



Table of Contents	
Tab	Product
<a href="#">2</a>	Conventional Fixed
<a href="#">3</a>	Conventional ARM
<a href="#">4</a>	Home Ready
<a href="#">5</a>	Home Possible
<a href="#">6</a>	RefiNow
<a href="#">7</a>	FHA
<a href="#">8</a>	VA
<a href="#">9</a>	FHA DPA

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

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

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

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

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



**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:  
8:49:00 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	Rate	
5.625	97.677	97.720	97.731	5.625	97.677	97.720	97.731	5.000	95.141	95.096	95.081		
5.750	98.309	98.303	98.296	5.750	98.309	98.303	98.296	5.125	95.728	95.683	95.669		
5.875	98.996	98.990	98.983	5.875	98.996	98.990	98.983	5.250	96.369	96.323	96.309		
6.000	99.406	99.400	99.393	6.000	99.406	99.400	99.393	5.375	97.012	96.967	96.952		
6.125	99.907	99.901	99.894	6.125	99.907	99.901	99.894	5.500	97.872	97.896	97.895		
6.250	100.089	100.078	100.064	6.250	100.089	100.078	100.064	5.625	98.559	98.586	98.582		
6.375	100.553	100.542	100.528	6.375	100.553	100.542	100.528	5.750	99.161	99.182	99.176		
6.500	100.936	100.925	100.910	6.500	100.936	100.925	100.910	5.875	99.668	99.684	99.674		
6.625	101.269	101.258	101.243	6.625	101.269	101.258	101.243	6.000	100.181	100.194	100.183		
6.750	101.204	101.185	101.163	6.750	101.204	101.185	101.163	6.125	100.594	100.607	100.595		
6.875	101.625	101.607	101.585	6.875	101.625	101.607	101.585	6.250	100.343	100.356	100.337		
7.000	101.998	101.980	101.958	7.000	101.998	101.980	101.958	6.375	100.828	100.782	100.768		
7.125	102.318	102.300	102.278	7.125	102.318	102.300	102.278	6.500	101.281	101.235	101.221		
7.250	102.265	102.239	102.210	7.250	102.265	102.239	102.210	6.625	101.621	101.576	101.562		
7.375	102.700	102.674	102.645	7.375	102.700	102.674	102.645	6.750	101.240	101.202	101.181		
7.500	102.967	102.941	102.912	7.500	102.967	102.941	102.912	6.875	101.625	101.607	101.585		
7.625	103.224	103.198	103.168	7.625	103.224	103.198	103.168	7.000	101.998	101.980	101.958		
7.750	102.680	102.638	102.587	7.750	102.680	102.638	102.587	7.125	102.318	102.300	102.278		
7.875	102.898	102.832	102.788	7.875	102.898	102.832	102.788	7.250	102.265	102.239	102.210		
8.000	102.737	102.797	102.734	8.000	102.737	102.797	102.734	7.375	102.450	102.674	102.645		
8.125	102.906	102.965	102.903	8.125	102.906	102.965	102.903	7.500	102.717	102.941	102.662		
8.250				8.250				7.625	102.974	102.948	102.918		
8.375				8.375				7.750	102.430	102.638	102.587		
8.500				8.500				7.875	102.202	102.266	102.206		
8.625				8.625				8.000	102.444	102.504	102.443		

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	Rate	
4.625	96.885	96.886	97.017	4.625	96.884	96.886	96.889						
4.750	97.234	97.327	97.353	4.750	97.355	97.355	97.355						
4.875	97.805	97.906	97.936	4.875	97.837	97.837	97.837						
5.000	97.993	98.079	98.101	5.000	97.985	97.985	97.985						
5.125	98.379	98.297	98.315	5.125	98.287	98.190	98.201						
5.250	98.547	98.461	98.477	5.250	98.596	98.494	98.501						
5.375	99.176	99.088	99.103	5.375	98.918	98.843	98.843						
5.500	99.599	99.553	99.537	5.500	99.599	99.553	99.537						
5.625	99.711	99.602	99.607	5.625	99.523	99.399	99.397						
5.750	100.143	100.032	100.036	5.750	99.841	99.795	99.779						
5.875	100.486	100.375	100.379	5.875	100.297	100.251	100.235						
6.000	100.641	100.549	100.533	6.000	100.596	100.549	100.533						
6.125	100.428	100.370	100.363	6.125	100.370	100.297	100.282						
6.250	100.851	100.792	100.785	6.250	100.694	100.631	100.599						
6.375	101.128	101.066	101.033	6.375	101.128	101.066	101.033						
6.500	101.393	101.331	101.299	6.500	101.393	101.331	101.299						
6.625	101.171	101.131	101.112	6.625	101.206	101.152	101.125						
6.750	101.550	101.458	101.434	6.750	101.550	101.458	101.377						
6.875	101.970	101.878	101.798	6.875	101.970	101.878	101.798						
7.000	102.215	102.123	102.042	7.000	102.215	102.123	102.042						

