

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

Relock Policy	
Locks expired or cancelled < 60 days:	Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days:	Current Market + 0.25%
Lock Extensions	0.03% 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:
 8:16:45 AM

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	96.460	96.525	96.480	5.625	96.460	96.525	96.480	5.000	93.822	93.776	93.760
5.750	97.143	97.177	97.121	5.750	97.143	97.177	97.121	5.125	94.531	94.485	94.469
5.875	97.772	97.808	97.752	5.875	97.772	97.808	97.752	5.250	95.532	95.562	95.548
6.000	98.361	98.397	98.341	6.000	98.361	98.397	98.341	5.375	96.171	96.142	96.132
6.125	98.878	98.913	98.857	6.125	98.878	98.913	98.857	5.500	96.767	96.721	96.705
6.250	99.191	99.247	99.176	6.250	99.191	99.247	99.176	5.625	97.262	97.262	97.221
6.375	99.743	99.797	99.729	6.375	99.743	99.797	99.729	5.750	97.916	97.944	97.917
6.500	100.248	100.303	100.233	6.500	100.248	100.303	100.233	5.875	98.461	98.485	98.463
6.625	100.636	100.682	100.625	6.625	100.636	100.682	100.625	6.000	98.987	98.994	98.975
6.750	100.653	100.676	100.602	6.750	100.653	100.676	100.602	6.125	99.396	99.419	99.430
6.875	101.183	101.211	101.128	6.875	101.183	101.211	101.128	6.250	99.573	99.621	99.581
7.000	101.616	101.640	101.563	7.000	101.616	101.640	101.563	6.375	100.090	100.135	100.100
7.125	101.996	102.003	101.953	7.125	101.996	102.003	101.953	6.500	100.545	100.589	100.555
7.250	101.941	101.996	101.887	7.250	101.941	101.996	101.887	6.625	100.937	100.981	100.975
7.375	102.350	102.402	102.300	7.375	102.350	102.402	102.300	6.750	100.793	100.815	100.762
7.500	102.663	102.715	102.612	7.500	102.663	102.715	102.612	6.875	101.241	101.257	101.209
7.625	102.882	102.916	102.847	7.625	102.882	102.916	102.847	7.000	101.615	101.632	101.586
7.750	102.381	102.407	102.325	7.750	102.381	102.407	102.325	7.125	101.904	101.922	101.900
7.875	102.750	102.716	102.653	7.875	102.750	102.716	102.653	7.250	101.942	101.986	101.920
8.000	103.160	103.098	103.064	8.000	103.160	103.098	103.064	7.375	102.283	102.323	102.262
8.125	103.408	103.345	103.311	8.125	103.408	103.345	103.311	7.500	102.547	102.586	102.529
8.250				8.250				7.625	102.742	102.780	102.743
8.375				8.375				7.750	102.278	102.254	102.225
8.500				8.500				7.875	102.202	102.231	102.158
8.625				8.625				8.000	102.429	102.458	102.392

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	96.078	96.125	96.143	4.625	96.157	96.189	96.196	5.125	96.062	96.017	96.000
4.750	96.594	96.641	96.659	4.750	96.533	96.526	96.541	5.250	96.584	96.539	96.522
4.875	97.273	97.070	97.089	4.875	97.009	97.007	97.007	5.375	97.060	97.014	96.998
5.000	97.396	97.443	97.463	5.000	97.359	97.359	97.359	5.500	97.377	97.331	97.315
5.125	97.619	97.656	97.658	5.125	97.744	97.766	97.762	5.625	97.369	97.324	97.308
5.250	98.011	98.030	98.033	5.250	98.033	98.050	98.054	5.750	98.088	98.030	97.998
5.375	98.464	98.497	98.499	5.375	98.331	98.345	98.347	5.875	98.440	98.382	98.350
5.500	99.051	99.006	98.989	5.500	99.051	99.006	98.989	6.000	98.773	98.715	98.683
5.625	99.184	99.210	99.197	5.625	98.993	98.966	98.951	6.125	99.220	99.163	99.130
5.750	99.492	99.505	99.493	5.750	99.492	99.446	99.430	6.250	99.697	99.639	99.607
5.875	99.944	99.898	99.882	5.875	99.944	99.898	99.882	6.375	100.116	100.058	100.026
6.000	100.352	100.379	100.367	6.000	100.225	100.179	100.163	6.500	100.320	100.262	100.230
6.125	100.031	100.067	100.038	6.125	99.781	99.973	99.941	6.625	100.016	99.959	99.926
6.250	100.512	100.535	100.507	6.250	100.262	100.454	100.422	6.750	100.480	100.423	100.390
6.375	100.690	100.883	100.850	6.375	100.690	100.883	100.850	6.875	100.881	100.823	100.791
6.500	100.934	101.127	101.094	6.500	100.934	101.127	101.094	7.000	101.041	100.983	100.951
6.625	100.952	101.048	101.005	6.625	100.952	100.923	100.881				
6.750	101.420	101.433	101.390	6.750	101.170	101.362	101.330				
6.875	101.585	101.778	101.745	6.875	101.585	101.778	101.745				
7.000	101.806	101.998	101.966	7.000	101.806	101.998	101.966				

