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Relock Policy	
<b>Locks expired or cancelled &lt; 60 days:</b>	Worse-case pricing + 0.25%
<b>Locks expired or cancelled &gt; 60 days:</b>	Current Market + 0.25%
<b>Lock Extensions</b>	0.03% 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



Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	96.798	96.708	96.611	5.250				5.250				
5.375	97.173	97.083	96.986	5.375				5.375				
5.500	97.539	97.448	97.351	5.500				5.500				
5.625	97.897	97.806	97.709	5.625	97.424	97.333	97.236	5.625	95.704	95.641	95.578	
5.750	98.197	98.106	98.009	5.750	97.815	97.724	97.627	5.750	97.136	97.045	96.948	
5.875	98.432	98.341	98.244	5.875	98.105	98.014	97.917	5.875	97.590	97.499	97.402	
6.000	98.662	98.571	98.474	6.000	98.382	98.291	98.194	6.000	97.952	97.861	97.764	
6.125	98.886	98.795	98.698	6.125	98.645	98.554	98.457	6.125	98.215	98.124	98.027	
6.250	99.338	99.247	99.150	6.250	99.136	99.045	98.948	6.250	98.516	98.425	98.328	
6.375	99.491	99.400	99.303	6.375	99.328	99.237	99.140	6.375	98.833	98.742	98.645	
6.500	99.657	99.566	99.469	6.500	99.549	99.458	99.361	6.500	99.063	98.972	99.125	
6.625	99.831	99.740	99.643	6.625	99.543	99.452	99.605	6.625	99.189	99.098	99.001	
6.750	99.306	99.243	99.180	6.750	99.412	99.349	99.286	6.750	99.632	99.541	99.444	
6.875	99.508	99.445	99.382	6.875	99.484	99.421	99.358	6.875	99.886	99.795	99.698	
7.000	99.853	99.790	99.727	7.000	99.893	99.830	99.767	7.000	99.776	99.713	99.651	
7.125				7.125	100.133	100.070	100.007	7.125	100.047	99.984	99.921	
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	96.517	96.454	96.391	5.250				5.250				
5.375	96.854	96.791	96.728	5.375				5.375				
5.500	97.160	97.097	97.034	5.500				5.500				
5.625	97.526	97.463	97.400	5.625	96.952	96.889	96.826	5.625	96.028	95.965	95.902	
5.750	97.864	97.801	97.738	5.750	97.351	97.288	97.225	5.750	96.504	96.441	96.378	
5.875	98.063	98.000	97.937	5.875	97.750	97.687	97.624	5.875	96.775	96.712	96.649	
6.000	98.404	98.341	98.278	6.000	97.982	97.919	97.856	6.000	97.223	97.160	97.097	
6.125	98.603	98.540	98.477	6.125	98.383	98.320	98.257	6.125	97.488	97.425	97.362	
6.250	98.945	98.882	98.819	6.250	98.787	98.724	98.661	6.250	97.935	97.872	97.809	
6.375	99.146	99.083	99.020	6.375	99.191	99.128	99.065	6.375	98.386	98.323	98.260	
6.500	99.347	99.284	99.221	6.500	99.261	99.198	99.135	6.500	98.839	98.776	98.713	
6.625	99.407	99.344	99.281	6.625	99.332	99.269	99.206	6.625	98.923	98.860	98.797	
6.750	99.630	99.567	99.504	6.750	99.737	99.674	99.611	6.750	99.377	99.314	99.251	
6.875	99.832	99.769	99.706	6.875	99.809	99.746	99.683	6.875	99.645	99.582	99.519	
