



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

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

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

Mortgage Clause	
All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's	
Conventional	\$1,095
FHA	\$1,095
VA	\$1,095
Streamline VA/RHS/FHA	\$995

Lender ID	
FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	97.466	97.477	97.486	5.625	97.466	97.477	97.486	5.000	94.992	94.947	94.932	
5.750	98.154	98.149	98.142	5.750	98.154	98.149	98.142	5.125	95.579	95.534	95.530	
5.875	98.843	98.838	98.831	5.875	98.843	98.838	98.831	5.250	96.298	96.253	96.238	
6.000	99.254	99.249	99.242	6.000	99.254	99.249	99.242	5.375	96.941	96.896	96.882	
6.125	99.763	99.758	99.751	6.125	99.763	99.758	99.751	5.500	97.801	97.756	97.742	
6.250	99.958	99.948	99.934	6.250	99.958	99.948	99.934	5.625	98.330	98.340	98.333	
6.375	100.423	100.413	100.399	6.375	100.423	100.413	100.399	5.750	98.931	98.936	98.926	
6.500	100.808	100.798	100.784	6.500	100.808	100.798	100.784	5.875	99.438	99.438	99.424	
6.625	101.150	101.140	101.125	6.625	101.150	101.140	101.125	6.000	99.953	99.950	99.934	
6.750	101.120	101.103	101.081	6.750	101.120	101.103	101.081	6.125	100.371	100.368	100.353	
6.875	101.545	101.528	101.506	6.875	101.545	101.528	101.506	6.250	100.217	100.172	100.157	
7.000	101.926	101.908	101.887	7.000	101.926	101.908	101.887	6.375	100.748	100.703	100.689	
7.125	102.252	102.234	102.212	7.125	102.252	102.234	102.212	6.500	101.205	101.160	101.146	
7.250	102.180	102.165	102.126	7.250	102.180	102.155	102.126	6.625	101.546	101.501	101.486	
7.375	102.620	102.596	102.566	7.375	102.620	102.596	102.566	6.750	101.232	101.177	101.147	
7.500	102.893	102.868	102.839	7.500	102.893	102.868	102.839	6.875	101.545	101.528	101.506	
7.625	103.150	103.125	103.096	7.625	103.150	103.125	103.096	7.000	101.926	101.908	101.887	
7.750	102.592	102.553	102.501	7.750	102.592	102.553	102.501	7.125	102.252	102.234	102.212	
7.875	102.940	102.876	102.832	7.875	102.940	102.876	102.832	7.250	102.180	102.155	102.126	
8.000	102.699	102.790	102.724	8.000	102.699	102.790	102.724	7.375	102.620	102.596	102.566	
8.125	102.881	102.971	102.905	8.125	102.881	102.971	102.905	7.500	102.893	102.868	102.839	
8.250				8.250				7.625	102.940	102.876	102.846	
8.375				8.375				7.750	102.592	102.553	102.501	
8.500				8.500				7.875	102.143	102.237	102.173	
8.625				8.625				8.000	102.386	102.477	102.412	

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	96.719	96.768	96.795	4.625	96.721	96.693	96.693					
4.750	97.064	97.110	97.132	4.750	97.259	97.225	97.225					
4.875	97.633	97.688	97.715	4.875	97.737	97.709	97.709					
5.000	97.825	97.864	97.882	5.000	97.860	97.836	97.836					
5.125	98.147	98.127	98.142	5.125	98.127	98.061	98.061					
5.250	98.566	98.543	98.305	5.250	98.367	98.328	98.331					
5.375	98.947	98.922	98.934	5.375	98.775	98.719	98.719					
5.500	99.608	99.562	99.546	5.500	99.358	99.312	99.296					
5.625	99.529	99.404	99.406	5.625	99.365	99.319	99.303					
5.750	99.964	99.837	99.838	5.750	99.866	99.819	99.803					
5.875	100.322	100.276	100.260	5.875	100.322	100.026	100.260					
6.000	100.620	100.574	100.558	6.000	100.620	100.574	100.558					
6.125	100.365	100.306	100.296	6.125	100.300	100.227	100.208					
6.250	100.796	100.737	100.727	6.250	100.719	100.657	100.624					
6.375	101.153	101.091	101.059	6.375	101.153	101.091	101.059					
6.500	101.419	101.356	101.324	6.500	101.419	101.356	101.324					
6.625	101.149	101.110	101.087	6.625	101.170	101.116	101.085					
6.750	101.607	101.518	101.437	6.750	101.607	101.518	101.437					
6.875	102.027	101.938	101.857	6.875	102.027	101.938	101.857					
7.000	102.272	102.182	102.102	7.000	102.272	102.182	102.102					