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	98.516	98.508	98.469	6.000	97.844	97.798	97.782	5.125	96.062	96.017	96.000
6.125	99.110	99.102	99.063	6.125	98.235	98.189	98.173	5.250	96.584	96.539	96.522
6.250	99.402	99.366	99.351	6.250	98.778	98.731	98.713	5.375	97.060	97.014	96.998
6.375	99.757	99.721	99.706	6.375	99.565	99.519	99.501	5.500	97.377	97.331	97.315
6.500	100.151	100.128	100.089	6.500	100.037	99.991	99.973	5.625	97.369	97.324	97.308
6.625	100.546	100.538	100.499	6.625	100.346	100.300	100.282	5.750	98.088	98.030	97.998
6.750	100.768	100.710	100.696	6.750	99.686	99.628	99.614	5.875	98.440	98.382	98.350
6.875	101.098	101.040	101.026	6.875	100.050	100.011	99.986	6.000	98.773	98.715	98.683
7.000	101.383	101.326	101.312	7.000	100.341	100.284	100.271	6.125	99.220	99.163	99.130
7.125	101.758	101.701	101.688	7.125	100.717	100.661	100.647	6.250	99.697	99.639	99.607
7.250	101.986	102.041	101.982	7.250	100.925	100.846	100.824	6.375	100.116	100.058	100.026
7.375	102.277	102.329	101.977	7.375	101.448	101.370	101.348	6.500	100.320	100.262	100.230
7.500	102.551	102.603	102.253	7.500	101.737	101.659	101.637	6.625	100.016	99.959	99.926
7.625	102.703	102.737	102.427	7.625	102.086	102.008	101.986	6.750	100.480	100.423	100.390
7.750	102.135	102.161	102.078	7.750	101.335	101.236	101.203	6.875	100.881	100.823	100.791
7.875	102.458	102.479	102.404	7.875	100.636	100.665	100.491	7.000	101.041	100.983	100.951

