		6.125	101.273	101.063	100.964	
6.250	101.504	101.315	101.264		6.250	101.504	101.315	101.264		6.250	101.504	101.315	101.264	
6.375	101.289	101.249	101.208		6.375	101.289	101.249	101.208		6.375	101.289	101.249	101.208	
6.500	101.816	101.776	101.736		6.500	101.816	101.776	101.736		6.500	101.816	101.776	101.736	
6.625	102.125	102.144	102.099		6.625	102.125	102.144	102.099		6.625	102.125	102.144	102.099	
6.750	102.158	102.123	102.077		6.750	102.158	102.123	102.077		6.750	102.158	102.123	102.077	
6.875	101.996	101.948	101.899		6.875	101.996	101.948	101.899		6.875	101.996	101.948	101.899	
7.000	102.376	102.377	102.277		7.000	102.376	102.377	102.277		7.000	102.376	102.377	102.277	
7.125	102.842	102.843	102.743		7.125	102.842	102.843	102.743		7.125	102.842	102.843	102.743	
7.250	102.820	102.724	102.393		7.250	102.820	102.724	102.393		7.250	102.820	102.724	102.393	
7.375	102.279	102.260	102.090		7.375	102.279	102.260	102.090		7.375	102.279	102.260	102.090	
7.500	102.710	102.691	102.521		7.500	102.710	102.691	102.521		7.500	102.710	102.691	102.521	
7.625	102.940	102.908	102.813		7.625	102.940	102.908	102.813		7.625	102.940	102.908	102.813	
7.750	102.953	102.875	102.826		7.750	102.953	102.875	102.826		7.750	102.953	102.875	102.826	
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	94.917	94.735	94.653		5.000	94.917	94.735	94.653	
2.875					2.875	95.439	95.507	95.425		5.125	95.439	95.507	95.425	
3.000					3.000	96.646	96.850	96.833		5.250	96.646	96.850	96.833	
3.125					3.125	97.458	97.412	97.396		5.375	97.458	97.412	97.396	
3.250					3.250	98.021	97.996	97.958		5.500	98.021	97.996	97.958	
3.375					3.375	98.583	98.537	98.521		5.625	98.583	98.537	98.521	
3.500	91.469	91.598	91.670		3.500	91.469	91.598	91.670		5.750	98.896	98.850	98.833	
3.625	92.018	92.147	92.219		3.625	92.018	92.147	92.219		5.875	99.423	99.452	99.393	
3.750	92.139	92.158	92.112		3.750	92.139	92.158	92.112		6.000	99.967	99.996	99.937	
3.875	93.688	93.806	93.860		3.875	93.688	93.806	93.860		6.125	100.390	100.420	100.361	
4.000	94.235	94.353	94.407		4.000	94.235	94.353	94.407		6.250	100.475	100.170	100.388	
4.125	94.780	94.898	94.952		4.125	94.780	94.898	94.952		6.375	100.766	100.776	100.731	
4.250	95.431	95.445	95.381		4.250	95.431	95.445	95.381		6.500	99.437	99.452	99.393	
4.375	95.980	96.089	96.124		4.375	95.980	96.089	96.124		6.625	101.739	101.748	101.703	
4.500	96.520	96.628	96.664		4.500	96.520	96.628	96.664		6.750	101.285	101.214	101.165	
4.625	97.303	97.161	97.197		4.625	97.303	97.161	97.197		6.875	101.231	101.221	101.110	
4.750	97.397	97.351	97.359		4.750	97.397	97.351	97.359		7.000	101.739	101.748	101.703	
4.875	97.757	97.620	97.638		4.875	97.757	97.620	97.638		7.125	102.196	102.186	102.170	
5.000	98.024	98.138	98.155		5.000	98.024	98.138	98.155		7.250	101.348	101.319	101.149	
5.125	98.526	98.639	98.657		5.125	98.526	98.639	98.657		7.375	101.893	101.864	101.204	
5.250	98.750	98.822	98.822		5.250	98.750	98.822	98.822		7.500	102.324	102.295	102.125	
5.375	98.994	99.066	99.065		5.375	98.994	99.066	99.065		7.625	102.541	102.512	102.342	
5.500	99.464	99.536	99.535		5.500	99.464	99.536	99.535		7.750				
5.625	99.908	99.980	99.979		5.625	99.908	99.980	99.979		7.875				
5.750	99.871	99.825	99.809		5.750	99.871	99.825	99.809		8.000				
5.875	99.693	99.801	99.783		5.875	99.693	99.801	99.783		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	96.646	96.850	96.833		5.000	94.917	94.735	94.653		4.500	93.926	94.035	93.945	
5.375	97.458	97.412	97.396		5.125	95.439	95.507	95.425		4.625	94.445	94.553	94.464	
5.500	98.021	97.996	97.958		5.250	96.646	96.850	96.833		4.750	93.122	93.174	93.060	
5.625	98.583	98.537	98.521		5.375	97.458	97.412	97.396		4.875	93.320	93.434	93.251	
5.750	98.896	98.850	98.833		5.500	98.021	97.996	97.958		5.000	93.806	93.920	93.738	
6.000	99.967	99.996	99.937		6.000	98.583	98.537	98.521		5.125	94.261	94.374	94.192	
6.125	100.390	100.420	100.361		6.125	98.896	98.850	98.833		5.250	94.549	94.620	94.420	
6.250	100.475	100.170	100.388		6.250	99.423	99.452	99.393		5.375	94.738	94.810	94.610	
6.375	100.766	100.776	100.731		6.375	99.967	99.996	99.937		5.500	95.133	95.205	95.004	
6.500	101.313	101.323	101.277		6.500	100.390	100.420	100.361		5.625	95.480	95.552	95.351	
6.625	101.739	101.748	101.703		6.625	100.475	100.170	100.388		5.750	95.346	95.300	95.284	
6.750	101.285	101.214	101.165		6.750	100.766	100.776	100.731		5.875	94.888	94.831	94.799	
6.875	101.231	101.221	101.110		6.875	101.313	101.323	101.277		6.000	95.284	95.287	95.265	
					6.625	101.739	101.748	101.703		6.125	95.814	95.758	95.726	
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	98.121	98.199	98.201		5.250	98.121	98.199	98.201		5.250	98.121	98.199	98.201	
5.375	98.608	98.616	98.624		5.375	98.608	98.616	98.624		5.375	98.608	98.616	98.624	
5.500	99.193	99.252	99.212		5.500	99.193	99.252	99.212		5.500	99.193	99.252	99.212	
5.625	99.676	99.735	99.695		5.625	99.676	99.735	99.695		5.625	99.676	99.735	99.695	
5.750	100.087	100.077	100.037		5.750	100.087	100.077	100.037		5.750	100.087	100.077	100.037	
5.875	100.315	100.105	99.997		5.875	100.315	100.105	99.997		5.875	100.315	100.105	99.997	
6.000	100.881	100.671	100.541		6.000	100.881	100.671	100.541		6.000	100.881	100.671	100.541	
6.125	101.273	101.063	100.964		6.125	101.273	101.063	100.964		6.125	101.273	101.063	100.964	
6.250	101.504	101.315	101.264		6.250	101.504	101.315	101.264		6.250	101.504	101.315	101.264	
6.375	101.289	101.249	101.208		6.375	101.289	101.249	101.208		6.375	101.289	101.249	101.208	
6.500	101.816	101.776	101.736		6.500	101.816	101.776	101.736		6.500	101.816	101.776	101.736	
6.625	102.125	102.144	102.099		6.625	102.125	102.144	102.099		6.625	102.125	102.144	102.099	
6.750	102.158	102.123	102.077		6.750	102.158	102.123	102.077		6.750	102.158	102.123		