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	99.134	99.067	99.052	6.000	98.857	98.812	98.797	5.125	96.643	96.597	96.581	
6.125	99.603	99.503	99.458	6.125	99.284	99.239	99.224	5.250	97.166	97.120	97.104	
6.250	99.842	99.829	99.809	6.250	99.530	99.485	99.470	5.375	97.646	97.600	97.584	
6.375	100.376	100.321	100.316	6.375	100.313	100.268	100.253	5.500	97.981	97.935	97.919	
6.500	100.892	100.847	100.832	6.500	100.542	100.497	100.482	5.625	97.791	97.744	97.728	
6.625	101.214	101.169	101.154	6.625	100.899	100.853	100.839	5.750	98.286	98.240	98.224	
6.750	101.330	101.166	101.124	6.750	100.207	100.168	100.146	5.875	98.736	98.690	98.674	
6.875	101.494	101.465	101.441	6.875	100.694	100.639	100.610	6.000	99.022	98.976	98.960	
7.000	101.750	101.739	101.714	7.000	101.129	101.074	101.045	6.125	99.475	99.413	99.380	
7.125	102.077	102.066	101.791	7.125	101.430	101.375	101.345	6.250	99.952	99.890	99.858	
7.250	101.678	101.701	101.658	7.250	101.364	101.356	101.330	6.375	100.378	100.316	100.284	
7.375	102.198	101.975	101.934	7.375	101.684	101.629	101.601	6.500	100.617	100.554	100.522	
7.500	102.251	102.269	102.222	7.500	101.676	101.668	101.641	6.625	100.249	100.160	100.079	
7.625	102.396	102.401	102.347	7.625	101.983	101.975	101.947	6.750	100.715	100.626	100.545	
7.750	101.781	101.881	101.820	7.750	101.399	101.643	101.596	6.875	101.123	101.034	100.953	
7.875	102.113	102.208	102.144	7.875	101.164	101.258	101.194	7.000	101.315	101.226	101.145	

Conventional Fixed Adjustments

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	
660-67										

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	97.193	97.096	96.999	5.250				5.250				
5.375	97.563	97.466	97.370	5.375				5.375				
5.500	97.923	97.826	97.729	5.500				5.500				
5.625	98.277	98.180	98.083	5.625	98.110	98.013	97.916	5.625	96.660	96.597	96.535	
5.750	98.608	98.511	98.414	5.750	98.526	98.429	98.332	5.750	97.969	97.872	97.775	
5.875	98.918	98.821	98.724	5.875	98.859	98.762	98.665	5.875	98.427	98.330	98.233	
6.000	99.223	99.126	99.029	6.000	99.169	99.072	98.975	6.000	98.835	98.738	98.641	
6.125	99.495	99.398	99.301	6.125	99.426	99.329	99.232	6.125	99.162	99.065	98.968	
6.250	99.738	99.641	99.544	6.250	99.667	99.570	99.473	6.250	99.470	99.373	99.276	
6.375	99.962	99.865	99.768	6.375	100.157	100.060	99.963	6.375	99.773	99.676	99.579	
6.500	100.164	100.067	99.970	6.500	100.163	100.066	100.219	6.500	100.068	100.221	100.124	
6.625	100.333	100.237	100.140	6.625	100.426	100.329	100.232	6.625	100.347	100.250	100.153	
6.750	99.652	99.589	99.526	6.750	100.090	100.027	99.964	6.750	100.586	100.739	100.642	
6.875	99.856	99.793	99.730	6.875	100.158	100.095	100.032	6.875	101.036	100.939	100.842	
7.000	100.204	100.141	100.078	7.000	100.569	100.506	100.443	7.000	100.808	100.745	100.683	
7.125				7.125	100.810	100.747	100.684	7.125	101.078	101.015	100.953	
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	96.894	96.831	96.768	5.250				5.250				
5.375	97.245	97.182	97.119	5.375				5.375				
5.500	97.554	97.491	97.428	5.500				5.500				
5.625	97.923	97.860	97.797	5.625	97.652	97.589	97.526	5.625	97.030	96.967	96.904	
5.750	98.262	98.199	98.136	5.750	98.067	98.004	97.941	5.750	97.513	97.450	97.387	
5.875	98.458	98.395	98.332	5.875	98.471	98.408	98.345	5.875	97.810	97.747	97.684	
6.000	98.801	98.738	98.675	6.000	98.705	98.642	98.579	6.000	98.277	98.214	98.151	
6.125	98.999	98.936	98.873	6.125	99.107	99.044	98.981	6.125	98.544	98.481	98.418	
6.250	99.343	99.280	99.217	6.250	99.512	99.449	99.386	6.250	98.999	98.936	98.873	
6.375	99.541	99.478	99.415	6.375	99.920	99.857	99.794	6.375	99.453	99.390	99.327	
6.500	99.741	99.678	99.615	6.500	99.986	99.923	99.860	6.500	99.911	99.848	99.785	
6.625	99.797	99.734	99.671	6.625	100.052	99.989	99.926	6.625	99.988	99.925	99.862	
6.750	100.022	99.959	99.896	6.750	100.460	100.397	100.334	6.750	100.448	100.385	100.322	
6.875	100.225	100.162	100.099	6.875	100.527	100.464	100.401	6.875	100.717	100.654	100.591	
7.000	100.574	100.511	100.448	7.000	100.938	100.875	100.812	7.000	101.178	101.115	101.052	
7.125	100.776	100.713	100.650	7.125	101.180	101.117	101.054	7.125	101.448	101.385	101.322	
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

