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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:
8:00:43 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	97.071	97.098	97.105	5.625	97.071	97.098	97.105	5.000	94.376	94.330	94.316	
5.750	97.554	97.550	97.543	5.750	97.554	97.550	97.543	5.125	94.963	94.917	94.903	
5.875	98.261	98.257	98.249	5.875	98.261	98.257	98.249	5.250	95.728	95.683	95.668	
6.000	98.772	98.768	98.761	6.000	98.772	98.768	98.761	5.375	96.372	96.326	96.312	
6.125	99.254	99.250	99.243	6.125	99.254	99.250	99.243	5.500	97.232	97.186	97.172	
6.250	99.538	99.530	99.515	6.250	99.538	99.530	99.515	5.625	97.760	97.714	97.700	
6.375	100.037	100.029	100.014	6.375	100.037	100.029	100.014	5.750	98.375	98.330	98.316	
6.500	100.444	100.437	100.422	6.500	100.444	100.437	100.422	5.875	98.893	98.848	98.834	
6.625	100.829	100.821	100.806	6.625	100.829	100.821	100.806	6.000	99.431	99.413	99.394	
6.750	100.829	100.814	100.792	6.750	100.829	100.814	100.792	6.125	99.856	99.839	99.819	
6.875	101.227	101.212	101.190	6.875	101.227	101.212	101.190	6.250	99.881	99.863	99.836	
7.000	101.631	101.616	101.594	7.000	101.631	101.616	101.594	6.375	100.408	100.363	100.348	
7.125	101.948	101.933	101.911	7.125	101.948	101.933	101.911	6.500	100.875	100.829	100.815	
7.250	101.811	101.788	101.759	7.250	101.811	101.788	101.759	6.625	101.214	101.169	101.154	
7.375	102.265	102.243	102.213	7.375	102.265	102.243	102.213	6.750	100.920	100.867	100.858	
7.500	102.554	102.531	102.501	7.500	102.554	102.531	102.501	6.875	101.419	101.366	101.337	
7.625	102.824	102.801	102.772	7.625	102.824	102.801	102.772	7.000	101.631	101.616	101.594	
7.750	102.320	102.329	102.264	7.750	102.320	102.329	102.264	7.125	101.948	101.933	101.911	
7.875	102.763	102.702	102.658	7.875	102.763	102.702	102.658	7.250	101.811	101.788	101.759	
8.000	103.187	103.126	103.082	8.000	103.187	103.126	103.082	7.375	102.266	102.243	102.213	
8.125	103.461	103.400	103.356	8.125	103.461	103.400	103.356	7.500	102.554	102.531	102.501	
8.250				8.250				7.625	102.824	102.801	102.772	
8.375				8.375				7.750	102.320	102.281	102.230	
8.500				8.500				7.875	102.060	102.139	102.071	
8.625				8.625				8.000	102.313	102.390	102.320	

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625	96.444	96.292	96.367	4.625	96.273	96.356	96.421					
4.750	96.802	96.891	96.960	4.750	97.002	97.002	96.968					
4.875	97.376	97.473	97.548	4.875	97.225	97.475	97.446					
5.000	97.576	97.659	97.724	5.000	97.615	97.615	97.591					
5.125	97.963	98.040	97.956	5.125	97.924	97.924	97.858					
5.250	98.389	98.212	98.125	5.250	98.165	98.222	98.124					
5.375	98.779	98.850	98.763	5.375	98.608	98.608	98.552					
5.500	99.352	99.306	99.290	5.500	99.352	99.306	99.290					
5.625	99.411	99.467	99.317	5.625	99.198	99.239	99.098					
5.750	99.856	99.909	99.757	5.750	99.670	99.624	99.608					
5.875	100.216	100.270	100.118	5.875	100.129	100.083	100.067					
6.000	100.427	100.438	100.365	6.000	100.427	100.381	100.265					
6.125	100.237	100.272	100.149	6.125	100.138	100.148	100.016					
6.250	100.691	100.726	100.603	6.250	100.599	100.536	100.504					
6.375	101.036	100.974	100.942	6.375	101.036	100.974	100.942					
6.500	101.299	101.237	101.204	6.500	101.299	101.237	101.204					
6.625	101.106	101.121	101.041	6.625	101.052	101.052	100.963					
6.750	101.481	101.485	101.405	6.750	101.481	101.396	101.315					
6.875	101.906	101.821	101.741	6.875	101.906	101.821	101.741					
7.000	102.148	102.063	101.982	7.000	102.148	102.063	101.982					