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	Rate	
6.000	99.308	99.263	99.249	6.000	99.041	98.996	98.982	5.125	96.635	96.589	96.573		
6.125	99.744	99.670	99.656	6.125	99.465	99.420	99.406	5.250	97.158	97.112	97.096		
6.250	100.074	100.061	100.043	6.250	99.616	99.571	99.556	5.375	97.638	97.591	97.575		
6.375	100.457	100.412	100.397	6.375	100.393	100.348	100.333	5.500	97.973	97.926	97.910		
6.500	100.967	100.922	100.908	6.500	100.867	100.822	100.807	5.625	97.766	97.720	97.704		
6.625	101.290	101.245	101.230	6.625	100.974	100.929	100.914	5.750	98.262	98.215	98.199		
6.750	101.420	101.253	101.231	6.750	100.341	100.296	100.281	5.875	98.712	98.666	98.649		
6.875	101.580	101.568	101.546	6.875	100.824	100.779	100.765	6.000	98.997	98.951	98.935		
7.000	101.851	101.841	101.568	7.000	101.257	101.212	101.197	6.125	99.450	99.388	99.355		
7.125	102.165	102.155	101.881	7.125	101.557	101.512	101.498	6.250	99.927	99.865	99.832		
7.250	101.723	101.746	101.707	7.250	101.467	101.460	101.434	6.375	100.353	100.291	100.258		
7.375	101.991	102.018	101.979	7.375	101.742	101.735	101.709	6.500	100.592	100.529	100.497		
7.500	102.288	102.306	102.263	7.500	101.788	101.781	101.755	6.625	100.192	100.101	100.020		
7.625	102.422	102.426	102.377	7.625	102.064	102.057	102.031	6.750	100.658	100.566	100.486		
7.750	101.835	101.903	101.846	7.750	101.499	101.493	101.449	6.875	101.066	100.974	100.893		
7.875	102.168	102.231	102.171	7.875	101.218	101.282	101.222	7.000	101.258	101.167	101.086		

**Conventional Fixed Adjustments**

<b>Cumulative LLPA Cap</b>	
FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000

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

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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-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	

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	97.344	97.247	97.150	5.250				5.250				
5.375	97.714	97.617	97.520	5.375				5.375				
5.500	98.079	97.982	97.885	5.500				5.500				
5.625	98.441	98.344	98.247	5.625	98.240	98.143	98.046	5.625	96.701	96.638	96.575	
5.750	98.778	98.681	98.584	5.750	98.657	98.560	98.463	5.750	98.091	97.994	97.897	
5.875	99.089	98.992	98.895	5.875	99.007	98.910	98.813	5.875	98.551	98.454	98.357	
6.000	99.391	99.294	99.197	6.000	99.333	99.236	99.139	6.000	98.963	98.866	98.769	
6.125	99.654	99.557	99.460	6.125	99.604	99.507	99.410	6.125	99.297	99.200	99.103	
6.250	99.906	99.809	99.712	6.250	99.848	99.751	99.654	6.250	99.608	99.511	99.414	
6.375	100.154	100.057	99.960	6.375	100.323	100.226	100.129	6.375	99.903	99.806	99.709	
6.500	100.369	100.272	100.175	6.500	100.328	100.231	100.134	6.500	100.194	100.097	100.000	
6.625	100.538	100.441	100.344	6.625	100.607	100.510	100.413	6.625	100.473	100.376	100.279	
6.750	99.732	99.669	99.606	6.750	100.160	100.097	100.034	6.750	100.717	100.620	100.523	
6.875	99.935	99.872	99.809	6.875	100.227	100.164	100.101	6.875	100.925	101.078	100.981	
7.000	100.284	100.221	100.158	7.000	100.638	100.575	100.512	7.000	100.853	100.790	100.727	
7.125				7.125	100.880	100.817	100.754	7.125	101.123	101.060	100.997	
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	96.972	96.909	96.846	5.250				5.250				
5.375	97.324	97.261	97.198	5.375				5.375				
5.500	97.633	97.570	97.507	5.500				5.500				
5.625	98.002	97.939	97.876	5.625	97.719	97.656	97.593	5.625	97.070	97.007	96.944	
5.750	98.341	98.278	98.215	5.750	98.135	98.072	98.009	5.750	97.554	97.491	97.428	
5.875	98.537	98.474	98.411	5.875	98.539	98.476	98.413	5.875	97.851	97.788	97.725	
6.000	98.880	98.817	98.754	6.000	98.773	98.710	98.647	6.000	98.319	98.256	98.193	
6.125	99.079	99.016	98.953	6.125	99.175	99.112	99.049	6.125	98.586	98.523	98.460	
6.250	99.423	99.360	99.297	6.250	99.581	99.518	99.455	6.250	99.041	98.978	98.915	
6.375	99.621	99.558	99.495	6.375	99.989	99.926	99.863	6.375	99.496	99.433	99.370	
6.500	99.821	99.758	99.695	6.500	100.055	99.992	99.929	6.500	99.954	99.891	99.828	
6.625	99.877	99.814	99.751	6.625	100.121	100.058	99.995	6.625	100.032	99.969	99.906	
6.750	100.101	100.038	99.975	6.750	100.529	100.466	100.403	6.750	100.492	100.429	100.366	
6.875	100.305	100.242	100.179	6.875	100.596	100.533	100.470	6.875	100.760	100.697	100.634	
7.000	100.654	100.591	100.528	7.000	101.007	100.944	100.881	7.000	101.222	101.159	101.096	
7.125	100.856	100.793	100.730	7.125	101.249	101.186	101.123	7.125	101.492	101.429	101.366	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