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	97.904	97.899	97.892	5.750	97.789	97.744	97.693	4.375				
5.875	98.593	98.588	98.581	5.875	98.087	98.042	97.990	4.500				
6.000	99.299	99.254	99.242	6.000	99.299	99.254	99.239	4.625				
6.125	99.838	99.793	99.778	6.125	99.838	99.793	99.778	4.750	95.985	95.792	95.781	
6.250	99.958	99.948	99.934	6.250	99.724	99.678	99.664	4.875	96.382	96.189	96.178	
6.375	100.423	100.413	100.399	6.375	100.069	100.024	100.009	5.000	97.053	97.051	97.043	
6.500	100.865	100.820	100.805	6.500	100.615	100.570	100.555	5.125	97.215	97.212	97.204	
6.625	101.316	101.271	101.256	6.625	101.066	101.021	101.006	5.250	97.753	97.751	97.743	
6.750	101.120	101.103	101.081	6.750	100.718	100.663	100.633	5.375	98.051	98.048	98.040	
6.875	101.545	101.528	101.506	6.875	101.243	101.188	101.159	5.500	98.452	98.449	98.441	
7.000	102.000	101.945	101.916	7.000	101.750	101.695	101.666	5.625	98.696	98.693	98.685	
7.125	102.407	102.352	102.323	7.125	102.157	102.102	102.073	5.750	99.015	99.007	98.998	
7.250	102.180	102.155	102.126	7.250	101.752	101.697	101.667	5.875	99.284	99.276	99.268	
7.375	102.620	102.596	102.566	7.375	102.242	102.187	102.158	6.000	99.471	99.454	99.433	

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	95.560	95.368	95.357									
4.875	95.875	95.683	95.672									
5.000	96.508	96.395	96.387									
5.125	96.819	96.808	96.798									
5.250	97.121	97.110	97.100									
5.375	97.422	97.418	97.410									
5.500	97.751	97.748	97.740									
5.625	98.025	98.022	98.014									
5.750	98.294	98.269	98.245									
5.875	98.563	98.539	98.514									
6.000	99.025	99.000	98.976									

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	97.904	97.899	97.892	5.750	97.789	97.744	97.693	4.250				
5.875	98.593	98.588	98.581	5.875	98.087	98.042	97.990	4.375				
6.000	99.004	98.999	98.992	6.000	98.649	98.604	98.553	4.500				
6.125	99.513	99.508	99.501	6.125	99.134	99.089	99.038	4.625				
6.250	99.708	99.698	99.684	6.250	99.388	99.347	99.304	4.750	95.985	95.792	95.781	
6.375	100.173	100.163	100.149	6.375	99.640	99.600	99.556	4.875	96.382	96.189	96.178	
6.500	100.558	100.548	100.534	6.500	99.868	99.828	99.784	5.000	97.053	97.051	97.043	
6.625	100.900	100.890	100.875	6.625	100.174	100.157	100.131	5.125	97.215	97.212	97.204	
6.750	100.870	100.853	100.831	6.750	100.331	100.283	100.232	5.250	97.753	97.751	97.743	
6.875	101.295	101.278	101.256	6.875	100.486	100.438	100.387	5.375	98.051	98.048	98.040	
7.000	101.676	101.658	101.637	7.000	100.726	100.711	100.684	5.500	98.452	98.449	98.441	
7.125	102.002	101.984	101.962	7.125	101.025	101.010	100.982	5.625	98.696	98.693	98.685	
7.250	101.930	101.905	101.876	7.250	101.126	101.101	101.072	5.750	99.015	99.007	98.998	
7.375	102.370	102.346	102.316	7.375	101.553	101.528	101.498	5.875	99.284	99.276	99.268	
7.500	102.643	102.618	102.589	7.500	101.857	101.832	101.803	6.000	99.471	99.454	99.433	