7.000	100.178	100.115	100.052	7.000	100.218	100.155	100.092	7.000	100.101	100.038	99.975	
7.125	100.382	100.319	100.256	7.125	100.458	100.395	100.332	7.125	100.372	100.309	100.246	
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	96.789	96.789	96.788	5.750	96.663	96.631	96.595	4.375				
5.875	97.408	97.408	97.407	5.875	97.300	97.268	97.232	4.500				
6.000	97.990	97.990	97.988	6.000	97.700	97.668	97.632	4.625				
6.125	98.590	98.590	98.588	6.125	98.302	98.269	98.233	4.750	95.464	95.404	95.389	
6.250	98.684	98.675	98.665	6.250	98.454	98.413	98.371	4.875	95.875	95.815	95.800	
6.375	99.402	99.394	99.383	6.375	98.814	98.774	98.731	5.000	96.780	96.779	96.771	
6.500	100.234	100.187	100.169	6.500	99.984	99.937	99.919	5.125	96.964	96.964	96.956	
6.625	100.689	100.643	100.624	6.625	100.439	100.393	100.374	5.250	97.510	97.510	97.502	
6.750	100.467	100.420	100.399	6.750	100.217	100.170	100.149	5.375	97.807	97.806	97.798	
6.875	101.059	101.051	101.038	6.875	100.769	100.723	100.701	5.500	98.191	98.188	98.180	
7.000	101.548	101.502	101.482	7.000	101.298	101.252	101.230	5.625	98.492	98.488	98.480	
7.125	101.944	101.898	101.876	7.125	101.694	101.648	101.626	5.750	98.820	98.816	98.808	
7.250	101.665	101.619	101.594	7.250	101.415	101.369	101.344	5.875	99.081	99.078	99.070	
7.375	102.179	102.133	102.108	7.375	101.929	101.883	101.858	6.000	99.206	99.197	99.185	
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	95.015	94.955	94.940									
4.875	95.335	95.260	95.246									
5.000	96.061	96.034	96.020									
5.125	96.276	96.500	96.486									
5.250	96.834	96.808	96.794									
5.375	97.140	97.115	97.101									
5.500	97.317	97.292	97.278									
5.625	97.608	97.560	97.546									
5.750	97.903	97.855	97.841									
5.875	98.196	98.149	98.135									
6.000	98.518	98.495	98.467									
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	96.121	96.158	96.145	2.625				2.625				
5.750	96.855	96.858	96.819	2.750				2.750				
5.875	97.450	97.449	97.417	2.875				2.875				
6.000	98.024	98.019	97.994	3.000				3.000				
6.125	98.544	98.539	98.514	3.125				3.125				
6.250	98.601	98.609	98.558	3.250				3.250				
6.375	99.143	99.147	99.104	3.375				3.375				
6.500	99.643	99.643	99.605	3.500				3.500				
6.625	100.113	100.113	100.075	3.625				3.625				
6.750	100.091	100.121	100.058	3.750				3.750				
6.875	100.563	100.588	100.533	3.875				3.875				
7.000	101.060	101.081	101.030	4.000				4.000				
7.125	101.527	101.548	101.498	4.125				4.125				
7.250	101.268	101.303	101.230	4.250				4.250				
7.375	101.677	101.707	101.642									
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			



