



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	0.025% per day

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

Mortgage 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

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	96.831	96.889	96.850	5.625	96.831	96.889	96.850	5.000	94.285	94.239	94.224	
5.750	97.334	97.351	97.325	5.750	97.334	97.351	97.325	5.125	94.872	94.826	94.812	
5.875	98.014	98.012	98.005	5.875	98.014	98.012	98.005	5.250	95.622	95.576	95.561	
6.000	98.589	98.587	98.580	6.000	98.589	98.587	98.580	5.375	96.265	96.220	96.205	
6.125	99.044	99.042	99.034	6.125	99.044	99.042	99.034	5.500	97.125	97.080	97.065	
6.250	99.338	99.334	99.320	6.250	99.338	99.334	99.320	5.625	97.653	97.656	97.593	
6.375	99.841	99.837	99.822	6.375	99.841	99.837	99.822	5.750	98.241	98.307	98.232	
6.500	100.318	100.290	100.273	6.500	100.318	100.290	100.273	5.875	98.791	98.829	98.751	
6.625	100.696	100.690	100.645	6.625	100.696	100.690	100.645	6.000	99.345	99.336	99.285	
6.750	100.715	100.703	100.681	6.750	100.715	100.703	100.681	6.125	99.771	99.761	99.711	
6.875	101.128	101.137	101.078	6.875	101.128	101.137	101.078	6.250	99.843	99.804	99.783	
7.000	101.543	101.512	101.490	7.000	101.543	101.512	101.490	6.375	100.389	100.343	100.329	
7.125	101.865	101.861	101.814	7.125	101.865	101.861	101.814	6.500	100.857	100.811	100.796	
7.250	101.847	101.827	101.798	7.250	101.847	101.827	101.798	6.625	101.196	101.151	101.136	
7.375	102.267	102.248	102.218	7.375	102.267	102.248	102.218	6.750	100.945	100.933	100.866	
7.500	102.603	102.553	102.524	7.500	102.603	102.553	102.524	6.875	101.446	101.397	101.367	
7.625	102.894	102.845	102.815	7.625	102.894	102.845	102.815	7.000	101.681	101.697	101.617	
7.750	102.393	102.340	102.359	7.750	102.393	102.340	102.359	7.125	101.973	101.990	101.910	
7.875	102.867	102.814	102.770	7.875	102.867	102.814	102.770	7.250	101.848	101.851	101.805	
8.000	103.293	103.240	103.196	8.000	103.293	103.240	103.196	7.375	102.267	102.248	102.218	
8.125	103.567	103.513	103.469	8.125	103.567	103.513	103.469	7.500	102.559	102.539	102.510	
8.250				8.250				7.625	102.834	102.815	102.785	
8.375				8.375				7.750	102.333	102.302	102.251	
8.500				8.500				7.875	102.162	102.149	102.209	
8.625				8.625				8.000	102.403	102.392	102.451	
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625	96.371	96.212	96.441	4.625	96.210	96.281	96.253					
4.750	96.885	96.975	96.955	4.750	96.737	96.737	96.737					
4.875	97.311	97.397	97.376	4.875	97.213	97.213	97.213					
5.000	97.435	97.518	97.495	5.000	97.359	97.439	97.359					
5.125	97.929	97.749	97.911	5.125	97.787	97.872	97.777					
5.250	98.063	98.137	98.046	5.250	98.101	98.188	98.089					
5.375	98.544	98.611	98.521	5.375	98.432	98.520	98.418					
5.500	99.224	99.178	99.161	5.500	99.224	99.178	99.161					
5.625	99.260	99.308	99.231	5.625	99.154	99.107	99.091					
5.750	99.667	99.656	99.605	5.750	99.667	99.621	99.605					
5.875	100.129	100.083	100.067	5.875	99.879	100.083	100.067					
6.000	100.425	100.378	100.362	6.000	100.425	100.378	100.362					
6.125	100.131	100.159	100.046	6.125	100.093	100.032	99.999					
6.250	100.583	100.521	100.489	6.250	100.583	100.521	100.489					
6.375	101.022	100.960	100.928	6.375	101.022	100.960	100.928					
6.500	101.284	101.222	101.190	6.500	101.284	101.222	101.190					
6.625	101.046	101.053	100.951	6.625	101.024	100.961	100.866					
6.750	101.498	101.439	101.341	6.750	101.498	101.420	101.341					
6.875	101.924	101.846	101.767	6.875	101.924	101.846	101.767					
7.000	102.167	102.088	102.010	7.000	102.167	102.088	102.010					
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	98.565	98.540	98.518	6.000	98.302	98.256	98.242	5.125	96.219	96.173	96.157	
6.125	99.140	99.114	99.094	6.125	98.757	98.711	98.697	5.250	96.760	96.714	96.697	
6.250	99.535	99.511	99.497	6.250	99.163	99.107	99.093	5.375	97.259	97.212	97.196	
6.375	99.973	99.927	99.912	6.375	99.961	99.905	99.891	5.500	97.597	97.550	97.534	
6.500	100.532	100.487	100.472	6.500	100.193	100.147	100.133	5.625	97.579	97.533	97.517	
6.625	100.864	100.818	100.803	6.625	100.549	100.503	100.489	5.750	98.087	98.041	98.025	
6.750	100.819	100.808	100.797	6.750	99.918	99.868	99.839	5.875	98.543	98.497	98.481	
6.875	101.158	101.147	101.136	6.875	100.421	100.371	100.342	6.000	98.826	98.780	98.764	
7.000	101.440	101.429	101.418	7.000	100.862	100.812	100.783	6.125	99.331	99.269	99.236	
7.125	101.773	101.762	101.751	7.125	101.157	101.107	101.078	6.250	99.816	99.754	99.722	
7.250	101.650	101.641	101.599	7.250	101.183	101.174	101.165	6.375	100.247	100.185	100.153	
7.375	101.922	101.905	101.863	7.375	101.511	101.461	101.439	6.500	100.482	100.420	100.388	
7.500	102.227	102.215	102.168	7.500	101.914	101.864	101.835	6.625	100.136	100.058	99.979	
7.625	102.392	102.396	102.342	7.625	101.810	101.801	101.792	6.750	100.607	100.528	100.449	
7.750	102.135	102.119	102.179	7.750	101.586	101.328	101.572	6.875	101.020	100.942	100.863	
7.875	102.468	102.458	102.514	7.875	101.143	101.070	101.130	7.000	101.210	101.132	101.053	
Conventional Fixed 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			
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			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500			
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500			
Additional R/T Refinance 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</				