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	95.560	95.368	95.357									
4.875	95.875	95.683	95.672									
5.000	96.508	96.395	96.387									
5.125	96.819	96.808	96.798									
5.250	97.121	97.110	97.100									
5.375	97.422	97.418	97.410									
5.500	97.751	97.748	97.740									
5.625	98.025	98.022	98.014									
5.750	98.294	98.269	98.245									

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	96.992	96.980	96.976	2.625				2.625				
5.750	97.504	97.509	97.498	2.750				2.750				
5.875	98.064	98.064	98.050	2.875				2.875				
6.000	98.595	98.592	98.575	3.000				3.000				
6.125	99.070	99.066	99.049	3.125				3.125				
6.250	99.298	99.296	99.273	3.250				3.250				
6.375	99.779	99.771	99.745	3.375				3.375				
6.500	100.195	100.184	100.155	3.500				3.500				
6.625	100.678	100.666	100.637	3.625				3.625				
6.750	100.544	100.549	100.513	3.750				3.750				
6.875	100.932	100.932	100.893	3.875				3.875				
7.000	101.279	101.276	101.234	4.000				4.000				
7.125	101.725	101.721	101.680	4.125				4.125				
7.250	101.502	101.516	101.467	4.250				4.250				
7.375	101.789	101.798	101.746									