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		



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:
8:16:45 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	97.293	97.203	97.106	5.250				5.250				
5.375	97.663	97.573	97.476	5.375				5.375				
5.500	98.026	97.935	97.838	5.500				5.500				
5.625	98.381	98.291	98.194	5.625	97.990	97.899	97.802	5.625	95.659	95.596	95.533	
5.750	98.683	98.592	98.496	5.750	98.375	98.284	98.187	5.750	97.730	97.640	97.543	
5.875	98.924	98.833	98.736	5.875	98.655	98.564	98.467	5.875	98.182	98.092	97.995	
6.000	99.156	99.065	98.968	6.000	98.929	98.839	98.742	6.000	98.542	98.452	98.355	
6.125	99.378	99.288	99.191	6.125	99.199	99.108	99.011	6.125	98.804	98.713	98.616	
6.250	99.560	99.470	99.373	6.250	99.424	99.334	99.237	6.250	99.085	98.995	98.898	
6.375	99.718	99.628	99.531	6.375	99.621	99.531	99.434	6.375	99.407	99.317	99.220	
6.500	99.887	99.797	99.700	6.500	99.844	99.754	99.657	6.500	99.639	99.549	99.452	
6.625	100.061	99.970	99.873	6.625	100.088	99.998	99.901	6.625	99.766	99.675	99.578	
6.750	99.260	99.197	99.134	6.750	99.363	99.300	99.237	6.750	99.956	99.866	99.769	
6.875	99.462	99.399	99.336	6.875	99.436	99.373	99.310	6.875	100.221	100.131	100.034	
7.000	99.808	99.745	99.682	7.000	99.845	99.782	99.719	7.000	99.730	99.667	99.605	
7.125				7.125	100.085	100.022	99.959	7.125	100.001	99.938	99.876	
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	96.468	96.405	96.342	5.250				5.250				
5.375	96.805	96.742	96.679	5.375				5.375				
5.500	97.111	97.048	96.985	5.500				5.500				
5.625	97.477	97.414	97.351	5.625	96.901	96.838	96.775	5.625	95.983	95.920	95.857	
5.750	97.816	97.753	97.690	5.750	97.301	97.238	97.175	5.750	96.459	96.396	96.333	
5.875	98.015	97.952	97.889	5.875	97.699	97.636	97.573	5.875	96.728	96.665	96.602	
6.000	98.357	98.294	98.231	6.000	97.932	97.869	97.806	6.000	97.176	97.113	97.050	
6.125	98.556	98.493	98.430	6.125	98.333	98.270	98.207	6.125	97.441	97.378	97.315	
6.250	98.898	98.835	98.772	6.250	98.737	98.674	98.611	6.250	97.888	97.825	97.762	
6.375	99.099	99.036	98.973	6.375	99.142	99.079	99.016	6.375	98.339	98.276	98.213	
6.500	99.301	99.238	99.175	6.500	99.212	99.149	99.086	6.500	98.793	98.730	98.667	
6.625	99.361	99.298	99.235	6.625	99.282	99.219	99.156	6.625	98.876	98.813	98.750	
6.750	99.584	99.521	99.458	6.750	99.688	99.625	99.562	6.750	99.330	99.267	99.204	
6.875	99.787	99.724	99.661	6.875	99.760	99.697	99.634	6.875	99.599	99.536	99.473	
7.000	100.132	100.069	100.006	7.000	100.169	100.106	100.043	7.000	100.055	99.992	99.929	
7.125	100.337	100.274	100.211	7.125	100.409	100.346	100.283	7.125	100.326	100.263	100.200	
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	96.842	96.834	96.826	5.750	96.684	96.643	96.601	4.375				
5.875	97.441	97.433	97.425	5.875	97.300	97.260	97.218	4.500				
6.000	97.998	97.990	97.982	6.000	97.675	97.634	97.592	4.625				
6.125	98.570	98.562	98.554	6.125	98.248	98.208	98.166	4.750	95.572	95.344	95.331	
6.250	98.736	98.728	98.718	6.250	98.472	98.431	98.389	4.875	95.980	95.753	95.740	
6.375	99.420	99.412	99.402	6.375	98.798	98.757	98.715	5.000	96.895	96.887	96.879	
6.500	100.201	100.155	100.137	6.500	99.951	99.905	99.887	5.125	97.073	97.065	97.057	
6.625	100.646	100.600	100.582	6.625	100.396	100.350	100.332	5.250	97.610	97.602	97.594	
6.750	100.483	100.465	100.455	6.750	100.233	100.187	100.167	5.375	97.895	97.887	97.879	
6.875	101.086	101.078	101.068	6.875	100.765	100.719	100.699	5.500	98.262	98.255	98.246	
7.000	101.528	101.498	101.488	7.000	101.278	101.231	101.211	5.625	98.528	98.514	98.498	
7.125	101.929	101.883	101.863	7.125	101.679	101.633	101.613	5.750	98.842	98.828	98.812	
7.250	101.706	101.659	101.638	7.250	101.456	101.409	101.388	5.875	99.103	99.082	99.059	
7.375	102.202	102.156	102.134	7.375	101.952	101.906	101.884	6.000	99.282	99.239	99.227	

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	95.127	94.900	94.887									
4.875	95.449	95.223	95.210									
5.000	96.096	95.871	95.858									
5.125	96.468	96.445	96.433									
5.250	96.770	96.749	96.737									
5.375	97.078	97.057	97.045									
5.500	97.265	97.245	97.233									
5.625	97.721	97.676	97.664									
5.750	98.011	97.968	97.956									
5.875	98.306	98.264	98.252									
6.000	98.634	98.593	98.581									

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	96.204	96.241	96.229	2.625				2.625				
5.750	96.783	96.803	96.766	2.750				2.750				
5.875	97.363	97.378	97.348	2.875				2.875				
6.000	97.921	97.933	97.907	3.000				3.000				
6.125	98.440	98.452	98.427	3.125				3.125				
6.250	98.825	98.866	98.816	3.250				3.250				
6.375	99.344	99.380	99.339	3.375				3.375				
6.500	99.825	99.858	99.819	3.500				3.500				
6.625	100.298	100.331	100.293	3.625				3.625				
6.750	100.316	100.331	100.270	3.750				3.750				
6.875	100.761	100.771	100.719	3.875				3.875				
7.000	101.238	101.245	101.194	4.000				4.000				
7.125	101.706	101.713	101.663	4.125				4.125				
7.250	101.518	101.554	101.482	4.250				4.250				
7.375	101.901	101.932	101.869									
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
250 Baker St., Suite 200
Costa Mesa, CA, 92626