Conventional Fixed Adjustments												
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	98.763	98.728	98.712	6.000	98.387	98.342	98.327	5.125	96.356	96.310	96.294	
6.125	99.205	99.198	99.179	6.125	98.842	98.797	98.782	5.250	96.897	96.851	96.835	
6.250	99.593	99.595	99.561	6.250	99.174	99.129	99.114	5.375	97.387	97.341	97.325	
6.375	99.998	99.954	99.938	6.375	99.971	99.925	99.911	5.500	97.725	97.679	97.663	
6.500	100.556	100.510	100.496	6.500	100.211	100.416	100.401	5.625	97.835	97.789	97.773	
6.625	100.882	100.837	100.822	6.625	100.567	100.522	100.507	5.750	98.091	98.044	98.028	
6.750	100.917	100.905	100.884	6.750	99.926	99.914	99.894	5.875	98.544	98.497	98.481	
6.875	101.251	101.239	100.969	6.875	100.394	100.341	100.311	6.000	98.844	98.782	98.766	
7.000	101.531	101.519	101.499	7.000	100.834	100.781	100.752	6.125	99.349	99.286	99.254	
7.125	101.864	101.852	101.582	7.125	101.130	101.077	101.048	6.250	99.832	99.770	99.737	
7.250	101.554	101.578	101.532	7.250	101.169	101.160	101.135	6.375	100.261	100.199	100.167	
7.375	101.830	101.857	101.813	7.375	101.440	101.431	101.407	6.500	100.497	100.435	100.402	
7.500	102.142	102.159	102.110	7.500	101.841	101.787	101.758	6.625	100.120	100.035	99.954	
7.625	102.313	102.317	102.259	7.625	101.792	101.783	101.760	6.750	100.589	100.504	100.423	
7.750	101.682	101.766	101.701	7.750	101.314	101.357	101.263	6.875	101.002	100.917	100.836	
7.875	102.020	102.099	102.031	7.875	101.072	101.151	101.083	7.000	101.191	101.106	101.025	

Cumulative LLPA 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 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												

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	97.173	97.076	96.979	5.250				5.250				
5.375	97.540	97.443	97.346	5.375				5.375				
5.500	97.903	97.806	97.709	5.500				5.500				
5.625	98.261	98.164	98.067	5.625	97.972	97.875	97.778	5.625	96.460	96.397	96.335	
5.750	98.598	98.501	98.404	5.750	98.400	98.303	98.206	5.750	97.813	97.716	97.619	
5.875	98.911	98.814	98.717	5.875	98.760	98.663	98.566	5.875	98.236	98.139	98.042	
6.000	99.203	99.106	99.009	6.000	99.122	99.025	98.928	6.000	98.645	98.548	98.451	
6.125	99.474	99.377	99.280	6.125	99.486	99.389	99.292	6.125	99.040	98.943	98.846	
6.250	99.705	99.608	99.511	6.250	99.777	99.680	99.583	6.250	99.419	99.322	99.225	
6.375	99.855	99.758	99.661	6.375	99.951	99.854	100.007	6.375	99.741	99.644	99.547	
6.500	100.031	99.934	99.837	6.500	100.173	100.076	99.979	6.500	100.025	99.928	99.831	
6.625	100.226	100.129	100.032	6.625	100.438	100.341	100.244	6.625	100.260	100.163	100.066	
6.750	99.543	99.480	99.417	6.750	99.930	99.867	99.804	6.750	100.456	100.359	100.262	
6.875	99.747	99.684	99.621	6.875	99.998	99.935	99.872	6.875	100.851	100.754	100.657	
7.000	100.096	100.033	99.970	7.000	100.408	100.345	100.282	7.000	100.605	100.542	100.479	
7.125				7.125	100.650	100.587	100.524	7.125	100.874	100.811	100.749	
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	96.782	96.719	96.656	5.250				5.250				
5.375	97.135	97.072	97.009	5.375				5.375				
5.500	97.444	97.381	97.318	5.500				5.500				
5.625	97.813	97.750	97.687	5.625	97.491	97.428	97.365	5.625	96.830	96.767	96.704	
5.750	98.151	98.088	98.025	5.750	97.908	97.845	97.782	5.750	97.312	97.249	97.186	
5.875	98.347	98.284	98.221	5.875	98.311	98.248	98.185	5.875	97.609	97.546	97.483	
6.000	98.690	98.627	98.564	6.000	98.545	98.482	98.419	6.000	98.077	98.014	97.951	
6.125	98.889	98.826	98.763	6.125	98.947	98.884	98.821	6.125	98.344	98.281	98.218	
6.250	99.233	99.170	99.107	6.250	99.351	99.288	99.225	6.250	98.798	98.735	98.672	
6.375	99.432	99.369	99.306	6.375	99.758	99.695	99.632	6.375	99.252	99.189	99.126	
6.500	99.632	99.569	99.506	6.500	99.825	99.762	99.699	6.500	99.708	99.645	99.582	
6.625	99.688	99.625	99.562	6.625	99.892	99.829	99.766	6.625	99.787	99.724	99.661	
6.750	99.913	99.850	99.787	6.750	100.300	100.237	100.174	6.750	100.245	100.182	100.119	
6.875	100.116	100.053	99.990	6.875	100.367	100.304	100.241	6.875	100.514	100.451	100.388	
7.000	100.465	100.402	100.339	7.000	100.778	100.715	100.652	7.000	100.974	100.911	100.848	
7.125	100.668	100.605	100.542	7.125	101.019	100.956	100.893	7.125	101.244	101.181	101.118	
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	-3.250
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