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	97.132	97.035	96.938		5.250					5.250				
5.375	97.507	97.410	97.313		5.375					5.375				
5.500	97.878	97.781	97.684		5.500					5.500				
5.625	98.244	98.147	98.050		5.625	97.908	97.811	97.714		5.625	96.418	96.355	96.292	
5.750	98.578	98.481	98.384		5.750	98.337	98.240	98.143		5.750	97.734	97.637	97.540	
5.875	98.876	98.779	98.682		5.875	98.690	98.593	98.496		5.875	98.149	98.052	97.955	
6.000	99.164	99.067	98.970		6.000	99.051	98.954	98.858		6.000	98.547	98.450	98.353	
6.125	99.444	99.347	99.250		6.125	99.424	99.327	99.230		6.125	98.928	98.831	98.734	
6.250	99.679	99.582	99.485		6.250	99.720	99.623	99.526		6.250	99.306	99.209	99.112	
6.375	99.830	99.733	99.636		6.375	99.894	99.797	99.950		6.375	99.644	99.547	99.450	
6.500	100.002	99.905	99.809		6.500	100.113	100.016	99.919		6.500	99.930	99.833	99.736	
6.625	100.191	100.094	99.997		6.625	100.371	100.274	100.177		6.625	100.149	100.052	99.955	
6.750	99.550	99.487	99.424		6.750	99.898	99.835	99.772		6.750	100.345	100.498	100.401	
6.875	99.754	99.691	99.628		6.875	99.968	99.905	99.842		6.875	100.756	100.659	100.562	
7.000	100.104	100.041	99.978		7.000	100.381	100.318	100.255		7.000	100.547	100.484	100.421	
7.125					7.125	100.624	100.561	100.498		7.125	100.819	100.756	100.693	
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	96.783	96.720	96.657		5.250					5.250				
5.375	97.123	97.060	96.997		5.375					5.375				
5.500	97.431	97.368	97.305		5.500					5.500				
5.625	97.802	97.739	97.676		5.625	97.461	97.398	97.335		5.625	96.787	96.724	96.661	
5.750	98.143	98.080	98.017		5.750	97.864	97.801	97.738		5.750	97.270	97.207	97.144	
5.875	98.342	98.279	98.216		5.875	98.267	98.204	98.141		5.875	97.554	97.491	97.428	
6.000	98.686	98.623	98.560		6.000	98.501	98.438	98.375		6.000	98.009	97.946	97.883	
6.125	98.886	98.823	98.760		6.125	98.906	98.843	98.780		6.125	98.276	98.213	98.150	
6.250	99.231	99.168	99.105		6.250	99.314	99.251	99.188		6.250	98.729	98.666	98.603	
6.375	99.432	99.369	99.306		6.375	99.722	99.659	99.596		6.375	99.185	99.122	99.059	
6.500	99.635	99.572	99.509		6.500	99.790	99.727	99.664		6.500	99.645	99.582	99.519	
6.625	99.694	99.631	99.568		6.625	99.858	99.795	99.732		6.625	99.724	99.661	99.598	
6.750	99.920	99.857	99.794		6.750	100.267	100.204	100.141		6.750	100.184	100.121	100.058	
6.875	100.124	100.061	99.998		6.875	100.338	100.275	100.212		6.875	100.454	100.391	100.328	
7.000	100.473	100.410	100.347		7.000	100.751	100.688	100.625		7.000	100.916	100.853	100.790	
7.125	100.679	100.616	100.553		7.125	100.993	100.930	100.867		7.125	101.188	101.125	101.062	
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					
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125					
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500					
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500					
Additional R/T Refinance 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					
Cash-Out Refinance LTV / FICO Adjusters: All Products														
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80									
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375									
760-779	-0.375	-0.375	-0.875	-1.250	-1.875									
740-759	-0.375	-0.375	-1.000	-1.625	-2.375									
720-739	-0.375	-0.500	-1.375	-2.000	-2.750									
700-719	-0.375	-0.500	-1.625	-2.625	-3.250									
680-699	-0.375	-0.625	-2.000	-2.875	-3.750									
660-679	-0.375	-0.875	-2.750	-4.000	-4.750									
640-659	-0.375	-1.375	-3.125	-4.625	-5.125									
620-639	-0.375	-1.375	-3.375	-4.875	-5.125									
Additional Cash-Out Refinance LLPA Adjusters														
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80									
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750									
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375									
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375									
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500									
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625									
High Balance	-2.000	-2.000	-2.250	-2.250	-3.250									
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125									
DTI > 40%	0.000	0.0												



