

Effective: 3/4/24 8:13 AM

Lock Cut-off Time: 6:00 PM PST
 Lock Desk: 8:00 AM – 6:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>



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Relock Policy	
Locks expired or cancelled < 60 days:	Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days:	Current Market + 0.25%
Lock Extensions	0.025% 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



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:
8:13:25 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	96.795	96.602	96.551	5.625	96.795	96.602	96.551	5.000	94.032	93.986	93.972	
5.750	97.408	97.405	97.398	5.750	97.408	97.405	97.398	5.125	94.665	94.619	94.605	
5.875	98.083	98.079	98.072	5.875	98.083	98.079	98.072	5.250	95.431	95.386	95.371	
6.000	98.623	98.619	98.612	6.000	98.623	98.619	98.612	5.375	96.075	96.029	96.015	
6.125	99.098	99.095	99.088	6.125	99.098	99.095	99.088	5.500	96.935	96.889	96.874	
6.250	99.391	99.384	99.370	6.250	99.391	99.384	99.370	5.625	97.500	97.574	97.513	
6.375	99.892	99.885	99.871	6.375	99.892	99.885	99.871	5.750	98.150	98.221	98.158	
6.500	100.296	100.289	100.274	6.500	100.296	100.289	100.274	5.875	98.673	98.740	98.675	
6.625	100.685	100.678	100.664	6.625	100.685	100.678	100.664	6.000	99.180	99.245	99.179	
6.750	100.717	100.702	100.680	6.750	100.717	100.702	100.680	6.125	99.604	99.667	99.601	
6.875	101.111	101.097	101.075	6.875	101.111	101.097	101.075	6.250	99.689	99.730	99.651	
7.000	101.524	101.509	101.487	7.000	101.524	101.509	101.487	6.375	100.230	100.206	100.169	
7.125	101.846	101.832	101.810	7.125	101.846	101.832	101.810	6.500	100.692	100.647	100.632	
7.250	101.789	101.766	101.737	7.250	101.789	101.766	101.737	6.625	101.032	101.017	100.972	
7.375	102.205	102.184	102.155	7.375	102.205	102.184	102.155	6.750	101.828	101.855	101.760	
7.500	102.494	102.471	102.442	7.500	102.494	102.471	102.442	6.875	101.304	101.252	101.223	
7.625	102.774	102.738	102.709	7.625	102.774	102.738	102.709	7.000	101.575	101.594	101.495	
7.750	102.286	102.244	102.314	7.750	102.286	102.244	102.314	7.125	101.850	101.869	101.810	
7.875	102.745	102.686	102.642	7.875	102.745	102.686	102.642	7.250	101.789	101.766	101.737	
8.000	103.162	103.103	103.059	8.000	103.162	103.103	103.059	7.375	102.206	102.184	102.155	
8.125	103.438	103.379	103.335	8.125	103.438	103.379	103.335	7.500	102.494	102.471	102.442	
8.250				8.250				7.625	102.760	102.738	102.709	
8.375				8.375				7.750	102.257	102.220	102.168	
8.500				8.500				7.875	102.076	102.064	102.137	
8.625				8.625				8.000	102.311	102.301	102.373	

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625	96.119	96.215	96.148	4.625	96.169	96.093	96.203					
4.750	96.631	96.728	96.660	4.750	96.509	96.626	96.542					
4.875	97.056	97.148	97.080	4.875	96.906	96.967	96.906					
5.000	97.430	97.515	97.449	5.000	97.315	97.408	97.281					
5.125	97.641	97.717	97.535	5.125	97.746	97.839	97.645					
5.250	98.023	98.104	97.917	5.250	97.809	97.903	97.955					
5.375	98.504	98.575	98.391	5.375	98.388	98.480	98.279					
5.500	99.262	99.216	99.199	5.500	99.012	99.216	98.949					
5.625	99.152	99.178	99.090	5.625	99.152	99.106	99.090					
5.750	99.658	99.612	99.596	5.750	99.658	99.612	99.346					
5.875	100.116	100.070	100.054	5.875	99.866	99.820	99.804					
6.000	100.414	100.368	100.352	6.000	100.164	100.368	100.102					
6.125	99.995	99.933	99.900	6.125	99.995	99.933	99.900					
6.250	100.480	100.418	100.386	6.250	100.230	100.418	100.136					
6.375	100.917	100.854	100.822	6.375	100.667	100.604	100.572					
6.500	101.180	101.118	101.085	6.500	100.930	101.118	100.835					
6.625	100.956	100.873	100.793	6.625	100.956	100.873	100.793					
6.750	101.429	101.346	101.266	6.750	101.179	101.346	101.016					
6.875	101.603	101.520	101.439	6.875	101.603	101.520	101.439					
7.000	101.845	101.762	101.681	7.000	101.845	101.762	101.681					