YOUR BFF IN WHOLESALE

Tuesday, March 5, 2024

Effective Time:

8:00:43 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

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	97.304	97.300	97.293	5.750	97.327	97.285	97.233	4.375				
5.875	98.011	98.007	97.999	5.875	97.891	97.849	97.798	4.500				
6.000	98.522	98.518	98.511	6.000	98.470	98.428	98.377	4.625				
6.125	99.004	99.000	98.993	6.125	98.740	98.698	98.646	4.750	95.741	95.546	95.534	
6.250	99.288	99.280	99.265	6.250	99.045	99.006	98.962	4.875	96.144	95.949	95.937	
6.375	100.037	100.029	100.014	6.375	99.690	99.645	99.630	5.000	96.804	96.763	96.755	
6.500	100.530	100.484	100.470	6.500	100.280	100.234	100.220	5.125	97.069	97.058	97.047	
6.625	100.984	100.939	100.924	6.625	100.734	100.689	100.674	5.250	97.482	97.480	97.472	
6.750	100.829	100.814	100.792	6.750	100.401	100.348	100.318	5.375	97.818	97.807	97.796	
6.875	101.227	101.212	101.190	6.875	100.939	100.886	100.857	5.500	98.210	98.199	98.191	
7.000	101.706	101.653	101.623	7.000	101.456	101.403	101.373	5.625	98.455	98.453	98.445	
7.125	102.107	102.054	102.025	7.125	101.857	101.804	101.775	5.750	98.867	98.850	98.832	
7.250	101.811	101.788	101.759	7.250	101.491	101.438	101.409	5.875	99.219	99.201	99.185	
7.375	102.266	102.243	102.213	7.375	101.994	101.940	101.911	6.000	99.554	99.534	99.520	

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	95.304	95.111	95.099									
4.875	95.621	95.525	95.514									
5.000	96.294	96.283	96.272									
5.125	96.757	96.746	96.735									
5.250	97.061	97.050	97.039									
5.375	97.363	97.352	97.341									
5.500	97.549	97.538	97.527									
5.625	98.005	97.989	97.969									
5.750	98.296	98.280	98.262									
5.875	98.586	98.569	98.553									
6.000	98.913	98.895	98.881									

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	97.304	97.300	97.293	5.750	97.327	97.285	97.233	4.250				
5.875	98.011	98.007	97.999	5.875	97.891	97.849	97.798	4.375				
6.000	98.522	98.518	98.511	6.000	98.470	98.428	98.377	4.500				
6.125	99.004	99.000	98.993	6.125	98.740	98.698	98.646	4.625				
6.250	99.288	99.280	99.265	6.250	99.045	99.006	98.962	4.750	95.741	95.546	95.534	
6.375	99.787	99.779	99.764	6.375	99.311	99.272	99.228	4.875	96.144	95.949	95.937	
6.500	100.194	100.187	100.172	6.500	99.575	99.559	99.540	5.000	96.804	96.763	96.755	
6.625	100.579	100.571	100.556	6.625	99.937	99.934	99.899	5.125	97.069	97.058	97.047	
6.750	100.579	100.564	100.542	6.750	100.061	100.015	99.964	5.250	97.482	97.480	97.472	
6.875	100.977	100.962	100.940	6.875	100.229	100.182	100.131	5.375	97.818	97.807	97.796	
7.000	101.381	101.366	101.344	7.000	100.478	100.462	100.440	5.500	98.210	98.199	98.191	
7.125	101.698	101.683	101.661	7.125	100.780	100.764	100.742	5.625	98.455	98.453	98.445	
7.250	101.561	101.538	101.509	7.250	100.797	100.774	100.744	5.750	98.867	98.850	98.832	
7.375	102.016	101.993	101.963	7.375	101.237	101.214	101.184	5.875	99.219	99.201	99.185	
7.500	102.304	102.281	102.251	7.500	101.555	101.532	101.503	6.000	99.554	99.534	99.520	