## Brokers First Funding

250 Baker St., Suite 200  
Costa Mesa, CA, 92626

### Lock Cut-off Time

**Lock Desk: 8:00 AM – 6:00 PM PST**

Effective Time  
10:10:09 AM

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	97.084	97.082	97.075		5.750	97.042	97.005	96.953		4.375			
5.875	97.764	97.762	97.755		5.875	97.608	97.570	97.519		4.500			
6.000	98.339	98.337	98.330		6.000	98.191	98.154	98.102		4.625			
6.125	98.794	98.792	98.784		6.125	98.709	98.672	98.621		4.750	95.617	95.424	95.412
6.250	99.088	99.084	99.070		6.250	98.858	98.822	98.778		4.875	96.025	95.832	95.820
6.375	99.591	99.587	99.572		6.375	99.125	99.094	99.076		5.000	96.686	96.493	96.485
6.500	100.506	100.461	100.446		6.500	100.256	100.211	100.196		5.125	96.925	96.914	96.903
6.625	100.966	100.921	100.906		6.625	100.716	100.671	100.656		5.250	97.310	97.299	97.288
6.750	100.715	100.703	100.681		6.750	100.425	100.375	100.346		5.375	97.684	97.673	97.662
6.875	101.215	101.166	101.136		6.875	100.965	100.916	100.886		5.500	98.077	98.066	98.055
7.000	101.734	101.684	101.655		7.000	101.484	101.434	101.405		5.625	98.256	98.241	98.231
7.125	102.135	102.085	102.056		7.125	101.885	101.835	101.806		5.750	98.689	98.673	98.663
7.250	101.847	101.827	101.798		7.250	101.561	101.511	101.482		5.875	99.045	99.030	99.020
7.375	102.316	102.266	102.237		7.375	102.066	102.016	101.987		6.000	99.382	99.366	99.356
Home Ready 10 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
4.375													
4.500													
4.625													
4.750	95.176	94.984	94.972										
4.875	95.495	95.304	95.292										
5.000	96.134	96.154	96.143										
5.125	96.360	96.349	96.338										
5.250	96.917	96.906	96.895										
5.375	97.222	97.211	97.200										
5.500	97.409	97.398	97.387										
5.625	97.817	97.802	97.792										
5.750	98.111	98.097	98.087										
5.875	98.404	98.390	98.380										
6.000	98.733	98.719	98.709										
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				
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				
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125				
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500				
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500				
Additional R/T Refinance 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				
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
Additional Miscellaneous LLPA Adjusters													
Escrow Waiver		-0.250											
Temporary 2-1 Buydown		Buydown options and pricing available through PML											
Lock Extension per Day		-0.025											