Conventional Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	98.511	98.451	98.435	6.000	98.107	98.062	98.047	5.125	96.278	96.232	96.216	
6.125	99.101	98.994	98.975	6.125	98.810	98.764	98.500	5.250	96.814	96.767	96.751	
6.250	99.405	99.391	99.378	6.250	99.000	98.955	98.940	5.375	97.298	97.252	97.236	
6.375	99.835	99.790	99.775	6.375	99.793	99.747	99.733	5.500	97.635	97.588	97.572	
6.500	100.378	100.333	100.318	6.500	100.029	100.233	100.219	5.625	97.577	97.531	97.515	
6.625	100.700	100.655	100.640	6.625	100.385	100.340	100.325	5.750	98.079	98.033	98.016	
6.750	100.809	100.798	100.787	6.750	99.821	99.810	99.799	5.875	98.530	98.484	98.468	
6.875	101.138	101.127	101.116	6.875	100.280	100.227	100.203	6.000	98.816	98.770	98.753	
7.000	101.416	101.405	101.394	7.000	100.718	100.665	100.636	6.125	99.233	99.170	99.138	
7.125	101.748	101.737	101.726	7.125	101.015	100.963	100.934	6.250	99.713	99.651	99.619	
7.250	101.547	101.544	101.469	7.250	101.134	101.125	101.117	6.375	100.142	100.079	100.047	
7.375	101.818	101.803	101.731	7.375	101.405	101.396	101.388	6.500	100.378	100.316	100.283	
7.500	102.370	102.358	102.279	7.500	101.790	101.737	101.708	6.625	100.069	99.986	99.905	
7.625	102.276	102.281	102.190	7.625	102.053	102.003	101.995	6.750	100.537	100.455	100.374	
7.750	101.683	101.645	101.715	7.750	101.537	101.280	101.524	6.875	100.949	100.866	100.785	
7.875	102.011	101.972	102.038	7.875	101.084	101.012	101.085	7.000	101.138	101.055	100.974	

Conventional Fixed Adjustments

Cumulative LPPA Cap	
FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125	
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250	
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500	
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750	
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875	
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125	
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250	
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500	
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750	

Additional Purchase LPPA Adjusters										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	
660-679	0.000	-0.125	-1.125							



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:
8:13:25 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	97.068	96.971	96.874	5.250				5.250				
5.375	97.438	97.341	97.244	5.375				5.375				
5.500	97.794	97.698	97.601	5.500				5.500				
5.625	98.143	98.046	97.949	5.625	97.813	97.716	97.619	5.625	96.271	96.208	96.145	
5.750	98.475	98.378	98.281	5.750	98.231	98.134	98.037	5.750	97.612	97.515	97.418	
5.875	98.787	98.690	98.593	5.875	98.591	98.494	98.397	5.875	98.035	97.938	97.841	
6.000	99.076	98.979	98.882	6.000	98.953	98.856	98.759	6.000	98.444	98.347	98.250	
6.125	99.338	99.242	99.145	6.125	99.317	99.220	99.123	6.125	98.839	98.742	98.645	
6.250	99.533	99.436	99.339	6.250	99.575	99.479	99.382	6.250	99.182	99.085	98.988	
6.375	99.696	99.599	99.502	6.375	99.762	99.665	99.568	6.375	99.509	99.412	99.315	
6.500	99.883	99.786	99.689	6.500	99.991	99.894	99.797	6.500	99.800	99.703	99.606	
6.625	100.089	99.992	99.895	6.625	100.260	100.163	100.066	6.625	100.045	99.948	99.851	
6.750	99.454	99.357	99.260	6.750	99.787	99.724	99.661	6.750	100.240	100.143	100.046	
6.875	99.657	99.594	99.531	6.875	99.855	99.792	99.729	6.875	100.639	100.542	100.445	
7.000	100.006	99.943	99.880	7.000	100.265	100.202	100.139	7.000	100.411	100.348	100.285	
7.125				7.125	100.507	100.444	100.381	7.125	100.681	100.618	100.555	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