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:
8:02:59 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	96.444	96.542	96.500	5.000				5.000	96.444	96.542	96.500	
5.125	97.222	97.320	97.278	5.125				5.125	97.222	97.320	97.278	
5.250	98.389	98.405	98.421	5.250	98.389	98.405	98.421	5.250	98.389	98.405	98.421	
5.375	98.683	98.699	98.715	5.375	98.683	98.699	98.715	5.375	98.683	98.699	98.715	
5.500	99.523	99.539	99.555	5.500	99.523	99.539	99.555	5.500	99.523	99.539	99.555	
5.625	100.009	100.025	100.042	5.625	100.009	100.025	100.042	5.625	100.009	100.025	100.042	
5.750	100.474	100.264	100.188	5.750	100.474	100.264	100.188	5.750	100.474	100.264	100.188	
5.875	100.405	100.445	100.234	5.875	100.405	100.445	100.234	5.875	100.405	100.445	100.234	
6.000	101.098	100.888	100.677	6.000	101.098	100.888	100.677	6.000	101.098	100.888	100.677	
6.125	101.450	101.240	101.046	6.125	101.450	101.240	101.046	6.125	101.450	101.240	101.046	
6.250	101.717	101.507	101.376	6.250	101.717	101.507	101.376	6.250	101.717	101.507	101.376	
6.375	101.419	101.395	101.370	6.375	101.419	101.395	101.370	6.375	101.419	101.395	101.370	
6.500	101.794	101.769	101.745	6.500	101.794	101.769	101.745	6.500	101.794	101.769	101.745	
6.625	102.216	102.192	102.167	6.625	102.216	102.192	102.167	6.625	102.216	102.192	102.167	
6.750	102.292	102.235	102.179	6.750	102.292	102.235	102.179	6.750	102.292	102.235	102.179	
6.875	101.902	102.095	102.039	6.875	101.902	102.095	102.039	6.875	101.902	102.095	102.039	
7.000	102.480	102.424	102.367	7.000	102.480	102.424	102.367	7.000	102.480	102.424	102.367	
7.125	102.815	102.759	102.702	7.125	102.815	102.759	102.702	7.125	102.815	102.759	102.702	
7.250	102.786	102.697	102.595	7.250	102.786	102.697	102.595	7.250	102.786	102.697	102.595	
7.375	102.015	101.918	101.845	7.375	102.015	101.918	101.845	7.375	102.015	101.918	101.845	
7.500	102.045	102.024	102.014	7.500	102.045	102.024	102.014	7.500	102.045	102.024	102.014	
7.625	102.261	102.240	102.230	7.625	102.261	102.240	102.230	7.625	102.261	102.240	102.230	
7.750				7.750				7.750				
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	95.045	95.132	95.090
2.875				2.875				5.125	95.813	95.900	95.858
3.000				3.000				5.250	97.809	97.825	97.841
3.125				3.125				5.375	98.203	98.219	98.235
3.250				3.250				5.500	98.918	98.934	98.950
3.375				3.375				5.625	99.246	99.194	99.150
3.500	91.546	91.748	91.695	3.500	91.546	91.748	91.695	5.750	99.841	99.757	99.713
3.625	92.094	92.296	92.243	3.625	92.094	92.296	92.243	5.875	100.002	99.714	99.832
3.750	93.178	93.357	93.300	3.750	93.178	93.357	93.300	6.000	100.555	100.286	100.226
3.875	93.725	93.903	93.877	3.875	93.725	93.903	93.877	6.125	100.818	100.656	100.596
4.000	94.270	94.448	94.422	4.000	94.270	94.448	94.422	6.250	101.372	100.692	100.952
4.125	94.812	94.990	94.963	4.125	94.812	94.990	94.963	6.375	100.744	100.631	100.695
4.250	95.560	95.715	95.699	4.250	95.560	95.715	95.699	6.500	101.139	101.155	101.111
4.375	96.099	96.254	96.239	4.375	96.099	96.254	96.239	6.625	101.588	101.565	101.521
4.500	96.634	96.789	96.773	4.500	96.634	96.789	96.773	6.750	101.910	101.587	101.749
4.625	97.410	97.565	97.549	4.625	97.410	97.565	97.549	6.875	101.167	101.161	101.100
4.750	97.653	97.607	97.591	4.750	97.653	97.607	97.591	7.000	101.655	101.648	101.587
4.875	97.767	97.898	97.815	4.875	97.767	97.898	97.815	7.125	101.978	101.971	101.910
5.000	98.275	98.406	98.323	5.000	98.275	98.406	98.323	7.250	100.220	100.190	100.925
5.125	98.767	98.898	98.815	5.125	98.767	98.898	98.815	7.375	101.106	101.076	101.065
5.250	98.952	98.906	98.890	5.250	98.952	98.906	98.890	7.500	101.533	101.502	101.492
5.375	99.003	99.111	98.929	5.375	99.003	99.111	98.929	7.625	101.749	101.718	101.708
5.500	99.461	99.568	99.387	5.500	99.461	99.568	99.387	7.750			
5.625	99.895	100.003	99.821	5.625	99.895	100.003	99.821	7.875			
5.750	100.072	100.026	100.010	5.750	100.072	100.026	100.010	8.000			
5.875	99.850	99.934	99.825	5.875	99.850	99.934	99.825	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	97.809	97.825	97.841	5.000	95.045	95.132	95.090	4.500	94.031	94.186	94.170
5.375	98.203	98.219	98.235	5.125	95.813	95.900	95.858	4.625	94.536	94.691	94.675
5.500	98.918	98.934	98.950	5.250	97.809	97.825	97.841	4.750	93.378	93.332	93.316
5.625	99.246	99.194	99.150	5.375	98.203	98.219	98.235	4.875	93.564	93.445	93.612
5.750	99.841	99.757	99.713	5.500	98.918	98.934	98.950	5.000	94.029	93.910	94.077
5.875	100.002	99.714	99.832	5.625	99.246	99.194	99.150	5.125	94.460	94.591	94.508
6.000	100.555	100.286	100.226	5.750	99.841	99.757	99.713	5.250	94.677	94.661	94.615
6.125	100.818	100.656	100.596	5.875	100.002	99.714	99.832	5.375	94.717	94.825	94.643
6.250	101.372	100.692	100.952	6.000	100.555	100.286	100.226	5.500	95.335	95.192	95.261
6.375	100.744	100.631	100.695	6.125	100.818	100.656	100.596	5.625	95.664	95.771	95.589
6.500	101.139	101.155	101.111	6.250	101.372	100.692	100.952	5.750	95.547	95.501	95.485
6.625	101.588	101.565	101.521	6.375	100.744	100.631	100.695	5.875	95.010	94.948	94.915
6.750	101.910	101.587	101.749	6.500	101.139	101.155	101.111	6.000	95.483	95.421	95.388
6.875	101.167	101.161	101.100	6.625	101.588	101.565	101.521	6.125	95.949	95.887	95.855