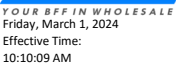
## Brokers First Funding

250 Baker St., Suite 200  
Costa Mesa, CA, 92626

### Lock Cut-off Time

**Lock Desk: 8:00 AM – 6:00 PM PST**

Home Possible													
Home Possible 30 Yr Fixed					Home Possible 20 Yr Fixed					Home Possible 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	97.084	97.082	97.075		5.750	97.042	97.005	96.953		4.250			
5.875	97.764	97.762	97.755		5.875	97.608	97.570	97.519		4.375			
6.000	98.339	98.337	98.330		6.000	98.191	98.154	98.102		4.500			
6.125	98.794	98.792	98.784		6.125	98.709	98.672	98.621		4.625			
6.250	99.088	99.084	99.070		6.250	98.858	98.822	98.778		4.750	95.617	95.424	95.412
6.375	99.591	99.587	99.572		6.375	99.125	99.094	99.076		4.875	96.025	95.832	95.820
6.500	100.041	100.037	100.023		6.500	99.522	99.492	99.474		5.000	96.686	96.493	96.485
6.625	100.414	100.410	100.395		6.625	99.884	99.866	99.848		5.125	96.925	96.914	96.903
6.750	100.465	100.453	100.431		6.750	100.007	99.964	99.913		5.250	97.310	97.299	97.288
6.875	100.862	100.850	100.828		6.875	100.182	100.138	100.087		5.375	97.684	97.673	97.662
7.000	101.274	101.262	101.240		7.000	100.402	100.375	100.360		5.500	98.077	98.066	98.055
7.125	101.598	101.586	101.564		7.125	100.693	100.678	100.663		5.625	98.256	98.241	98.231
7.250	101.597	101.577	101.548		7.250	100.894	100.874	100.845		5.750	98.689	98.673	98.663
7.375	102.017	101.998	101.968		7.375	101.368	101.348	101.319		5.875	99.045	99.030	99.020
7.500	102.309	102.289	102.260		7.500	101.691	101.672	101.642		6.000	99.382	99.366	99.356
Home Possible 10 Yr Fixed													
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day
4.125													
4.250													
4.375													
4.500													
4.625													
4.750	95.176	94.984	94.972										
4.875	95.495	95.304	95.292										
5.000	96.134	96.154	96.143										
5.125	96.360	96.349	96.338										
5.250	96.917	96.906	96.895										
5.375	97.222	97.211	97.200										
5.500	97.409	97.398	97.387										
5.625	97.817	97.802	97.792										
5.750	98.111	98.097	98.087										
Home Possible Adjustments													
Cumulative LLPA Caps													
Home Possible			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				
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				
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125				
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500				
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500				
Additional R/T Refinance 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				
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
Additional Miscellaneous LLPA Adjusters													
Escrow Waiver		-0.250											
Temporary 2-1 Buydown		Buydown options and pricing available through PML											
Lock Extension per Day		-0.025											



250 Baker St., Suite 200  
Costa Mesa, CA, 92626

**Lock Desk: 8:00 AM – 6:00 PM PST**

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	96.294	96.381	96.328	2.625				2.625			
5.750	96.968	97.035	96.957	2.750				2.750			
5.875	97.544	97.609	97.528	2.875				2.875			
6.000	98.096	98.157	98.072	3.000				3.000			
6.125	98.585	98.645	98.561	3.125				3.125			
6.250	98.854	98.900	98.837	3.250				3.250			
6.375	99.360	99.403	99.336	3.375				3.375			
6.500	99.804	99.842	99.773	3.500				3.500			
6.625	100.303	100.338	100.269	3.625				3.625			
6.750	100.244	100.268	100.189	3.750				3.750			
6.875	100.669	100.686	100.603	3.875				3.875			
7.000	101.061	101.071	100.985	4.000				4.000			
7.125	101.558	101.570	101.485	4.125				4.125			
7.250	101.398	101.402	101.353	4.250				4.250			
7.375	101.716	101.719	101.666								

RefiNow 10 Yr Fixed					Rate				
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

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	-0.500	-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	-1.500	-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	-2.500	-1.750

[illegible]

	$\leq 30$	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
$\geq 780$	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
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-3.250	-3.250

[illegible]

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
<4 Units	-0.000	-0.000	-0.375	-0.375	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