Conventional ARM High Balance												
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	96.691	96.628	96.565	5.250				5.250				
5.375	97.044	96.981	96.918	5.375				5.375				
5.500	97.353	97.290	97.227	5.500				5.500				
5.625	97.722	97.659	97.596	5.625	97.348	97.285	97.222	5.625	96.640	96.577	96.514	
5.750	98.061	97.998	97.935	5.750	97.765	97.702	97.639	5.750	97.122	97.059	96.996	
5.875	98.257	98.194	98.131	5.875	98.168	98.105	98.042	5.875	97.419	97.356	97.293	
6.000	98.600	98.537	98.474	6.000	98.402	98.339	98.276	6.000	97.887	97.824	97.761	
6.125	98.798	98.735	98.672	6.125	98.803	98.740	98.677	6.125	98.154	98.091	98.028	
6.250	99.142	99.079	99.016	6.250	99.207	99.144	99.081	6.250	98.606	98.543	98.480	
6.375	99.341	99.278	99.215	6.375	99.614	99.551	99.488	6.375	99.059	98.996	98.933	
6.500	99.541	99.478	99.415	6.500	99.681	99.618	99.555	6.500	99.515	99.452	99.389	
6.625	99.598	99.535	99.472	6.625	99.749	99.686	99.623	6.625	99.594	99.531	99.468	
6.750	99.823	99.760	99.697	6.750	100.156	100.093	100.030	6.750	100.052	99.989	99.926	
6.875	100.027	99.964	99.901	6.875	100.224	100.161	100.098	6.875	100.321	100.258	100.195	
7.000	100.376	100.313	100.250	7.000	100.634	100.571	100.508	7.000	100.780	100.717	100.654	
7.125	100.579	100.516	100.453	7.125	100.876	100.813	100.750	7.125	101.050	100.987	100.924	
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
≥ 780	-0.375	-0.375	-0.625	-0.875
760-779	-0.375	-0.375	-0.875	-1.250
740-759	-0.375	-0.375	-1.000	-1.625
720-739	-0.375	-0.500	-1.375	-2.000
700-719	-0.375	-0.500	-1.625	-2.625
680-699	-0.375	-0.625	-2.000	-2.875
660-679	-0.375	-0.875	-2.750	-4.000
640-659	-0.375	-1.375	-3.125	-4.625
620-639	-0.375	-1.375	-3.375	-4.875

Additional Cash-Out Refinance LLPA Adjusters				
	≤30	30.01-60	60.01-70	70.01-75
Attached Condo	0.000	0.000	-0.125	-0.125
Investment Property	-1.125	-1.125	-1.625	-2.125
2nd Home	-1.125	-1.125	-1.625	-2.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375
High Balance	-2.000	-2.000	-2.250	-2.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875
DTI > 40%	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

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	97.158	97.155	97.148	5.750	97.109	97.068	97.016	4.375				
5.875	97.833	97.829	97.822	5.875	97.670	97.629	97.578	4.500				
6.000	98.373	98.369	98.362	6.000	97.997	97.956	98.155	4.625				
6.125	98.848	98.845	98.838	6.125	98.511	98.470	98.419	4.750	95.583	95.389	95.378	
6.250	99.141	99.134	99.120	6.250	98.904	98.866	98.822	4.875	95.985	95.791	95.780	
6.375	99.642	99.635	99.621	6.375	99.171	99.133	99.089	5.000	96.643	96.606	96.598	
6.500	100.352	100.307	100.292	6.500	100.102	100.057	100.042	5.125	96.931	96.920	96.909	
6.625	100.803	100.757	100.742	6.625	100.553	100.507	100.492	5.250	97.324	97.323	97.315	
6.750	100.717	100.702	100.680	6.750	100.294	100.241	100.212	5.375	97.676	97.665	97.654	
6.875	101.111	101.097	101.075	6.875	100.826	100.774	100.745	5.500	98.067	98.056	98.045	
7.000	101.589	101.537	101.507	7.000	101.339	101.287	101.257	5.625	98.313	98.305	98.297	
7.125	101.993	101.940	101.911	7.125	101.743	101.690	101.661	5.750	98.656	98.648	98.640	
7.250	101.789	101.766	101.737	7.250	101.450	101.397	101.368	5.875	98.939	98.931	98.922	
7.375	102.206	102.184	102.155	7.375	101.946	101.894	101.864	6.000	99.202	99.186	99.176	

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	95.147	94.955	94.944									
4.875	95.464	95.397	95.271									
5.000	96.099	96.165	96.154									
5.125	96.620	96.609	96.598									
5.250	96.922	96.911	96.900									
5.375	97.224	97.213	97.202									
5.500	97.408	97.397	97.386									
5.625	97.659	97.644	97.634									
5.750	97.954	97.935	97.925									
5.875	98.238	98.224	98.214									
6.000	98.711	98.687	98.663									