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	95.304	95.111	95.099									
4.875	95.621	95.525	95.514									
5.000	96.294	96.283	96.272									
5.125	96.757	96.746	96.735									
5.250	97.061	97.050	97.039									
5.375	97.363	97.352	97.341									
5.500	97.549	97.538	97.527									
5.625	98.005	97.989	97.969									
5.750	98.296	98.280	98.262									

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	96.600	96.604	96.596	2.625				2.625				
5.750	97.144	97.149	97.134	2.750				2.750				
5.875	97.719	97.719	97.701	2.875				2.875				
6.000	98.266	98.262	98.241	3.000				3.000				
6.125	98.750	98.746	98.726	3.125				3.125				
6.250	99.022	99.004	98.976	3.250				3.250				
6.375	99.524	99.501	99.471	3.375				3.375				
6.500	99.961	99.933	99.900	3.500				3.500				
6.625	100.448	100.421	100.388	3.625				3.625				
6.750	100.260	100.265	100.225	3.750				3.750				
6.875	100.670	100.671	100.628	3.875				3.875				
7.000	101.042	101.039	100.993	4.000				4.000				
7.125	101.522	101.518	101.473	4.125				4.125				
7.250	101.365	101.379	101.326	4.250				4.250				
7.375	101.672	101.680	101.625									