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

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

Effective Time:  
10:10:09 AM

Government														
FHA 30 Yr Fixed					FHA 25 Yr Fixed					FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.000	95.966	96.042	96.062		5.000					5.000	95.966	96.042	96.062	
5.125	96.747	96.823	96.842		5.125					5.125	96.747	96.823	96.842	
5.250	97.956	97.964	97.972		5.250	97.956	97.964	97.972		5.250	97.956	97.964	97.972	
5.375	98.322	98.330	98.338		5.375	98.322	98.330	98.338		5.375	98.322	98.330	98.338	
5.500	98.911	99.169	99.177		5.500	98.911	99.169	99.177		5.500	98.911	99.169	99.177	
5.625	99.380	99.638	99.646		5.625	99.380	99.638	99.646		5.625	99.380	99.638	99.646	
5.750	99.800	99.840	99.630		5.750	99.800	99.840	99.630		5.750	99.800	99.840	99.630	
5.875	100.006	100.046	99.836		5.875	100.006	100.046	99.836		5.875	100.006	100.046	99.836	
6.000	100.672	100.462	100.252		6.000	100.672	100.462	100.252		6.000	100.672	100.462	100.252	
6.125	101.116	100.906	100.696		6.125	101.116	100.906	100.696		6.125	101.116	100.906	100.696	
6.250	101.421	101.211	101.022		6.250	101.421	101.211	101.022		6.250	101.421	101.211	101.022	
6.375	101.098	101.057	101.017		6.375	101.098	101.057	101.017		6.375	101.098	101.057	101.017	
6.500	101.565	101.525	101.484		6.500	101.565	101.525	101.484		6.500	101.565	101.525	101.484	
6.625	101.977	101.937	101.896		6.625	101.977	101.937	101.896		6.625	101.977	101.937	101.896	
6.750	102.042	102.010	101.978		6.750	102.042	102.010	101.978		6.750	102.042	102.010	101.978	
6.875	101.765	101.983	101.951		6.875	101.765	101.983	101.951		6.875	101.765	101.983	101.951	
7.000	102.342	102.310	102.278		7.000	102.342	102.310	102.278		7.000	102.342	102.310	102.278	
7.125	102.650	102.617	102.585		7.125	102.650	102.617	102.585		7.125	102.650	102.617	102.585	
7.250	102.680	102.601	102.510		7.250	102.680	102.601	102.510		7.250	102.680	102.601	102.510	
7.375	101.871	101.816	101.766		7.375	101.871	101.816	101.766		7.375	101.871	101.816	101.766	
7.500	102.324	102.258	102.208		7.500	102.324	102.258	102.208		7.500	102.324	102.258	102.208	
7.625	102.761	102.666	102.595		7.625	102.761	102.666	102.595		7.625	102.761	102.666	102.595	
7.750	102.787	102.692	102.620		7.750	102.787	102.692	102.620		7.750	102.787	102.692	102.620	
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					5.000	94.567	94.570	94.590	
2.875					2.875					5.125	95.337	95.341	95.360	
3.000					3.000					5.250	96.767	96.721	96.682	
3.125					3.125					5.375	97.579	97.533	97.495	
3.250					3.250					5.500	98.142	98.096	98.057	
3.375					3.375					5.625	98.704	98.658	98.620	
3.500	91.040	91.212	91.164		3.500	91.040	91.212	91.164		5.750	99.017	98.971	98.932	
3.625	91.587	91.760	91.711		3.625	91.587	91.760	91.711		5.875	99.403	99.167	99.159	
3.750	92.697	92.848	92.811		3.750	92.697	92.848	92.811		6.000	99.976	99.741	99.733	
3.875	93.243	93.395	93.357		3.875	93.243	93.395	93.357		6.125	100.352	100.367	100.358	
4.000	93.789	93.941	93.903		4.000	93.789	93.941	93.903		6.250	100.492	100.196	100.134	
4.125	94.333	94.484	94.447		4.125	94.333	94.484	94.447		6.375	100.626	100.625	100.603	
4.250	95.196	95.327	95.300		4.250	95.196	95.327	95.300		6.500	101.182	101.181	101.159	