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

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	97.158	97.155	97.148	5.750	97.109	97.068	97.016	4.250				
5.875	97.833	97.829	97.822	5.875	97.670	97.629	97.578	4.375				
6.000	98.373	98.369	98.362	6.000	97.997	97.956	98.155	4.500				
6.125	98.848	98.845	98.838	6.125	98.511	98.470	98.419	4.625				
6.250	99.141	99.134	99.120	6.250	98.904	98.866	98.822	4.750	95.583	95.389	95.378	
6.375	99.642	99.635	99.621	6.375	99.171	99.133	99.089	4.875	95.985	95.791	95.780	
6.500	100.046	100.039	100.024	6.500	99.416	99.378	99.336	5.000	96.643	96.606	96.598	
6.625	100.435	100.428	100.414	6.625	99.745	99.726	99.709	5.125	96.931	96.920	96.909	
6.750	100.467	100.452	100.430	6.750	100.001	99.956	99.905	5.250	97.324	97.323	97.315	
6.875	100.861	100.847	100.825	6.875	100.176	100.131	100.079	5.375	97.676	97.665	97.654	
7.000	101.274	101.259	101.237	7.000	100.396	100.357	100.343	5.500	98.067	98.056	98.045	
7.125	101.596	101.582	101.560	7.125	100.673	100.657	100.643	5.625	98.313	98.305	98.297	
7.250	101.539	101.516	101.487	7.250	100.835	100.813	100.784	5.750	98.656	98.648	98.640	
7.375	101.956	101.934	101.905	7.375	101.278	101.256	101.226	5.875	98.939	98.931	98.922	
7.500	102.244	102.221	102.192	7.500	101.596	101.573	101.544	6.000	99.202	99.186	99.176	

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	95.147	94.955	94.944									
4.875	95.464	95.397	95.271									
5.000	96.099	96.165	96.154									
5.125	96.620	96.609	96.598									
5.250	96.922	96.911	96.900									
5.375	97.224	97.213	97.202									
5.500	97.408	97.397	97.386									
5.625	97.659	97.644	97.634									
5.750	97.954	97.935	97.925									

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

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	96.254	96.344	96.271	2.625				2.625				
5.750	96.878	96.952	96.885	2.750				2.750				
5.875	97.453	97.522	97.450	2.875				2.875				
6.000	98.004	98.065	97.991	3.000				3.000				
6.125	98.493	98.554	98.480	3.125				3.125				
6.250	98.775	98.828	98.744	3.250				3.250				
6.375	99.280	99.324	99.237	3.375				3.375				
6.500	99.723	99.759	99.668	3.500				3.500				
6.625	100.222	100.258	100.168	3.625				3.625				
6.750	100.176	100.207	100.107	3.750				3.750				
6.875	100.597	100.619	100.515	3.875				3.875				
7.000	100.986	100.998	100.892	4.000				4.000				
7.125	101.477	101.492	101.385	4.125				4.125				
7.250	101.299	101.311	101.225	4.250				4.250				
7.375	101.614	101.620	101.531									

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			
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			
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	-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							
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