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:
8:00:43 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	96.164	96.281	96.211	5.000				5.000	96.164	96.281	96.211	
5.125	96.944	97.062	96.991	5.125				5.125	96.944	97.062	96.991	
5.250	98.023	98.031	98.040	5.250	98.023	98.031	98.040	5.250	98.023	98.031	98.040	
5.375	98.370	98.378	98.386	5.375	98.370	98.378	98.386	5.375	98.370	98.378	98.386	
5.500	98.998	99.256	99.014	5.500	98.998	99.256	99.014	5.500	98.998	99.256	99.014	
5.625	99.657	99.665	99.423	5.625	99.657	99.665	99.423	5.625	99.657	99.665	99.423	
5.750	99.876	99.916	99.706	5.750	99.876	99.916	99.706	5.750	99.876	99.916	99.706	
5.875	100.052	100.092	99.882	5.875	100.052	100.092	99.882	5.875	100.052	100.092	99.882	
6.000	100.747	100.537	100.327	6.000	100.747	100.537	100.327	6.000	100.747	100.537	100.327	
6.125	101.185	100.975	100.765	6.125	101.185	100.975	100.765	6.125	101.185	100.975	100.765	
6.250	101.430	101.219	101.084	6.250	101.430	101.219	101.084	6.250	101.430	101.219	101.084	
6.375	101.210	101.185	101.161	6.375	101.210	101.185	101.161	6.375	101.210	101.185	101.161	
6.500	101.621	101.596	101.572	6.500	101.621	101.596	101.572	6.500	101.621	101.596	101.572	
6.625	102.052	102.027	102.003	6.625	102.052	102.027	102.003	6.625	102.052	102.027	102.003	
6.750	102.062	102.021	101.981	6.750	102.062	102.021	101.981	6.750	102.062	102.021	101.981	
6.875	101.715	101.924	101.884	6.875	101.715	101.924	101.884	6.875	101.715	101.924	101.884	
7.000	102.314	102.274	102.234	7.000	102.314	102.274	102.234	7.000	102.314	102.274	102.234	
7.125	102.632	102.591	102.551	7.125	102.632	102.591	102.551	7.125	102.632	102.591	102.551	
7.250	102.601	102.519	102.417	7.250	102.601	102.519	102.417	7.250	102.601	102.519	102.417	
7.375	101.825	101.795	101.916	7.375	101.825	101.795	101.916	7.375	101.825	101.795	101.916	
7.500	102.276	102.232	102.353	7.500	102.276	102.232	102.353	7.500	102.276	102.232	102.353	
7.625	102.713	102.618	102.579	7.625	102.713	102.618	102.579	7.625	102.713	102.618	102.579	
7.750	102.738	102.643	102.569	7.750	102.738	102.643	102.569	7.750	102.738	102.643	102.569	
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	94.764	94.872	94.801	
2.875				2.875				5.125	95.535	95.642	95.572	
3.000				3.000				5.250	98.068	98.076	98.085	
3.125				3.125				5.375	98.515	98.523	98.531	
3.250				3.250				5.500	99.268	99.276	99.284	
3.375				3.375				5.625	98.833	98.785	98.741	
3.500	91.191	91.415	91.380	3.500	91.191	91.415	91.380	5.750	99.806	99.846	99.636	
3.625	91.739	91.963	91.928	3.625	91.739	91.963	91.928	5.875	100.212	99.590	99.792	
3.750	92.889	93.089	93.065	3.750	92.889	93.089	93.065	6.000	100.517	99.917	100.347	
3.875	93.437	93.636	93.613	3.875	93.437	93.636	93.613	6.125	100.865	100.546	100.695	
4.000	93.982	94.182	94.159	4.000	93.982	94.182	94.159	6.250	101.085	100.383	100.914	
4.125	94.526	94.726	94.702	4.125	94.526	94.726	94.702	6.375	100.785	100.690	100.736	
4.250	95.070	95.270	95.246	4.250	95.070	95.270	95.246	6.500	101.200	101.237	101.147	
4.375	95.786	95.962	96.027	4.375	95.786	95.962	96.027	6.625	101.637	101.674	101.578	
4.500	96.323	96.499	96.565	4.500	96.323	96.499	96.565	6.750	101.774	101.458	101.620	
4.625	97.105	97.031	97.096	4.625	97.105	97.031	97.096	6.875	101.148	101.161	101.181	
4.750	97.298	97.252	97.236	4.750	97.298	97.252	97.236	7.000	101.650	101.663	101.683	
4.875	97.556	97.459	97.613	4.875	97.556	97.459	97.613	7.125	101.989	102.003	102.023	
5.000	98.073	97.975	98.129	5.000	98.073	97.975	98.129	7.250	100.560	100.549	100.920	