4.375	95.739	95.870	95.842		4.375	95.739	95.870	95.842		6.625	101.635	101.633	101.611	
4.500	96.277	96.408	96.381		4.500	96.277	96.408	96.381		6.750	101.424	101.362	101.285	
4.625	96.810	96.941	96.914		4.625	96.810	96.941	96.914		6.875	101.216	101.185	101.149	
4.750	97.032	97.128	97.034		4.750	97.032	97.128	97.034		7.000	101.722	101.691	101.655	
4.875	97.297	97.407	97.313		4.875	97.297	97.407	97.313		7.125	102.070	102.039	102.003	
5.000	97.816	97.926	97.832		5.000	97.816	97.926	97.832		7.250	100.955	100.915	100.865	
5.125	98.320	98.430	98.336		5.125	98.320	98.430	98.336		7.375	101.510	101.470	101.420	
5.250	98.495	98.584	98.500		5.250	98.495	98.584	98.500		7.500	101.952	101.912	101.862	
5.375	98.741	98.831	98.747		5.375	98.741	98.831	98.747		7.625	102.180	102.140	102.090	
5.500	99.216	99.306	99.222		5.500	99.216	99.306	99.222		7.750				
5.625	99.666	99.756	99.672		5.625	99.666	99.756	99.672		7.875				
5.750	99.760	99.713	99.697		5.750	99.760	99.713	99.697		8.000				
5.875	99.600	99.668	99.548		5.875	99.600	99.668	99.548		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	96.767	96.721	96.682		5.000	94.567	94.570	94.590		4.500	93.685	93.691	93.664	
5.375	97.579	97.533	97.495		5.125	95.337	95.341	95.360		4.625	94.206	94.212	94.185	
5.500	98.142	98.096	98.057		5.250	96.767	96.721	96.682		4.750	92.852	92.763	92.695	
5.625	98.704	98.658	98.620		5.375	97.579	97.533	97.495		4.875	93.115	93.025	92.930	
5.750	99.017	98.971	98.932		5.500	98.142	98.096	98.057		5.000	93.606	93.516	93.422	
5.875	99.403	99.167	99.159		5.625	98.704	98.658	98.620		5.125	94.069	93.979	93.884	
6.000	99.976	99.741	99.733		5.750	99.017	98.971	98.932		5.250	94.298	94.188	94.110	
6.125	100.352	100.367	100.358		5.875	99.403	99.167	99.159		5.375	94.497	94.386	94.303	
6.250	100.492	100.196	100.134		6.000	99.976	99.741	99.733		5.500	94.904	94.794	94.710	
6.375	100.626	100.625	100.603		6.125	100.352	100.367	100.358		5.625	95.265	95.404	95.320	
6.500	101.182	101.181	101.159		6.250	100.492	100.196	100.134		5.750	95.235	95.188	95.172	
6.625	101.635	101.633	101.611		6.375	100.626	100.625	100.603		5.875	94.755	94.692	94.660	
6.750	101.424	101.362	101.285		6.500	101.182	101.181	101.159		6.000	95.233	95.171	95.139	
6.875	101.216	101.185	101.149		6.625	101.635	101.633	101.611		6.125	95.706	95.644	95.611	
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	97.956	97.964	97.972		5.250	97.956	97.964	97.972		5.250	97.956	97.964	97.972	
5.375	98.322	98.330	98.338		5.375	98.322	98.330	98.338		5.375	98.322	98.330	98.338	
5.500	98.911	99.169	99.177		5.500	98.911	99.169	99.177		5.500	98.911	99.169	99.177	
5.625	99.380	99.638	99.646		5.625	99.380	99.638	99.646		5.625	99.380	99.638	99.646	
5.750	99.800	99.840	99.630		5.750	99.800	99.840	99.630		5.750	99.800	99.840	99.630	
5.875	100.006	100.046	99.836		5.875	100.006	100.046	99.836		5.875	100.006	100.046	99.836	
6.000	100.672	100.462	100.252		6.000	100.672	100.462	100.252		6.000	100.672	100.462	100.252	
6.125	101.116	100.906	100.696		6.125	101.116	100.906	100.696		6.125	101.116	100.906	100.696	
6.250	101.421	101.211	101.022		6.250	101.421	101.211	101.022		6.250	101.421	101.211	101.022	
6.375	101.098	101.057	101.017		6.375	101.098	101.057	101.017		6.375	101.098	101.057	101.017	
6.500	101.565	101.525	101.484		6.500	101.565	101.51							