Effective Time: 1:18:12 PM

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													
FHA 30 Yr Fixed				FHA 20 Yr Fixed				FHA 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	
5.000	95.715	95.785	95.780	5.000	95.715	95.785	95.780	5.000	95.715	95.785	95.780	5.000	95.715
5.125	96.497	96.568	96.563	5.125	96.497	96.568	96.563	5.125	96.497	96.568	96.563	5.125	96.497
5.250	97.356	97.364	97.373	5.250	97.356	97.364	97.373	5.250	97.356	97.364	97.373	5.250	97.356
5.375	97.972	97.980	97.989	5.375	97.972	97.980	97.989	5.375	97.972	97.980	97.989	5.375	97.972
5.500	98.516	98.524	98.532	5.500	98.516	98.524	98.532	5.500	98.516	98.524	98.532	5.500	98.516
5.625	99.056	99.064	99.072	5.625	99.056	99.064	99.072	5.625	99.056	99.064	99.072	5.625	99.056
5.750	99.437	99.328	99.282	5.750	99.437	99.328	99.282	5.750	99.437	99.328	99.282	5.750	99.437
5.875	99.676	99.513	99.459	5.875	99.676	99.513	99.459	5.875	99.676	99.513	99.459	5.875	99.676
6.000	100.268	100.059	100.005	6.000	100.268	100.059	100.005	6.000	100.268	100.059	100.005	6.000	100.268
6.125	100.717	100.507	100.433	6.125	100.717	100.507	100.433	6.125	100.717	100.507	100.433	6.125	100.717
6.250	100.963	100.795	100.740	6.250	100.963	100.795	100.740	6.250	100.963	100.795	100.740	6.250	100.963
6.375	100.832	100.791	100.751	6.375	100.832	100.791	100.751	6.375	100.832	100.791	100.751	6.375	100.832
6.500	101.439	101.398	101.358	6.500	101.439	101.398	101.358	6.500	101.439	101.398	101.358	6.500	101.439
6.625	101.767	101.726	101.686	6.625	101.767	101.726	101.686	6.625	101.767	101.726	101.686	6.625	101.767
6.750	101.809	101.752	101.696	6.750	101.809	101.752	101.696	6.750	101.809	101.752	101.696	6.750	101.809
6.875	101.682	101.625	101.569	6.875	101.682	101.625	101.569	6.875	101.682	101.625	101.569	6.875	101.682
7.000	102.101	102.044	101.988	7.000	102.101	102.044	101.988	7.000	102.101	102.044	101.988	7.000	102.101
7.125	102.407	102.405	102.351	7.125	102.407	102.405	102.351	7.125	102.407	102.405	102.351	7.125	102.407
7.250	102.363	102.263	102.182	7.250	102.363	102.263	102.182	7.250	102.363	102.263	102.182	7.250	102.363
7.375	101.943	101.837	101.756	7.375	101.943	101.837	101.756	7.375	101.943	101.837	101.756	7.375	101.943
7.500	102.396	102.290	102.210	7.500	102.396	102.290	102.210	7.500	102.396	102.290	102.210	7.500	102.396
7.625	102.833	102.727	102.646	7.625	102.833	102.727	102.646	7.625	102.833	102.727	102.646	7.625	102.833
7.750	102.855	102.750	102.669	7.750	102.855	102.750	102.669	7.750	102.855	102.750	102.669	7.750	102.855
7.875				7.875				7.875				7.875	
8.000				8.000				8.000				8.000	

Government Adjustments													
FHA 30 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline				FHA 15 Yr Fixed Streamline					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	
5.250	97.356	97.364	97.373	5.250	97.356	97.364	97.373	5.250	97.356	97.364	97.373	5.250	97.356
5.375	97.972	97.980	97.989	5.375	97.972	97.980	97.989	5.375	97.972	97.980	97.989	5.375	97.972
5.500	98.516	98.524	98.532	5.500	98.516	98.524	98.532	5.500	98.516	98.524	98.532	5.500	98.516
5.625	99.056	99.064	99.072	5.625	99.056	99.064	99.072	5.625	99.056	99.064	99.072	5.625	99.056
5.750	99.437	99.328	99.282	5.750	99.437	99.328	99.282	5.750	99.437	99.328	99.282	5.750	99.437
5.875	99.676	99.513	99.459	5.875	99.676	99.513	99.459	5.875	99.676	99.513	99.459	5.875	99.676
6.000	100.268	100.059	100.005	6.000	100.268	100.059	100.005	6.000	100.268	100.059	100.005	6.000	100.268
6.125	100.717	100.507	100.433	6.125	100.717	100.507	100.433	6.125	100.717	100.507	100.433	6.125	100.717
6.250	100.963	100.795	100.740	6.250	100.963	100.795	100.740	6.250	100.963	100.795	100.740	6.250	100.963
6.375	100.832	100.791	100.751	6.375	100.832	100.791	100.751	6.375	100.832	100.791	100.751	6.375	100.832
6.500	101.439	101.398	101.358	6.500	101.439	101.398	101.358	6.500	101.439	101.398	101.358	6.500	101.439
6.625	101.767	101.726	101.686	6.625	101.767	101.726	101.686	6.625	101.767	101.726	101.686	6.625	101.767
6.750	101.809	101.752	101.696	6.750	101.809	101.752	101.696	6.750	101.809	101.752	101.696	6.750	101.809
6.875	101.682	101.625	101.569	6.875	101.682	101.625	101.569	6.875	101.682	101.625	101.569	6.875	101.682
7.000	102.101	102.044	101.988	7.000	102.101	102.044	101.988	7.000	102.101	102.044	101.988	7.000	102.101
7.125	102.407	102.405	102.351	7.125	102.407	102.405	102.351	7.125	102.407	102.405	102.351	7.125	102.407
7.250	102.363	102.263	102.182	7.250	102.363	102.263	102.182	7.250	102.363	102.263	102.182	7.250	102.363
7.375	101.943	101.837	101.756	7.375	101.943	101.837	101.756	7.375	101.943	101.837	101.756	7.375	101.943
7.500	102.396	102.290	102.210	7.500	102.396	102.290	102.210	7.500	102.396	102.290	102.210	7.500	102.396
7.625	102.833	102.727	102.646	7.625	102.833	102.727	102.646	7.625	102.833	102.727	102.646	7.625	102.833
7.750	102.855	102.750	102.669	7.750	102.855	102.750	102.669	7.750	102.855	102.750	102.669	7.750	102.855
7.875				7.875				7.875				7.875	
8.000				8.000				8.000				8.000	