5.125	98.576	98.478	98.382	5.125	98.576	98.478	98.382	7.375	101.459	101.449	101.570	
5.250	98.680	98.754	98.618	5.250	98.680	98.754	98.618	7.500	101.897	101.886	102.007	
5.375	98.869	98.998	98.835	5.375	98.869	98.998	98.835	7.625	102.123	102.112	102.233	
5.500	99.340	99.469	99.306	5.500	99.340	99.469	99.306	7.750				
5.625	99.784	99.913	99.750	5.625	99.784	99.913	99.750	7.875				
5.750	99.867	99.821	99.804	5.750	99.867	99.821	99.804	8.000				
5.875	99.687	99.793	99.656	5.875	99.687	99.793	99.656	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	98.068	98.076	98.085	5.000	94.764	94.872	94.801	4.500	93.729	93.905	93.970	
5.375	98.515	98.523	98.531	5.125	95.535	95.642	95.572	4.625	94.245	94.421	94.487	
5.500	99.268	99.276	99.284	5.250	98.068	98.076	98.085	4.750	93.023	93.013	92.961	
5.625	98.833	98.785	98.741	5.375	98.515	98.523	98.531	4.875	93.368	93.270	93.174	
5.750	99.806	99.846	99.636	5.500	99.268	99.276	99.284	5.000	93.851	93.754	93.658	
5.875	100.212	99.590	99.792	5.625	98.833	98.785	98.741	5.125	94.306	94.208	94.113	
6.000	100.517	99.917	100.347	5.750	99.806	99.846	99.636	5.250	94.422	94.551	94.387	
6.125	100.865	100.546	100.695	5.875	100.212	99.590	99.792	5.375	94.610	94.739	94.575	
6.250	101.085	100.383	100.914	6.000	100.517	99.917	100.347	5.500	95.003	95.132	94.969	
6.375	100.785	100.690	100.736	6.125	100.865	100.546	100.695	5.625	95.599	95.477	95.314	
6.500	101.200	101.237	101.147	6.250	101.085	100.383	100.914	5.750	95.342	95.296	95.279	
6.625	101.637	101.674	101.578	6.375	100.785	100.690	100.736	5.875	94.875	94.813	94.781	
6.750	101.774	101.458	101.620	6.500	101.200	101.237	101.147	6.000	95.353	95.290	95.258	
6.875	101.148	101.161	101.181	6.625	101.637	101.674	101.578	6.125	95.824	95.761	95.729	
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.250	98.023	98.031	98.040	5.250	98.023	98.031	98.040	5.250	98.023	98.031	98.040	
5.375	98.370	98.378	98.386	5.375	98.370	98.378	98.386	5.375	98.370	98.378	98.386	
5.500	98.998	99.256	99.014	5.500	98.998	99.256	99.014	5.500	98.998	99.256	99.014	
5.625	99.657	99.665	99.423	5.625	99.657	99.665	99.423	5.625	99.657	99.665	99.423	
5.750	99.876	99.916	99.706	5.750	99.876	99.916	99.706	5.750	99.876	99.916	99.706	
5.875	100.052	100.092	99.882	5.875	100.052	100.092	99.882	5.875	100.052	100.092	99.882	
6.000	100.747	100.537	100.327	6.000	100.747	100.537	100.327	6.000	100.747	100.537	100.327	
6.125	101.185	100.975	100.765	6.125	101.185	100.975	100.765	6.125	101.185	100.975	100.765	
6.250	101.430	101.219	101.084	6.250	101.430	101.219	101.084	6.250	101.430	101.219	101.084	
6.375	101.210	101.185	101.161	6.375	101.210	101.185	101.161	6.375	101.210	101.185	101.161	
6.500	101.621	101.596	101.572	6.500	101.621	101.596	101.572	6.500	101.621	101.596	101.572	
6.625	102.052	102.027	102.003	6.625	102.052	102.027	102.003	6.625	102.052	102.027	102.003	
6.750	102.062	102.021	101.981	6.750	102.062	102.021	101.981	6.750	102.062	102.021	101.981	
6.875	101.715	101.924	101.884	6.875	101.715	101.924	101.884	6.875	101.715	101.924	101.884	
7.000	102.314	102.274	102.234	7.000	102.314	102.274	102.234	7.000	102.314	102.274	102.234	
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	96.323	96.499	96.565	4.250	95.244	95.420	95.485	5.250	98.068	98.076	98.085	
4.625	97.105	97.031	97.096	4.375	95.786	95.962	96.027	5.375	98.515	98.523	98.531	
4.750	97.298	97.252	97.236	4.500	96.323	96.499	96.565	5.500	99.268	99.276	99.284	
4.875	97.556	97.459	97.613	4.625	97.105	97.031	97.096	5.625	98.833	98.785	98.741	
5.000	98.073	97.975	98.129	4.750	97.298	97.252	97.236	5.750	99.806			