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															
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
5.125				5.125				4.750							
5.250				5.250				4.875							
5.375	98.322	98.330	98.338	5.375	98.322	98.330	98.338	5.000							
5.500	98.911	98.919	98.927	5.500	98.911	98.919	98.927	5.125							
5.625	99.380	99.388	99.396	5.625	99.380	99.388	99.396	5.250	97.706	97.964	97.972				
5.750	99.800	99.840	99.630	5.750	99.800	99.840	99.630	5.375	98.322	98.330	98.338				
5.875	100.006	100.046	99.836	5.875	100.006	100.046	99.836	5.500	98.911	98.919	98.927				
6.000	100.672	100.462	100.252	6.000	100.672	100.462	100.252	5.625	99.380	99.388	99.396				
6.125	101.116	100.906	100.696	6.125	101.116	100.906	100.696	5.750	99.800	99.840	99.630				
6.250	101.421	101.211	101.001	6.250	101.421	101.211	101.001	5.875	100.006	100.046	99.836				
6.375	101.098	101.057	101.017	6.375	101.098	101.057	101.017	6.000	100.672	100.462	100.252				
6.500	101.565	101.525	101.484	6.500	101.565	101.525	101.484	6.125	101.116	100.906	100.696				
6.625	101.977	101.937	101.896	6.625	101.977	101.937	101.896	6.250	101.421	101.211	101.001				
6.750	102.042	102.010	101.978	6.750	102.042	102.010	101.978	6.375	101.098	101.057	101.017				
6.875	101.765	101.733	101.701	6.875	101.765	101.733	101.701	6.500	101.565	101.525	101.484				
7.000	102.342	102.310	102.028	7.000	102.342	102.310	102.028	6.625	101.977	101.937	101.896				
7.125	102.650	102.617	102.585	7.125	102.650	102.617	102.585	6.750	102.042	102.010	101.978				
7.250	102.680	102.601	102.510	7.250	102.680	102.601	102.510	6.875	101.765	101.733	101.701				
7.375	101.871	101.777	101.705	7.375	101.871	101.777	101.705	7.000	102.342	102.310	102.028				
7.500	102.324	102.229	102.157	7.500	102.324	102.229	102.157	7.125	102.650	102.617	102.585				
7.625	102.511	102.666	102.595	7.625	102.511	102.666	102.595	7.250	102.680	102.601	102.510				
7.750	102.787	102.692	102.620	7.750	102.787	102.692	102.620	7.375	101.871	101.777	101.705				
7.875				7.875				7.500	102.324	102.229	102.157				
8.000				8.000				7.625	102.511	102.666	102.595				
8.125				8.125				7.750	102.787	102.692	102.620				
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 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				4.875							
2.875				2.875				5.000							
3.000				3.000				5.125							
3.125				3.125				5.250	96.767	96.971	96.932				
3.250				3.250				5.375	97.579	97.533	97.495				
3.375				3.375				5.500	98.142	98.096	98.057				
3.500	91.048	91.221	91.172	3.500	91.048	91.221	91.172	5.625	98.704	98.658	98.620				
3.625	91.561	91.733	91.685	3.625	91.561	91.733	91.685	5.750	99.017	98.971	98.932				
3.750	92.763	92.915	92.877	3.750	92.763	92.915	92.877	5.875	99.308	99.343	99.335				
3.875	93.273	93.425	93.387	3.875	93.273	93.425	93.387	6.000	99.785	99.820	99.812				
4.000	93.777	93.929	93.891	4.000	93.777	93.929	93.891	6.125	100.310	100.345	100.337				
4.125	94.274	94.426	94.388	4.125	94.274	94.426	94.388	6.250	100.492	100.196	100.134				
4.250	95.247	95.378	95.351	4.250	95.247	95.378	95.351	6.375	100.501	100.520	100.498				
4.375	95.739	95.870	95.843	4.375	95.739	95.870	95.843	6.500	100.992	101.011	100.989				
4.500	96.219	96.350	96.323	4.500	96.219	96.350	96.323	6.625	101.326	101.344	101.322				
4.625	96.933	96.814	96.786	4.625	96.933	96.814	96.786	6.750	101.424	101.362	101.285				
4.750	97.039	97.149	97.054	4.750	97.039	97.149	97.054	6.875	101.037	101.026	100.990				
4.875	97.245	97.355	97.261	4.875	97.245	97.355	97.261	7.000	101.407	101.396	101.360				
5.000	97.929	97.790	97.695	5.000	97.929	97.790	97.695	7.125	101.794	101.716	101.624				
5.125	98.337	98.197	98.353	5.125	98.337	98.197	98.353	7.250	100.864	100.845	100.795				
5.250	98.472	98.561	98.477	5.250	98.472	98.561	98.477	7.375	101.321	101.301	101.251				
5.375	98.624	98.713	98.629	5.375	98.624	98.713	98.629	7.500	101.663	101.643	101.593				
5.500	99.245	99.085	99.001	5.500	99.245	99.085	99.001	7.625	101.869	101.850	101.800				
5.625	99.587	99.676	99.592	5.625	99.587	99.676	99.592	7.750							
5.750	99.760	99.713	99.697	5.750	99.760	99.713	99.697	7.875							
5.875	99.687	99.505	99.636	5.875	99.687	99.505	99.636	8.000							
6.000				6.000				8.125							
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 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				
6.500	100.992	101.011	100.989	6.125	100.310	100.345	100.337	4.500	93.553	93.559	93.532				
6.625	101.326	101.344	101.322	6.250	100.492	100.196	100.134	4.625	93.973	93.979	93.952				
6.750	101.424	101.362	101.285	6.375	100.501	100.520	100.498	4.750	92.824	92.734	92.695				
6.875	101.037	101.026	100.990	6.500	100.992	101.011	100.989	4.875	92.984	93.144	93.050				
7.000	101.407	101.396	101.360	6.625	101.326	101.344	101.322	5.000	93.611	93.521	93.426				
7.125	101.794	101.716	101.624	6.750	101.424	101.362	101.285	5.125	93.950	93.860	93.765				
7.250	100.864	100.845	100.795	6.875	101.037	101.026	100.990	5.250	94.218	94.126	94.110				
7.375	101.321	101.301	101.251	7.000	101.407	101.396	101.360	5.375	94.303	94.442	94.358				
7.500	101.663	101.643	101.593	7.125	101.794	101.716	101.624	5.500	94.848	94.737	94.654				
7.625	101.869	101.850	101.800	7.250	100.864	100.845	100.795	5.625	95.106	94.996	94.941				
7.750				7.375	101.321	101.301	101.251	5.750	95.235	95.188	95.172				
7.875				7.500	101.663	101.643	101.593	5.875	94.755	94.692	94.660				
8.000				7.625	101.869	101.850	101.800	6.000	95.233	95.171	95.139				
8.125				7.750				6.125	95.706	95.644	95.611				
Government Adjustments															
FICO															
> 720+															
680 - 720															
660 - 679															
640 - 659															
620 - 639															
600 - 619															
580 - 599															
550 - 579															
FICO < 550															
No FICO Score															
Loan Amount Adjustments															
\$75K - \$99,999															
\$100K - \$150K															
\$1M - \$1,499,999 (VA Only)															
\$1.5M - \$2M (VA Only)															
Other Adjustments															
2 Unit															
3-4 units															
MFIH															
Cash out > 90% LTV															
Non-Owner/2nd Home (Streamline o															
VA IRRRL (95.01 - 110 LTV)															
VA IRRRL (>110 - 125% LTV)															
Temporary BuyDown*															
Manual Underwrite															
Lock Extension per Day															
*Buydown options and pricing available through PML															