Effective Time:
8:13:25 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	95.842	95.951	95.846	5.000				5.000	95.842	95.951	95.846	
5.125	96.624	96.733	96.628	5.125				5.125	96.624	96.733	96.628	
5.250	97.905	97.880	97.856	5.250	97.905	97.880	97.856	5.250	97.905	97.880	97.856	
5.375	98.231	98.207	98.183	5.375	98.231	98.207	98.183	5.375	98.231	98.207	98.183	
5.500	98.859	99.085	98.811	5.500	98.859	99.085	98.811	5.500	98.859	99.085	98.811	
5.625	99.518	99.494	99.469	5.625	99.518	99.494	99.469	5.625	99.518	99.494	99.469	
5.750	99.809	99.849	99.638	5.750	99.809	99.849	99.638	5.750	99.809	99.849	99.638	
5.875	99.985	100.024	99.814	5.875	99.985	100.024	99.814	5.875	99.985	100.024	99.814	
6.000	100.679	100.469	100.259	6.000	100.679	100.469	100.259	6.000	100.679	100.469	100.259	
6.125	101.114	100.903	100.693	6.125	101.114	100.903	100.693	6.125	101.114	100.903	100.693	
6.250	101.382	101.172	100.992	6.250	101.382	101.172	100.992	6.250	101.382	101.172	100.992	
6.375	101.151	101.119	101.086	6.375	101.151	101.119	101.086	6.375	101.151	101.119	101.086	
6.500	101.601	101.569	101.536	6.500	101.601	101.569	101.536	6.500	101.601	101.569	101.536	
6.625	102.010	101.978	101.946	6.625	102.010	101.978	101.946	6.625	102.010	101.978	101.946	
6.750	102.072	102.016	101.959	6.750	102.072	102.016	101.959	6.750	102.072	102.016	101.959	
6.875	101.749	101.942	101.636	6.875	101.749	101.942	101.636	6.875	101.749	101.942	101.636	
7.000	102.313	102.256	102.200	7.000	102.313	102.256	102.200	7.000	102.313	102.256	102.200	
7.125	102.657	102.601	102.544	7.125	102.657	102.601	102.544	7.125	102.657	102.601	102.544	
7.250	102.637	102.529	102.427	7.250	102.637	102.529	102.427	7.250	102.637	102.529	102.427	
7.375	101.851	101.856	101.841	7.375	101.851	101.856	101.841	7.375	101.851	101.856	101.841	
7.500	102.295	102.299	102.285	7.500	102.295	102.299	102.285	7.500	102.295	102.299	102.285	
7.625	102.729	102.635	102.561	7.625	102.729	102.635	102.561	7.625	102.729	102.635	102.561	
7.750	102.753	102.658	102.585	7.750	102.753	102.658	102.585	7.750	102.753	102.658	102.585	
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	94.380	94.479	94.374
2.875				2.875				5.125	95.152	95.251	95.146
3.000				3.000				5.250	96.692	96.646	96.602
3.125				3.125				5.375	97.504	97.458	97.414
3.250				3.250				5.500	98.067	98.021	97.977
3.375				3.375				5.625	98.629	98.583	98.539
3.500	91.021	91.226	91.158	3.500	91.021	91.226	91.158	5.750	98.942	98.896	98.852
3.625	91.569	91.774	91.706	3.625	91.569	91.774	91.706	5.875	99.372	99.179	99.308
3.750	92.672	92.857	92.799	3.750	92.672	92.857	92.799	6.000	99.952	99.759	99.887
3.875	93.220	93.404	93.347	3.875	93.220	93.404	93.347	6.125	100.334	100.391	100.269
4.000	93.766	93.950	93.893	4.000	93.766	93.950	93.893	6.250	100.511	100.214	100.141
4.125	94.310	94.494	94.437	4.125	94.310	94.494	94.437	6.375	100.616	100.652	100.545
4.250	95.168	95.332	95.269	4.250	95.168	95.332	95.269	6.500	101.173	101.209	101.102
4.375	95.710	95.874	95.812	4.375	95.710	95.874	95.812	6.625	101.625	101.661	101.554
4.500	96.249	96.412	96.350	4.500	96.249	96.412	96.350	6.750	101.393	101.331	101.243
4.625	97.031	96.945	96.883	4.625	97.031	96.945	96.883	6.875	101.142	101.158	101.035
4.750	97.184	97.138	97.122	4.750	97.184	97.138	97.122	7.000	101.649	101.664	101.541
4.875	97.482	97.375	97.448	4.875	97.482	97.375	97.448	7.125	101.996	102.011	101.888
5.000	98.001	97.894	97.967	5.000	98.001	97.894	97.967	7.250	100.609	100.604	100.839
5.125	98.506	98.399	98.472	5.125	98.506	98.399	98.472	7.375	101.515	101.510	101.495
5.250	98.595	98.549	98.533	5.250	98.595	98.549	98.533	7.500	101.959	101.953	101.939
5.375	98.829	98.701	98.738	5.375	98.829	98.701	98.738	7.625	102.190	102.184	102.170
5.500	99.303	99.175	99.212	5.500	99.303	99.175	99.212	7.750			
5.625	99.750	99.622	99.659	5.625	99.750	99.622	99.659	7.875			
5.750	99.609	99.563	99.547	5.750	99.609	99.563	99.547	8.000			
5.875	99.490	99.592	99.467	5.875	99.490	99.592	99.467	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	96.692	96.646	96.602	5.000	94.380	94.479	94.374	4.500	93.531	93.695	93.632
5.375	97.504	97.458	97.414	5.125	95.152	95.251	95.146	4.625	94.050	94.214	94.152
5.500	98.067	98.021	97.977	5.250	96.692	96.646	96.602	4.750	92.909	92.863	92.847
5.625	98.629	98.583	98.539	5.375	97.504	97.458	97.414	4.875	93.097	93.240	93.063
5.750	98.942	98.896	98.852	5.500	98.067	98.021	97.977	5.000	93.585	93.728	93.551
5.875	99.372	99.179	99.308	5.625	98.629	98.583	98.539	5.125	94.045	94.188	94.011
6.000	99.952	99.759	99.887	5.750	98.942	98.896	98.852	5.250	94.320	94.274	94.258
6.125	100.334	100.391	100.269	5.875	99.372	99.179	99.308	5.375	94.375	94.497	94.284
6.250	100.511	100.214	100.141	6.000	99.952	99.759	99.887	5.500	94.774	94.896	94.683
6.375	100.616	100.652	100.545	6.125	100.334	100.391	100.269	5.625	95.124	95.246	95.044
6.500	101.173	101.209	101.102	6.250	100.511	100.214	100.141	5.750	95.334	95.288	95.272
6.625	101.625	101.661	101.554	6.375	100.616	100.652	100.545	5.875	94.763	94.700	94.668
6.750	101.393	101.331	101.243	6.500	101.173	101.209	101.102	6.000	95.238	95.176	95.144
6.875	101.142	101.158	101.035	6.625	101.625	101.661	101.554	6.125	95.708	95.645	95.613