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	98.370	98.378	98.386	5.375	98.370	98.378	98.386	5.000				
5.500	98.998	99.006	99.014	5.500	98.998	99.006	99.014	5.125	98.023	98.031	98.040	
5.625	99.407	99.415	99.423	5.625	99.407	99.415	99.423	5.250	98.370	98.378	98.386	
5.750	99.876	99.884	99.892	5.750	99.876	99.884	99.892	5.375	98.370	98.378	98.386	
5.875	100.052	100.060	100.068	5.875	100.052	100.060	100.068	5.500	98.998	99.006	99.014	
6.000	100.747	100.537	100.327	6.000	100.747	100.537	100.327	5.625	99.407	99.415	99.423	
6.125	101.185	100.975	100.765	6.125	101.185	100.975	100.765	5.750	99.876	99.884	99.892	
6.250	101.430	101.219	101.067	6.250	101.430	101.219	101.067	5.875	100.052	100.060	99.882	
6.375	101.210	101.185	100.911	6.375	101.210	101.185	100.911	6.000	100.747	100.537	100.327	
6.500	101.621	101.596	101.572	6.500	101.621	101.596	101.572	6.125	101.185	100.975	100.765	
6.625	102.052	102.027	102.003	6.625	102.052	102.027	102.003	6.250	101.430	101.219	101.067	
6.750	102.062	102.021	101.981	6.750	102.062	102.021	101.981	6.375	101.210	101.185	100.911	
6.875	101.715	101.674	101.634	6.875	101.715	101.674	101.634	6.500	101.621	101.596	101.572	
7.000	102.314	102.024	101.984	7.000	102.314	102.024	101.984	6.625	102.052	102.027	102.003	
7.125	102.632	102.591	102.551	7.125	102.632	102.591	102.551	6.750	102.062	102.021	101.981	
7.250	102.601	102.519	102.417	7.250	102.601	102.519	102.417	6.875	101.715	101.674	101.634	
7.375	101.825	101.730	101.773	7.375	101.825	101.730	101.773	7.000	102.314	102.024	101.984	
7.500	102.276	102.181	102.110	7.500	102.276	102.181	102.110	7.125	102.632	102.591	102.551	
7.625	102.463	102.618	102.544	7.625	102.463	102.618	102.544	7.250	102.601	102.519	102.417	
7.750	102.738	102.643	102.569	7.750	102.738	102.643	102.569	7.375	101.825	101.730	101.773	
7.875				7.875				7.500	102.276	102.181	102.110	
8.000				8.000				7.625	102.463	102.618	102.544	
8.125				8.125				7.750	102.738	102.643	102.569	
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	98.068	98.076	98.085	
3.250				3.250				5.375	98.515	98.523	98.531	
3.375				3.375				5.500	99.268	99.276	99.284	
3.500	91.198	91.421	91.387	3.500	91.198	91.421	91.387	5.625	98.833	98.785	98.741	
3.625	91.710	91.933	91.899	3.625	91.710	91.933	91.899	5.750	99.806	99.846	99.636	
3.750	92.954	93.153	93.130	3.750	92.954	93.153	93.130	5.875	100.212	99.508	99.792	
3.875	93.463	93.662	93.639	3.875	93.463	93.662	93.639	6.000	100.517	99.982	100.347	
4.000	93.965	94.165	94.142	4.000	93.965	94.165	94.142	6.125	100.865	100.500	100.695	
4.125	94.459	94.659	94.636	4.125	94.459	94.659	94.636	6.250	101.085	100.383	100.914	
4.250	95.291	95.467	95.432	4.250	95.291	95.467	95.432	6.375	100.785	100.561	100.736	
4.375	95.780	95.956	96.021	4.375	95.780	95.956	96.021	6.500	101.196	101.021	101.147	
4.500	96.254	96.430	96.496	4.500	96.254	96.430	96.496	6.625	101.627	101.353	101.578	
4.625	96.962	97.138	97.203	4.625	96.962	97.138	97.203	6.750	101.774	101.458	101.620	
4.750	97.298	97.252	97.236	4.750	97.298	97.252	97.236	6.875	100.965	100.990	101.011	
4.875	97.493	97.646	97.550	4.875	97.493	97.646	97.550	7.000	101.326	101.360	101.380	
5.000	97.920	98.073	97.977	5.000	97.920	98.073	97.977	7.125	101.748	101.666	101.617	
5.125	98.323	98.476	98.380	5.125	98.323	98.476	98.380	7.250	100.605	100.614	100.985	
5.250	98.680	98.724	98.618	5.250	98.680	98.724	98.618	7.375	101.264	101.274	101.395	
5.375	98.740	98.869	98.706	5.375	98.740	98.869	98.706	7.500	101.601	101.611	101.732	
5.500	99.354	99.233	99.320	5.500	99.354	99.233	99.320	7.625	101.806	101.815	101.936	
5.625	99.689	99.817	99.654	5.625	99.689	99.817	99.654	7.750				
5.750	99.867	99.821	99.804	5.750	99.867	99.821	99.804	7.875				
5.875	99.768	99.623	99.736	5.875	99.768	99.623	99.736	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	101.196	101.031	101.147	6.125	100.865	100.500	100.695	4.500	93.578	93.754	93.819	
6.625	101.627	101.353	101.578	6.250	101.085	100.383	100.914	4.625	93.987	94.163	94.229	
6.750	101.774	101.458	101.620	6.375	100.785	100.561	100.736	4.750	93.023	92.977	92.961	
6.875	100.965	100.990	101.011	6.500	101.196	101.031	101.147	4.875	93.221	93.374	93.278	
7.000	101.326	101.360	101.380	6.625	101.627	101.353	101.578	5.000	93.586	93.738	93.643	
7.125	101.748	101.666	101.617	6.750	101.774	101.458	101.620	5.125	93.917	94.068	93.972	
7.250	100.605	100.614	100.985	6.875	100.965	100.990	101.011	5.250	94.405	94.462	94.343	
7.375	101.264	101.274	101.395	7.000	101.326	101.360	101.380	5.375	94.406	94.535	94.372	
7.500	101.601	101.611	101.732	7.125	101.748	101.666	101.617	5.500	94.940	95.069	94.906	
7.625	101.806	101.815	101.936	7.250	100.605	100.614	100.985	5.625	95.188	95.317	95.154	
7.750				7.375	101.264	101.274	101.395	5.750	95.342	95.296	95.279	
7.875				7.500	101.601	101.611	101.732	5.875	94.875	94.813	94.781	
8.000				7.625	101.806	101.815	101.936	6.000	95.353	95.290	95.258	
8.125				7.750				6.125	95.824	95.761	95.729	
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	101.210	101.185	100.911	6.375	101.210	101.185	100.911	6.000	100.747	100.537	100.327	
6.500	101.621	101.596	101.572	6.500	101.621	101.596	101.572	6.125	101.185	100.975	100.765	
6.625	102.052	102.027	102.003	6.625	102.052	102.027	102.003	6.250	101.430	101.219	101.067	
6.750	102.062	102.021	101.981	6.750	102.062	102.021	101.981	6.375	101.210	101.185	100.911	
6.875	101.715	101.674	101.634	6.875	101.715	101.674	101.634	6.500	101.621	101.596	101.572	
7.000	102.314	102.024	101.984	7.000	102.314	102.024	101.984	6.625	102.052	102.027	102.003	
7.125	102.632	102.591	102.551	7.125	102.632	102.591	102.551	6.750	102.062	102.021	101.981	
7.250	102.601	102.519	102.417	7.250	102.601	102.519	102.417	6.875	101.715	101.674	101.634	
7.375	101.825	101.730	101.773	7.375	101.825	101.730	101.773	7.000	102.314	102.024	101.984	
7.500	102.276	102.181	102.110	7.500	102.276	102.181	102.110	7.125	102.632	102.591	102.551	
7.625	102.463	102.618	102.544	7.625	102.463	102.618	102.544	7.250	102.601	102.519	102.417	
7.750	102.738	102.643	102.569	7.750	102.738	102.643	102.569	7.375	101.825	101.730	101.773	
7.875				7.875				7.500	102.276	102.181	102.110	
8.000				8.000				7.625	102.463	102.618	102.544	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	96.254	96.430	96.496	4.500	96.254	96.430	96.496	6.625	101.627	101.353	101.578	
4.625	96.962	97.138	97.203	4.625	96.962	97.138	97.203	6.750	101.774	101.458	101.620	
4.750	97.298	97.252	97.236	4.750	97.298	97.252	97.236	6.875	100.965	100.990	101.011	
4.875	97.493	97.646	97.550	4.875	97.493	97.646	97.550	7.000	101.326	101.360	101.380	
5.000	97.920	98.073	97.977	5.000	97.920	98.073	97.977	7.125	101.748	101.666	101.617	
5.125	98.323	98.476	98.380	5.125	98.323	98.476	98.380	7.250	100.605	100.614	100.985	
5.250	98.680	98.724	98.618	5.250	98.680	98.724	98.618	7.375	101.264	101.274	101.395	
5.375</												