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	98.389	98.405	98.421	5.250	98.389	98.405	98.421	5.250	98.389	98.405	98.421
5.375	98.683	98.699	98.715	5.375	98.683	98.699	98.715	5.375	98.683	98.699	98.715
5.500	99.523	99.539	99.555	5.500	99.523	99.539	99.555	5.500	99.523	99.539	99.555
5.625	100.009	100.025	100.042	5.625	100.009	100.025	100.042	5.625	100.009	100.025	100.042
5.750	100.474	100.264	100.188	5.750	100.474	100.264	100.188	5.750	100.474	100.264	100.188
5.875	100.405	100.445	100.234	5.875	100.405	100.445	100.234	5.875	100.405	100.445	100.234
6.000	101.098	100.888	100.677	6.000	101.098	100.888	100.677	6.000	101.098	100.888	100.677
6.125	101.450	101.240	101.046	6.125	101.450	101.240	101.046	6.125	101.450	101.240	101.046
6.250	101.717	101.507	101.376	6.250	101.717	101.507	101.376	6.250	101.717	101.507	101.376
6.375	101.419	101.395	101.370	6.375	101.419	101.395	101.370	6.375	101.419	101.395	101.370
6.500	101.794	101.769	101.745	6.500	101.794	101.769	101.745	6.500	101.794	101.769	101.745
6.625	102.216	102.192	102.167	6.625	102.216	102.192	102.167	6.625	102.216	102.192	102.167
6.750	102.292	102.235	102.179	6.750	102.292	102.235	102.179	6.750	102.292	102.235	102.179
6.875	101.902	102.095	102.039	6.875	101.902	102.095	102.039	6.875	101.902	102.095	102.039
7.000	102.480	102.424	102.367	7.000	102.480	102.424	102.367	7.000	102.480	102.424	102.367

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	96.634	96.789	96.773	4.250	95.560	95.715	95.699	5.250	97.809	97.825	97.841
4.625	97.410	97.565	97.549	4.375	96.099	96.254	96.239	5.375	98.203	98.219	98.235
4.750	97.653	97.607	97.591	4.500	96.634	96.789	96.773	5.500	98.918	98.934	98.950
4.875	97.767	97.898	97.815	4.625	97.410	97.565	97.549	5.625	99.246	99.194	99.150
5.000	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

YOUR BFF IN WHOLESALE
Thursday, March 7, 2024
Effective Time:
8:02:59 AM

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	98.683	98.699	98.715	5.375	98.683	98.699	98.715	5.000				
5.500	99.523	99.539	99.555	5.500	99.523	99.539	99.555	5.125				
5.625	100.009	100.025	100.042	5.625	100.009	100.025	100.042	5.250	98.389	98.405	98.421	
5.750	100.474	100.490	100.506	5.750	100.474	100.490	100.506	5.375	98.683	98.699	98.715	
5.875	100.405	100.445	100.234	5.875	100.405	100.445	100.234	5.500	99.523	99.539	99.555	
6.000	101.098	100.888	100.677	6.000	101.098	100.888	100.677	5.625	100.009	100.025	100.042	
6.125	101.450	101.240	101.046	6.125	101.450	101.240	101.046	5.750	100.474	100.264	100.188	
6.250	101.717	101.507	101.376	6.250	101.717	101.507	101.376	5.875	100.405	100.445	100.234	
6.375	101.419	101.145	101.120	6.375	101.419	101.145	101.120	6.000	101.098	100.888	100.677	
6.500	101.794	101.769	101.745	6.500	101.794	101.769	101.745	6.125	101.450	101.240	101.046	
6.625	102.216	102.192	102.167	6.625	102.216	102.192	102.167	6.250	101.717	101.507	101.376	
6.750	102.292	102.235	102.179	6.750	102.292	102.235	102.179	6.375	101.419	101.145	101.120	
6.875	101.902	101.845	101.789	6.875	101.902	101.845	101.789	6.500	101.794	101.769	101.745	
7.000	102.480	102.424	102.117	7.000	102.480	102.424	102.117	6.625	102.216	102.192	102.167	
7.125	102.815	102.759	102.702	7.125	102.815	102.759	102.702	6.750	102.292	102.235	102.179	
7.250	102.786	102.697	102.595	7.250	102.786	102.697	102.595	6.875	101.902	101.845	101.789	
7.375	102.015	101.918	101.845	7.375	102.015	101.918	101.845	7.000	102.480	102.424	102.117	
7.500	101.776	101.785	101.775	7.500	101.776	101.785	101.775	7.125	102.815	102.759	102.702	
7.625	101.972	101.982	101.971	7.625	101.972	101.982	101.971	7.250	102.786	102.697	102.595	
7.750				7.750				7.375	102.015	101.918	101.845	
7.875				7.875				7.500	101.776	101.785	101.775	
8.000				8.000				7.625	101.972	101.982	101.971	
8.125				8.125				7.750				