Brokers First Funding

Lock Cut-off Time
7:00 AM - 10:00 AM PST
Lock Date: 8/30/2010

Table with columns: Rate, 15 Day, 30 Day, 45 Day. Sub-sections: VA 30 Year Fixed, VA 15 Year Fixed, VA 10 Year Fixed.

Table with columns: Rate, 15 Day, 30 Day, 45 Day. Sub-sections: VA 30 Year Fixed, VA 15 Year Fixed, VA 10 Year Fixed.

Table with columns: Rate, 15 Day, 30 Day, 45 Day. Sub-sections: VA 30 Year Fixed, VA 15 Year Fixed, VA 10 Year Fixed.

Table with columns: Rate, 15 Day, 30 Day, 45 Day. Sub-sections: VA 30 Year Fixed, VA 15 Year Fixed, VA 10 Year Fixed.

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Effective Time:
7:59:03 AM

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

Government DPA																																																								
BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²																																																				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																																													
6.625				6.625				6.625																																																
6.750	98.352	98.183	97.883	6.750	95.752	95.583	95.283	6.750																																																
6.875	97.490	97.296	96.996	6.875	94.890	94.696	94.396	6.875																																																
7.000	97.989	97.795	97.495	7.000	95.389	95.195	94.895	7.000																																																
7.125	98.432	98.238	97.938	7.125	95.832	95.638	95.338	7.125																																																
7.250	99.400	99.143	98.843	7.250	96.800	96.543	96.243	7.250																																																
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7.500	100.338	100.081	99.781	7.500	97.738	97.481	97.181	7.500																																																
7.625	100.741	100.484	100.184	7.625	98.141	97.884	97.584	7.625																																																
7.750	101.133	100.876	100.576	7.750	98.533	98.276	97.976	7.750																																																
7.875	100.384	100.062	99.762	7.875	97.784	97.462	97.162	7.875																																																
8.000	100.813	100.491	100.191	8.000	98.213	97.891	97.591	8.000																																																
8.125	101.186	100.864	100.564	8.125	98.586	98.264	97.964	8.125																																																
8.250	101.548	101.226	100.926	8.250	98.948	98.626	98.326	8.250																																																
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⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.
⁽²⁾ 2ND TD lien that has an interest rate ZERO, No monthly payment are required.