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	97.905	97.880	97.856	5.250	97.905	97.880	97.856	5.250	97.905	97.880	97.856
5.375	98.231	98.207	98.183	5.375	98.231	98.207	98.183	5.375	98.231	98.207	98.183
5.500	98.859	99.085	98.811	5.500	98.859	99.085	98.811	5.500	98.859	99.085	98.811
5.625	99.518	99.494	99.469	5.625	99.518	99.494	99.469	5.625	99.518	99.494	99.469
5.750	99.809	99.849	99.638	5.750	99.809	99.849	99.638	5.750	99.809	99.849	99.638
5.875	99.985	100.024	99.814	5.875	99.985	100.024	99.814	5.875	99.985	100.024	99.814
6.000	100.679	100.469	100.259	6.000	100.679	100.469	100.259	6.000	100.679	100.469	100.259
6.125	101.114	100.903	100.693	6.125	101.114	100.903	100.693	6.125	101.114	100.903	100.693
6.250	101.382	101.172	100.992	6.250	101.382	101.172	100.992	6.250	101.382	101.172	100.992
6.375	101.151	101.119	101.086	6.375	101.151	101.119	101.086	6.375	101.151	101.119	101.086
6.500	101.601	101.569	101.536	6.500	101.601	101.569	101.536	6.500	101.601	101.569	101.536
6.625	102.010	101.978	101.946	6.625	102.010	101.978	101.946	6.625	102.010	101.978	101.946
6.750	102.072	102.016	101.959	6.750	102.072	102.016	101.959	6.750	102.072	102.016	101.959
6.875	101.749	101.942	101.636	6.875	101.749	101.942	101.636	6.875	101.749	101.942	101.636
7.000	102.313	102.256	102.200	7.000	102.313	102.256	102.200	7.000	102.313	102.256	102.200

FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.500	96.249	96.412	96.350	4.250	95.168	95.332	95.269	5.250	96.692	96.646	96.602
4.625	97.031	96.945	96.883	4.375	95.710	95.874	95.812	5.375	97.504	97.458	97.414
4.750	97.184	97.138	97.122	4.500	96.249	96.412	96.350	5.500	98.067	98.021	97.977
4.875	97.482	97.375	97.448	4.625	97.031	96.945	96.883	5.625	98.629	98.583	98.539
5.000											