FICO		Loan Amount Adjustments	
> 720	0.125	\$25K - \$99,999	-0.750
680 - 720	0.000	\$100K - \$150K	-0.375
660 - 679	-0.250		
640 - 659	-0.500		
620 - 639	-1.250		
600 - 619	-1.500		
580 - 599	-2.000		
550 - 579	-3.000		
< 550	-3.500		
No FICO Score	-3.000		
		Other Adjustments	
		2 UNIT	-0.500
		3-4 units	-1.000
		MFI	-1.750
		Non-Owner/2nd Home Streamline	-1.500
		Temporary BuyDown	-0.500
		Manual Underwrite	-0.375
		Lock Extension per Day	-0.030







**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:  
 1:18:12 PM

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	97.743	97.548	97.248	6.750	95.143	94.948	94.648	6.750				
6.875	96.994	96.771	96.471	6.875	94.394	94.171	93.871	6.875				
7.000	97.513	97.290	96.990	7.000	94.913	94.690	94.390	7.000				
7.125	97.976	97.753	97.453	7.125	95.376	95.153	94.853	7.125				
7.250	99.001	98.705	98.405	7.250	96.401	96.105	95.805	7.250				
7.375	99.500	99.204	98.904	7.375	96.900	96.604	96.304	7.375				
7.500	99.979	99.683	99.383	7.500	97.379	97.083	96.783	7.500				
7.625	100.412	100.116	99.816	7.625	97.812	97.516	97.216	7.625				
7.750	100.814	100.518	100.218	7.750	98.214	97.918	97.618	7.750				
7.875	100.006	99.637	99.337	7.875	97.406	97.037	96.737	7.875				
8.000	100.445	100.076	99.776	8.000	97.845	97.476	97.176	8.000				
8.125	100.838	100.469	100.169	8.125	98.238	97.869	97.569	8.125				
8.250	101.210	100.841	100.541	8.250	98.610	98.241	97.941	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	95.743	95.548	95.248	6.750	93.143	92.948	92.648	6.750				
6.875	94.994	94.771	94.471	6.875	92.394	92.171	91.871	6.875				
7.000	95.513	95.290	94.990	7.000	92.913	92.690	92.390	7.000				
7.125	95.976	95.753	95.453	7.125	93.376	93.153	92.853	7.125				
7.250	97.001	96.705	96.405	7.250	94.401	94.105	93.805	7.250				
7.375	97.500	97.204	96.904	7.375	94.900	94.604	94.304	7.375				
7.500	97.979	97.683	97.383	7.500	95.379	95.083	94.783	7.500				
7.625	98.412	98.116	97.816	7.625	95.812	95.516	95.216	7.625				
7.750	98.814	98.518	98.218	7.750	96.214	95.918	95.618	7.750				
7.875	98.006	97.637	97.337	7.875	95.406	95.037	94.737	7.875				
8.000	98.445	98.076	97.776	8.000	95.845	95.476	95.176	8.000				
8.125	98.838	98.469	98.169	8.125	96.238	95.869	95.569	8.125				
8.250	99.210	98.841	98.541	8.250	96.610	96.241	95.941	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.