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

Effective Time:
8:16:45 AM

Government															
FHA 30 Yr Fixed				FHA 20 Yr Fixed				FHA 15 Yr Fixed				FHA 10 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.000	95.808	95.880	95.847	5.000	95.808	95.880	95.847	5.000	95.808	95.880	95.847	5.000	95.808	95.880	95.847
5.125	95.591	96.663	96.631	5.125	96.591	96.663	96.631	5.125	96.591	96.663	96.631	5.125	96.591	96.663	96.631
5.250	97.378	97.450	97.418	5.250	97.378	97.450	97.418	5.250	97.378	97.450	97.418	5.250	97.378	97.450	97.418
5.375	97.983	97.991	97.999	5.375	97.983	97.991	97.999	5.375	97.983	97.991	97.999	5.375	97.983	97.991	97.999
5.500	98.507	98.515	98.523	5.500	98.507	98.515	98.523	5.500	98.507	98.515	98.523	5.500	98.507	98.515	98.523
5.625	99.037	99.046	99.054	5.625	99.037	99.046	99.054	5.625	99.037	99.046	99.054	5.625	99.037	99.046	99.054
5.750	99.666	99.456	99.353	5.750	99.666	99.456	99.353	5.750	99.666	99.456	99.353	5.750	99.666	99.456	99.353
5.875	99.894	99.684	99.559	5.875	99.894	99.684	99.559	5.875	99.894	99.684	99.559	5.875	99.894	99.684	99.559
6.000	100.459	100.248	100.106	6.000	100.459	100.248	100.106	6.000	100.459	100.248	100.106	6.000	100.459	100.248	100.106
6.125	100.847	100.637	100.535	6.125	100.847	100.637	100.535	6.125	100.847	100.637	100.535	6.125	100.847	100.637	100.535
6.250	101.078	100.911	100.845	6.250	101.078	100.911	100.845	6.250	101.078	100.911	100.845	6.250	101.078	100.911	100.845
6.375	101.021	100.980	100.940	6.375	101.021	100.980	100.940	6.375	101.021	100.980	100.940	6.375	101.021	100.980	100.940
6.500	101.544	101.504	101.463	6.500	101.544	101.504	101.463	6.500	101.544	101.504	101.463	6.500	101.544	101.504	101.463
6.625	101.865	101.883	101.823	6.625	101.865	101.883	101.823	6.625	101.865	101.883	101.823	6.625	101.865	101.883	101.823
6.750	101.967	101.918	101.870	6.750	101.967	101.918	101.870	6.750	101.967	101.918	101.870	6.750	101.967	101.918	101.870
6.875	101.802	101.754	101.705	6.875	101.802	101.754	101.705	6.875	101.802	101.754	101.705	6.875	101.802	101.754	101.705
7.000	102.179	102.179	102.113	7.000	102.179	102.179	102.113	7.000	102.179	102.179	102.113	7.000	102.179	102.179	102.113
7.125	102.660	102.660	102.594	7.125	102.660	102.660	102.594	7.125	102.660	102.660	102.594	7.125	102.660	102.660	102.594
7.250	102.596	102.498	102.417	7.250	102.596	102.498	102.417	7.250	102.596	102.498	102.417	7.250	102.596	102.498	102.417
7.375	102.075	102.056	101.945	7.375	102.075	102.056	101.945	7.375	102.075	102.056	101.945	7.375	102.075	102.056	101.945
7.500	102.519	102.501	102.390	7.500	102.519	102.501	102.390	7.500	102.519	102.501	102.390	7.500	102.519	102.501	102.390
7.625	102.748	102.730	102.619	7.625	102.748	102.730	102.619	7.625	102.748	102.730	102.619	7.625	102.748	102.730	102.619
7.750	102.698	102.600	102.519	7.750	102.698	102.600	102.519	7.750	102.698	102.600	102.519	7.750	102.698	102.600	102.519
7.875				7.875				7.875				7.875			
8.000				8.000				8.000				8.000			
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 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	Rate	15 Day	30 Day	45 Day
2.750				2.750				2.750	94.170	93.983	93.867	2.750	94.170	93.983	93.867
2.875				2.875				2.875	94.694	94.756	94.640	2.875	94.694	94.756	94.640
3.000				3.000				3.000	96.160	96.095	96.046	3.000	96.160	96.095	96.046
3.125				3.125				3.125	96.723	96.657	96.859	3.125	96.723	96.657	96.859
3.250				3.250				3.250	97.535	97.470	97.421	3.250	97.535	97.470	97.421
3.375				3.375				3.375	98.098	98.032	97.984	3.375	98.098	98.032	97.984
3.500	90.864	90.951	91.016	3.500	90.864	90.951	91.016	3.500	98.660	98.345	98.296	3.500	98.660	98.345	98.296
3.625	91.413	91.499	91.564	3.625	91.413	91.499	91.564	3.625	99.004	99.030	98.955	3.625	99.004	99.030	98.955