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	98.231	98.207	98.183	5.375	98.231	98.207	98.183	5.000				
5.500	98.859	98.835	98.811	5.500	98.859	98.835	98.811	5.125				
5.625	99.268	99.244	99.219	5.625	99.268	99.244	99.219	5.250	97.655	97.880	97.606	
5.750	99.809	99.849	99.638	5.750	99.809	99.849	99.638	5.375	98.231	98.207	98.183	
5.875	99.985	100.024	99.814	5.875	99.985	100.024	99.814	5.500	98.859	98.835	98.811	
6.000	100.679	100.469	100.259	6.000	100.679	100.469	100.259	5.625	99.268	99.244	99.219	
6.125	101.114	100.903	100.693	6.125	101.114	100.903	100.693	5.750	99.809	99.849	99.638	
6.250	101.382	101.172	100.992	6.250	101.382	101.172	100.992	5.875	99.985	100.024	99.814	
6.375	101.151	101.119	100.836	6.375	101.151	101.119	100.836	6.000	100.679	100.469	100.259	
6.500	101.601	101.569	101.536	6.500	101.601	101.569	101.536	6.125	101.114	100.903	100.693	
6.625	102.010	101.978	101.946	6.625	102.010	101.978	101.946	6.250	101.382	101.172	100.992	
6.750	102.072	102.016	101.959	6.750	102.072	102.016	101.959	6.375	101.151	101.119	100.836	
6.875	101.749	101.692	101.636	6.875	101.749	101.692	101.636	6.500	101.601	101.569	101.536	
7.000	102.313	102.256	101.950	7.000	102.313	102.256	101.950	6.625	102.010	101.978	101.946	
7.125	102.657	102.601	102.544	7.125	102.657	102.601	102.544	6.750	102.072	102.016	101.959	
7.250	102.637	102.529	102.427	7.250	102.637	102.529	102.427	6.875	101.749	101.692	101.636	
7.375	101.848	101.753	101.698	7.375	101.848	101.753	101.698	7.000	102.313	102.256	101.950	
7.500	102.295	102.201	102.127	7.500	102.295	102.201	102.127	7.125	102.657	102.601	102.544	
7.625	102.479	102.635	102.561	7.625	102.479	102.635	102.561	7.250	102.637	102.529	102.427	
7.750	102.753	102.658	102.585	7.750	102.753	102.658	102.585	7.375	101.848	101.753	101.698	
7.875				7.875				7.500	102.295	102.201	102.127	
8.000				8.000				7.625	102.479	102.635	102.561	
8.125				8.125				7.750	102.753	102.658	102.585	
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	96.692	96.896	96.602	
3.250				3.250				5.375	97.504	97.458	97.414	
3.375				3.375				5.500	98.067	98.021	97.977	
3.500	91.029	91.234	91.166	3.500	91.029	91.234	91.166	5.625	98.629	98.583	98.539	
3.625	91.541	91.747	91.678	3.625	91.541	91.747	91.678	5.750	98.942	98.896	98.852	
3.750	92.738	92.923	92.865	3.750	92.738	92.923	92.865	5.875	99.277	99.354	99.232	
3.875	93.248	93.433	93.375	3.875	93.248	93.433	93.375	6.000	99.759	99.836	99.714	
4.000	93.752	93.936	93.879	4.000	93.752	93.936	93.879	6.125	100.289	100.366	100.244	
4.125	94.247	94.432	94.374	4.125	94.247	94.432	94.374	6.250	100.511	100.214	100.141	
4.250	94.717	95.304	95.318	4.250	95.217	95.381	95.318	6.375	100.486	100.542	100.436	
4.375	95.707	95.871	95.809	4.375	95.707	95.871	95.809	6.500	100.974	101.030	100.923	
4.500	96.184	96.348	96.286	4.500	96.184	96.348	96.286	6.625	101.304	101.360	101.253	
4.625	96.895	97.059	96.996	4.625	96.895	97.059	96.996	6.750	101.393	101.331	101.243	
4.750	97.184	97.138	97.122	4.750	97.184	97.138	97.122	6.875	100.958	100.994	100.870	
4.875	97.423	97.566	97.389	4.875	97.423	97.566	97.389	7.000	101.326	101.362	101.238	
5.000	97.854	97.997	97.820	5.000	97.854	97.997	97.820	7.125	101.727	101.648	101.546	
5.125	98.260	98.403	98.226	5.125	98.260	98.403	98.226	7.250	100.655	100.669	100.905	
5.250	98.595	98.549	98.533	5.250	98.595	98.549	98.533	7.375	101.320	101.334	101.320	
5.375	98.702	98.824	98.612	5.375	98.702	98.824	98.612	7.500	101.661	101.676	101.661	
5.500	99.070	99.192	98.979	5.500	99.070	99.192	98.979	7.625	101.869	101.884	101.869	
5.625	99.406	99.528	99.319	5.625	99.406	99.528	99.319	7.750				
5.750	99.609	99.563	99.547	5.750	99.609	99.563	99.547	7.875				
5.875	99.320	99.422	99.298	5.875	99.320	99.422	99.298	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	100.974	101.030	100.923	6.125	100.389	100.366	100.244	4.500	93.388	93.551	93.489	
6.625	101.304	101.360	101.253	6.250	100.511	100.214	100.141	4.625	93.801	93.965	93.903	
6.750	101.393	101.331	101.243	6.375	100.486	100.542	100.436	4.750	92.909	92.863	92.847	
6.875	100.958	100.994	100.870	6.500	100.974	101.030	100.923	4.875	92.955	93.098	92.921	
7.000	101.326	101.362	101.238	6.625	101.304	101.360	101.253	5.000	93.343	93.467	93.290	
7.125	101.727	101.648	101.546	6.750	101.393	101.331	101.243	5.125	93.834	93.800	93.772	
7.250	100.655	100.669	100.905	6.875	100.958	100.994	100.870	5.250	94.320	94.274	94.008	
7.375	101.320	101.334	101.320	7.000	101.326	101.362	101.238	5.375	94.171	94.293	94.080	
7.500	101.661	101.676	101.661	7.125	101.727	101.648	101.546	5.500	94.623	94.579	94.561	
7.625	101.869	101.884	101.869	7.250	100.655	100.669	100.905	5.625	95.106	95.060	95.044	
7.750				7.375	101.320	101.334	101.320	5.750	95.334	95.288	95.272	
7.875				7.500	101.661	101.676	101.661	5.875	94.763	94.700	94.668	
8.000				7.625	101.869	101.884	101.869	6.000	95.238	95.176	95.144	
8.125				7.750				6.125	95.708	95.645	95.613	
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.375	101.151	101.119	100.836	6.375	101.151	101.119	100.836	6.000	100.679	100.469	100.259	
6.500	101.601	101.569	101.536	6.500	101.601	101.569	101.536	6.125	101.114	100.903	100.693	
6.625	102.010	101.978	101.946	6.625	102.010	101.978	101.946	6.250	101.382	101.172	100.992	
6.750	102.072	102.016	101.959	6.750	102.072	102.016	101.959	6.375	101.151	101.119	100.836	
6.875	101.749	101.692	101.636	6.875	101.749	101.692	101.636	6.500	101.601	101.569	101.536	
7.000	102.313	102.256	101.950	7.000	102.313	102.256	101.950	6.625	102.010	101.978	101.946	
7.125	102.657	102.601	102.544	7.125	102.657	102.601	102.544	6.750	102.072	102.016	101.959	
7.250	102.637	102.529	102.427	7.250	102.637	102.529	102.427	6.875	101.749	101.692	101.636	
7.375	101.848	101.753	101.698	7.375	101.848	101.753	101.698	7.000	102.313	102.256	101.950	
7.500	102.295	102.201	102.127	7.500	102.295	102.201	102.127	7.125	102.657	102.601	102.544	
7.625	102.479	102.635	102.561	7.625	102.479	102.635	102.561	7.250	102.637	102.529	102.427	
7.750	102.753	102.658	102.585	7.750	102.753	102.658	102.585	7.375	101.848	101.753	101.698	
7.875				7.875				7.500	102.295	102.201	102.127	
8.000				8.000				7.625	102.479	102.635	102.561	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 Yr Fixed HB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	96.184	96.348	96.286	4.500	96.184	96.348	96.286	6.625	101.304	101.360	101.253	
4.625	96.895	97.059	96.996	4.625	96.895	97.059	96.996	6.750	101.393	101.331	101.243	
4.750	97.184	97.138	97.122	4.750	97.184	97.138	97.122	6.875	100.958	100.994	100.870	
4.875	97.423	97.566	97.389	4.875	97.423	97.566	97.389	7.000	101.326	101.362	101.238	
5.000	97.854	97.997	97.820	5.000	97.854	97.997	97.820	7.125	101.727	101.648	101.546	
5.125	98.260	98.403	98.226	5.125	98.260	98.403	98.226	7.250	100.655	100.669	100.905	
5.250	98.595	98.549	98.533	5.250	98.595	98.549	98.533	7.375	101.320	101.334	101.320	
5.375	98.702	98.824	98									