**BFF**

**BROKERS FIRST FUNDING**

YOUR BFF IN WHOLESALE

Friday, March 1, 2024

Effective Time:  
10:10:09 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 <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	98.645	98.462	98.162	6.750	96.045	95.862	95.562	6.750			
6.875	98.497	98.291	97.991	6.875	95.897	95.691	95.391	6.875			
7.000	99.026	98.820	98.520	7.000	96.426	96.220	95.920	7.000			
7.125	99.509	99.303	99.003	7.125	96.909	96.703	96.403	7.125			
7.250	99.961	99.755	99.455	7.250	97.361	97.155	96.855	7.250			
7.375	100.096	99.834	99.534	7.375	97.496	97.234	96.934	7.375			
7.500	100.585	100.323	100.023	7.500	97.985	97.723	97.423	7.500			
7.625	101.028	100.766	100.466	7.625	98.428	98.166	97.866	7.625			
7.750	101.440	101.178	100.878	7.750	98.840	98.578	98.278	7.750			
7.875	100.779	100.461	100.161	7.875	98.179	97.861	97.561	7.875			
8.000	101.228	100.910	100.610	8.000	98.628	98.310	98.010	8.000			
8.125	101.621	101.303	101.003	8.125	99.021	98.703	98.403	8.125			
8.250	102.013	101.695	101.395	8.250	99.413	99.095	98.795	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	96.645	96.462	96.162	6.750	94.045	93.862	93.562	6.750			
6.875	96.497	96.291	95.991	6.875	93.897	93.691	93.391	6.875			
7.000	97.026	96.820	96.520	7.000	94.426	94.220	93.920	7.000			
7.125	97.509	97.303	97.003	7.125	94.909	94.703	94.403	7.125			
7.250	97.961	97.755	97.455	7.250	95.361	95.155	94.855	7.250			
7.375	98.096	97.834	97.534	7.375	95.496	95.234	94.934	7.375			
7.500	98.585	98.323	98.023	7.500	95.985	95.723	95.423	7.500			
7.625	99.028	98.766	98.466	7.625	96.428	96.166	95.866	7.625			
7.750	99.440	99.178	98.878	7.750	96.840	96.578	96.278	7.750			
7.875	98.779	98.461	98.161	7.875	96.179	95.861	95.561	7.875			
8.000	99.228	98.910	98.610	8.000	96.628	96.310	96.010	8.000			
8.125	99.621	99.303	99.003	8.125	97.021	96.703	96.403	8.125			
8.250	100.013	99.695	99.395	8.250	97.413	97.095	96.795	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									

<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.