3.750	92.583	92.659	92.707	3.750	92.583	92.659	92.707	3.750	99.551	99.517	99.503	3.750	99.551	99.517	99.503
3.875	93.129	93.207	93.255	3.875	93.129	93.207	93.255	3.875	100.230	100.006	99.927	3.875	100.230	100.006	99.927
4.000	93.676	93.753	93.802	4.000	93.676	93.753	93.802	4.000	100.160	99.845	99.796	4.000	100.160	99.845	99.796
4.125	94.221	94.298	94.347	4.125	94.221	94.298	94.347	4.125	100.464	100.471	100.412	4.125	100.464	100.471	100.412
4.250	94.862	94.946	94.978	4.250	94.862	94.946	94.978	4.250	101.026	101.024	100.975	4.250	101.026	101.024	100.975
4.375	95.406	95.490	95.521	4.375	95.406	95.490	95.521	4.375	101.479	101.487	101.427	4.375	101.479	101.487	101.427
4.500	95.946	96.030	96.062	4.500	95.946	96.030	96.062	4.500	100.990	100.902	100.837	4.500	100.990	100.902	100.837
4.625	96.731	96.565	96.597	4.625	96.731	96.565	96.597	4.625	101.025	101.015	100.938	4.625	101.025	101.015	100.938
4.750	96.790	96.805	96.820	4.750	96.790	96.805	96.820	4.750	101.533	101.523	101.446	4.750	101.533	101.523	101.446
4.875	97.262	97.087	97.102	4.875	97.262	97.087	97.102	4.875	102.014	102.004	101.927	4.875	102.014	102.004	101.927
5.000	97.534	97.609	97.624	5.000	97.534	97.609	97.624	5.000	101.129	101.101	100.990	5.000	101.129	101.101	100.990
5.125	98.042	98.117	98.132	5.125	98.042	98.117	98.132	5.125	101.689	101.660	101.549	5.125	101.689	101.660	101.549
5.250	98.285	98.351	98.349	5.250	98.285	98.351	98.349	5.250	102.133	102.105	101.994	5.250	102.133	102.105	101.994
5.375	98.536	98.601	98.600	5.375	98.536	98.601	98.600	5.375	102.362	102.334	102.223	5.375	102.362	102.334	102.223
5.500	99.015	99.080	99.079	5.500	99.015	99.080	99.079	5.500	99.015	99.080	99.079	5.500	99.015	99.080	99.079
5.625	99.469	99.534	99.533	5.625	99.469	99.534	99.533	5.625	99.469	99.534	99.533	5.625	99.469	99.534	99.533
5.750	99.256	99.460	99.444	5.750	99.256	99.460	99.444	5.750	99.256	99.460	99.444	5.750	99.256	99.460	99.444
5.875	99.250	99.463	99.445	5.875	99.250	99.463	99.445	5.875	99.250	99.463	99.445	5.875	99.250	99.463	99.445
6.000				6.000				6.000				6.000			
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance				FHA 10 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	Rate	15 Day	30 Day	45 Day
5.250	96.160	96.095	96.046	5.250	96.160	96.095	96.046	5.250	93.357	93.441	93.348	5.250	93.357	93.441	93.348
5.375	96.723	96.657	96.859	5.375	96.723	96.657	96.859	5.375	93.882	93.966	93.873	5.375	93.882	93.966	93.873
5.500	97.535	97.470	97.421	5.500	97.535	97.470	97.421	5.500	95.567	95.642	95.457	5.500	95.567	95.642	95.457
5.625	98.098	98.032	97.984	5.625	98.098	98.032	97.984	5.625	92.834	92.909	92.724	5.625	92.834	92.909	92.724
5.750	98.660	98.345	98.296	5.750	98.660	98.345	98.296	5.750	93.332	93.406	93.221	5.750	93.332	93.406	93.221
5.875	99.004	99.030	98.955	5.875	99.004	99.030	98.955	5.875	93.802	93.876	93.691	5.875	93.802	93.876	93.691
6.000	99.551	99.577	99.503	6.000	99.551	99.577	99.503	6.000	94.093	94.159	93.957	6.000	94.093	94.159	93.957
6.125	100.230	100.006	99.932	6.125	100.230	100.006	99.932	6.125	94.298	94.364	94.162	6.125	94.298	94.364	94.162
6.250	100.160	99.845	99.796	6.250	100.160	99.845	99.796	6.250	94.712	94.777	94.576	6.250	94.712	94.777	94.576
6.375	100.464	100.471	100.412	6.375	100.464	100.471	100.412	6.375	95.078	95.144	95.192	6.375	95.078	95.144	95.192
6.500	101.026	101.034	100.975	6.500	101.026	101.034	100.975	6.500	94.981	94.935	94.919	6.500	94.981	94.935	94.919
6.625	101.479	101.487	101.427	6.625	101.479	101.487	101.427	6.625	94.634	94.577	94.544	6.625	94.634	94.577	94.544
6.750	100.990	100.902	100.837	6.750	100.990	100.902	100.837	6.750	95.100	95.042	95.010	6.750	95.100	95.042	95.010
6.875	101.025	101.015	100.938	6.875	101.025	101.015	100.938	6.875	95.559	95.502	95.469	6.875	95.559		