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:
8:13:25 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	98.655	98.431	98.131	6.750	96.055	95.831	95.531	6.750				
6.875	98.472	98.234	97.934	6.875	95.872	95.634	95.334	6.875				
7.000	98.981	98.743	98.443	7.000	96.381	96.143	95.843	7.000				
7.125	99.434	99.196	98.896	7.125	96.834	96.596	96.296	7.125				
7.250	99.876	99.638	99.338	7.250	97.276	97.038	96.738	7.250				
7.375	99.928	99.630	99.330	7.375	97.328	97.030	96.730	7.375				
7.500	100.397	100.099	99.799	7.500	97.797	97.499	97.199	7.500				
7.625	100.810	100.512	100.212	7.625	98.210	97.912	97.612	7.625				
7.750	101.212	100.914	100.614	7.750	98.612	98.314	98.014	7.750				
7.875	100.467	100.111	99.811	7.875	97.867	97.511	97.211	7.875				
8.000	100.906	100.550	100.250	8.000	98.306	97.950	97.650	8.000				
8.125	101.289	100.933	100.633	8.125	98.689	98.333	98.033	8.125				
8.250	101.651	101.295	100.995	8.250	99.051	98.695	98.395	8.250				
8.375				8.375				8.375				

Government DPA												
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	96.655	96.431	96.131	6.750	94.055	93.831	93.531	6.750				
6.875	96.472	96.234	95.934	6.875	93.872	93.634	93.334	6.875				
7.000	96.981	96.743	96.443	7.000	94.381	94.143	93.843	7.000				
7.125	97.434	97.196	96.896	7.125	94.834	94.596	94.296	7.125				
7.250	97.876	97.638	97.338	7.250	95.276	95.038	94.738	7.250				
7.375	97.928	97.630	97.330	7.375	95.328	95.030	94.730	7.375				
7.500	98.397	98.099	97.799	7.500	95.797	95.499	95.199	7.500				
7.625	98.810	98.512	98.212	7.625	96.210	95.912	95.612	7.625				
7.750	99.212	98.914	98.614	7.750	96.612	96.314	96.014	7.750				
7.875	98.467	98.111	97.811	7.875	95.867	95.511	95.211	7.875				
8.000	98.906	98.550	98.250	8.000	96.306	95.950	95.650	8.000				
8.125	99.289	98.933	98.633	8.125	96.689	96.333	96.033	8.125				
8.250	99.651	99.295	98.995	8.250	97.051	96.695	96.395	8.250				
8.375				8.375				8.375				

Government DPA Adjustments

FICO	
FICO >=680	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.000
600 - 619	-1.500

Other Adjustments	
DTI >50	-0.250
Manufactured Home	-0.250
2-Units	-0.250
Temporary 2-1 BuyDown	-0.250

⁽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.