Government												
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	97.809	97.825	97.841	
3.250				3.250				5.375	98.203	98.219	98.235	
3.375				3.375				5.500	98.918	98.934	98.950	
3.500	91.548	91.750	91.697	3.500	91.548	91.750	91.697	5.625	98.996	99.194	99.150	
3.625	92.057	92.259	92.206	3.625	92.057	92.259	92.206	5.750	99.841	99.757	99.713	
3.750	93.239	93.417	93.391	3.750	93.239	93.417	93.391	5.875	100.002	99.619	99.832	
3.875	93.744	93.923	93.896	3.875	93.744	93.923	93.896	6.000	100.305	100.075	100.135	
4.000	94.242	94.420	94.394	4.000	94.242	94.420	94.394	6.125	100.818	100.565	100.506	
4.125	94.729	94.907	94.880	4.125	94.729	94.907	94.880	6.250	101.372	100.692	100.952	
4.250	95.599	95.774	95.739	4.250	95.599	95.774	95.739	6.375	100.744	100.519	100.695	
4.375	96.080	96.235	96.219	4.375	96.080	96.235	96.219	6.500	101.126	101.052	101.070	
4.500	96.545	96.700	96.684	4.500	96.545	96.700	96.684	6.625	101.588	101.515	101.492	
4.625	97.240	97.395	97.379	4.625	97.240	97.395	97.379	6.750	101.910	101.587	101.749	
4.750	97.653	97.607	97.591	4.750	97.653	97.607	97.591	6.875	101.152	100.988	101.039	
4.875	97.686	97.817	97.734	4.875	97.686	97.817	97.734	7.000	101.488	101.424	101.367	
5.000	98.099	98.230	98.147	5.000	98.099	98.230	98.147	7.125	101.942	101.853	101.751	
5.125	98.485	98.617	98.534	5.125	98.485	98.617	98.534	7.250	100.264	100.254	100.925	
5.250	98.952	98.906	98.890	5.250	98.952	98.906	98.890	7.375	100.913	100.903	100.892	
5.375	99.109	98.967	99.035	5.375	99.109	98.967	99.035	7.500	101.241	101.231	101.220	
5.500	99.459	99.567	99.385	5.500	99.459	99.567	99.385	7.625	101.438	101.428	101.417	
5.625	99.787	99.895	99.713	5.625	99.787	99.895	99.713	7.750				
5.750	100.072	100.026	100.010	5.750	100.072	100.026	100.010	7.875				
5.875	99.927	99.761	99.903	5.875	99.927	99.761	99.903	8.000				
6.000				6.000				8.125				

Government												
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	101.126	101.052	101.070	6.125	100.818	100.565	100.506	4.500	93.849	94.004	93.988	
6.625	101.588	101.515	101.492	6.250	101.372	100.692	100.952	4.625	94.238	94.393	94.378	
6.750	101.910	101.587	101.749	6.375	100.744	100.519	100.695	4.750	93.378	93.332	93.316	
6.875	101.152	100.988	101.039	6.500	101.126	101.052	101.070	4.875	93.397	93.529	93.446	
7.000	101.488	101.424	101.367	6.625	101.588	101.515	101.492	5.000	93.741	93.872	93.789	
7.125	101.942	101.853	101.751	6.750	101.910	101.587	101.749	5.125	94.192	94.181	94.130	
7.250	100.264	100.254	100.925	6.875	101.152	100.988	101.039	5.250	94.677	94.631	94.615	
7.375	100.913	100.903	100.892	7.000	101.488	101.424	101.367	5.375	94.762	94.620	94.688	
7.500	101.241	101.231	101.220	7.125	101.942	101.853	101.751	5.500	95.029	95.137	94.955	
7.625	101.438	101.428	101.417	7.250	100.264	100.254	100.925	5.625	95.323	95.377	95.261	
7.750				7.375	100.913	100.903	100.892	5.750	95.547	95.501	95.485	
7.875				7.500	101.241	101.231	101.220	5.875	95.010	94.948	94.915	
8.000				7.625	101.438	101.428	101.417	6.000	95.483	95.421	95.388	
8.125				7.750				6.125	95.949	95.887	95.855	