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:
 8:16:45 AM

Government DPA												
BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	97.909	97.708	97.408	6.750	95.309	95.108	94.808	6.750				
6.875	97.159	96.941	96.641	6.875	94.559	94.341	94.041	6.875				
7.000	97.658	97.440	97.140	7.000	95.058	94.840	94.540	7.000				
7.125	98.101	97.883	97.583	7.125	95.501	95.283	94.983	7.125				
7.250	98.940	98.658	98.358	7.250	96.340	96.058	95.758	7.250				
7.375	99.419	99.137	98.837	7.375	96.819	96.537	96.237	7.375				
7.500	99.878	99.596	99.296	7.500	97.278	96.996	96.696	7.500				
7.625	100.281	99.999	99.699	7.625	97.681	97.399	97.099	7.625				
7.750	100.673	100.391	100.091	7.750	98.073	97.791	97.491	7.750				
7.875	99.795	99.448	99.148	7.875	97.195	96.848	96.548	7.875				
8.000	100.224	99.877	99.577	8.000	97.624	97.277	96.977	8.000				
8.125	100.597	100.250	99.950	8.125	97.997	97.650	97.350	8.125				
8.250	100.959	100.612	100.312	8.250	98.359	98.012	97.712	8.250				
8.375				8.375				8.375				
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	95.909	95.708	95.408	6.750	93.309	93.108	92.808	6.750				
6.875	95.159	94.941	94.641	6.875	92.559	92.341	92.041	6.875				
7.000	95.658	95.440	95.140	7.000	93.058	92.840	92.540	7.000				
7.125	96.101	95.883	95.583	7.125	93.501	93.283	92.983	7.125				
7.250	96.940	96.658	96.358	7.250	94.340	94.058	93.758	7.250				
7.375	97.419	97.137	96.837	7.375	94.819	94.537	94.237	7.375				
7.500	97.878	97.596	97.296	7.500	95.278	94.996	94.696	7.500				
7.625	98.281	97.999	97.699	7.625	95.681	95.399	95.099	7.625				
7.750	98.673	98.391	98.091	7.750	96.073	95.791	95.491	7.750				
7.875	97.795	97.448	97.148	7.875	95.195	94.848	94.548	7.875				
8.000	98.224	97.877	97.577	8.000	95.624	95.277	94.977	8.000				
8.125	98.597	98.250	97.950	8.125	95.997	95.650	95.350	8.125				
8.250	98.959	98.612	98.312	8.250	96.359	96.012	95.712	8.250				
8.375				8.375				8.375				

Government DPA Adjustments														
FICO													Other Adjustments	
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													

⁽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.