Effective Time:

8:00:43 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	98.724	98.516	98.216	6.750	96.124	95.916	95.616	6.750			
6.875	98.442	98.257	97.957	6.875	95.842	95.657	95.357	6.875			
7.000	98.961	98.776	98.476	7.000	96.361	96.176	95.876	7.000			
7.125	99.424	99.239	98.939	7.125	96.824	96.639	96.339	7.125			
7.250	99.876	99.691	99.391	7.250	97.276	97.091	96.791	7.250			
7.375	99.894	99.649	99.349	7.375	97.294	97.049	96.749	7.375			
7.500	100.373	100.128	99.828	7.500	97.773	97.528	97.228	7.500			
7.625	100.806	100.561	100.261	7.625	98.206	97.961	97.661	7.625			
7.750	101.208	100.963	100.663	7.750	98.608	98.363	98.063	7.750			
7.875	100.439	100.136	99.836	7.875	97.839	97.536	97.236	7.875			
8.000	100.878	100.575	100.275	8.000	98.278	97.975	97.675	8.000			
8.125	101.271	100.968	100.668	8.125	98.671	98.368	98.068	8.125			
8.250	101.643	101.340	101.040	8.250	99.043	98.740	98.440	8.250			
8.375				8.375				8.375			

BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	96.724	96.516	96.216	6.750	94.124	93.916	93.616	6.750			
6.875	96.442	96.257	95.957	6.875	93.842	93.657	93.357	6.875			
7.000	96.961	96.776	96.476	7.000	94.361	94.176	93.876	7.000			
7.125	97.424	97.239	96.939	7.125	94.824	94.639	94.339	7.125			
7.250	97.876	97.691	97.391	7.250	95.276	95.091	94.791	7.250			
7.375	97.894	97.649	97.349	7.375	95.294	95.049	94.749	7.375			
7.500	98.373	98.128	97.828	7.500	95.773	95.528	95.228	7.500			
7.625	98.806	98.561	98.261	7.625	96.206	95.961	95.661	7.625			
7.750	99.208	98.963	98.663	7.750	96.608	96.363	96.063	7.750			
7.875	98.439	98.136	97.836	7.875	95.839	95.536	95.236	7.875			
8.000	98.878	98.575	98.275	8.000	96.278	95.975	95.675	8.000			
8.125	99.271	98.968	98.668	8.125	96.671	96.368	96.068	8.125			
8.250	99.643	99.340	99.040	8.250	97.043	96.740	96.440	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.