Government												
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	101.419	101.145	101.120	6.375	101.419	101.145	101.120	6.000	101.098	100.888	100.677	
6.500	101.794	101.769	101.745	6.500	101.794	101.769	101.745	6.125	101.450	101.240	101.046	
6.625	102.216	102.192	102.167	6.625	102.216	102.192	102.167	6.250	101.717	101.507	101.376	
6.750	102.292	102.235	102.179	6.750	102.292	102.235	102.179	6.375	101.419	101.145	101.120	
6.875	101.902	101.845	101.789	6.875	101.902	101.845	101.789	6.500	101.794	101.769	101.745	
7.000	102.480	102.424	102.117	7.000	102.480	102.424	102.117	6.625	102.216	102.192	102.167	
7.125	102.815	102.759	102.702	7.125	102.815	102.759	102.702	6.750	102.292	102.235	102.179	
7.250	102.786	102.697	102.595	7.250	102.786	102.697	102.595	6.875	101.902	101.845	101.789	
7.375	102.015	101.918	101.845	7.375	102.015	101.918	101.845	7.000	102.480	102.424	102.117	
7.500	101.776	101.785	101.775	7.500	101.776	101.785	101.775	7.125	102.815	102.759	102.702	
7.625	101.972	101.982	101.971	7.625	101.972	101.982	101.971	7.250	102.786	102.697	102.595	
7.750				7.750				7.375	102.015	101.918	101.845	
7.875				7.875				7.500	101.776	101.785	101.775	
8.000				8.000				7.625	101.972	101.982	101.971	
8.125				8.125				7.750				

Government												
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 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	96.545	96.700	96.684	4.500	96.545	96.700	96.684	6.625	101.588	101.515	101.492	
4.625	97.240	97.395	97.379	4.625	97.240	97.395	97.379	6.750	101.910	101.587	101.749	
4.750	97.653	97.607	97.591	4.750	97.653	97.607	97.591	6.875	101.152	100.988	101.039	
4.875	97.686	97.817	97.734	4.875	97.686	97.817	97.734	7.000	101.488	101.424	101.367	
5.000	98.099	98.230	98.147	5.000	98.099	98.230	98.147	7.125	101.942	101.853	101.751	
5.125	98.485	98.617	98.534	5.125	98.485	98.617	98.534	7.250	100.264	100.254	100.925	
5.250	98.952	98.906	98.890	5.250	98.952	98.906	98.8					



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:

8:02:59 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	99.018	98.871	98.571	6.750	96.418	96.271	95.971	6.750			
6.875	98.782	98.615	98.315	6.875	96.182	96.015	95.715	6.875			
7.000	99.291	99.124	98.824	7.000	96.691	96.524	96.224	7.000			
7.125	99.744	99.577	99.277	7.125	97.144	96.977	96.677	7.125			
7.250	100.186	100.019	99.719	7.250	97.586	97.419	97.119	7.250			
7.375	100.342	100.121	99.821	7.375	97.742	97.521	97.221	7.375			
7.500	100.811	100.590	100.290	7.500	98.211	97.990	97.690	7.500			
7.625	101.224	101.003	100.703	7.625	98.624	98.403	98.103	7.625			
7.750	101.626	101.405	101.105	7.750	99.026	98.805	98.505	7.750			
7.875	100.987	100.710	100.410	7.875	98.387	98.110	97.810	7.875			
8.000	101.426	101.149	100.849	8.000	98.826	98.549	98.249	8.000			
8.125	101.809	101.532	101.232	8.125	99.209	98.932	98.632	8.125			
8.250	102.171	101.894	101.594	8.250	99.571	99.294	98.994	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	97.018	96.871	96.571	6.750	94.418	94.271	93.971	6.750			
6.875	96.782	96.615	96.315	6.875	94.182	94.015	93.715	6.875			
7.000	97.291	97.124	96.824	7.000	94.691	94.524	94.224	7.000			
7.125	97.744	97.577	97.277	7.125	95.144	94.977	94.677	7.125			
7.250	98.186	98.019	97.719	7.250	95.586	95.419	95.119	7.250			
7.375	98.342	98.121	97.821	7.375	95.742	95.521	95.221	7.375			
7.500	98.811	98.590	98.290	7.500	96.211	95.990	95.690	7.500			
7.625	99.224	99.003	98.703	7.625	96.624	96.403	96.103	7.625			
7.750	99.626	99.405	99.105	7.750	97.026	96.805	96.505	7.750			
7.875	98.987	98.710	98.410	7.875	96.387	96.110	95.810	7.875			
8.000	99.426	99.149	98.849	8.000	96.826	96.549	96.249	8.000			
8.125	99.809	99.532	99.232	8.125	97.209	96.932	96.632	8.125			
8.250	100.171	99.894	99.594	8.250	97.571	97.294	96.994	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.