**Conventional ARM Adjustments**

<b>Cumulative LLPA Cap</b>	
FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0.000

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

<b>Additional Purchase LLPA Adjusters</b>										
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-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	

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-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	

<b>Additional R/T Refinance LLPA Adjusters</b>										
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-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	

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-2.000	-2.000	-2.250	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

<b>Additional Miscellaneous LLPA Adjusters</b>	
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	98.059	98.053	98.046	5.750	98.035	97.989	97.938	4.375				
5.875	98.746	98.740	98.733	5.875	98.330	98.284	98.483	4.500				
6.000	99.406	99.400	99.393	6.000	99.339	99.294	99.279	4.625				
6.125	99.907	99.901	99.894	6.125	99.879	99.834	99.819	4.750	96.051	95.858	95.847	
6.250	100.089	100.078	100.064	6.250	99.826	99.781	99.766	4.875	96.447	96.255	96.244	
6.375	100.553	100.542	100.528	6.375	100.150	100.105	100.090	5.000	97.112	97.109	97.101	
6.500	100.940	100.925	100.910	6.500	100.690	100.645	100.630	5.125	97.341	97.331	97.321	
6.625	101.391	101.346	101.332	6.625	101.141	101.096	101.082	5.250	97.811	97.808	97.800	
6.750	101.204	101.185	101.163	6.750	100.728	100.683	100.669	5.375	98.110	98.107	98.099	
6.875	101.625	101.607	101.585	6.875	101.249	101.204	101.190	5.500	98.511	98.508	98.500	
7.000	102.003	101.980	101.958	7.000	101.753	101.708	101.693	5.625	98.751	98.747	98.739	
7.125	102.410	102.365	102.350	7.125	102.160	102.115	102.100	5.750	99.057	99.049	99.041	
7.250	102.265	102.239	102.210	7.250	101.717	101.661	101.632	5.875	99.324	99.316	99.308	
7.375	102.700	102.674	102.645	7.375	102.204	102.148	102.119	6.000	99.641	99.626	99.605	

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	95.623	95.432	95.421									
4.875	95.937	95.746	95.735									
5.000	96.565	96.587	96.576									
5.125	97.036	97.026	97.016									
5.250	97.337	97.327	97.317									
5.375	97.636	97.626	97.616									
5.500	97.813	97.808	97.800									
5.625	98.128	98.114	98.093									
5.750	98.417	98.403	98.382									
5.875	98.704	98.691	98.669									
6.000	99.061	99.037	99.012									

**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	98.059	98.053	98.046	5.750	98.035	97.989	97.938	4.250				
5.875	98.746	98.740	98.733	5.875	98.330	98.284	98.483	4.375				
6.000	99.156	99.150	99.143	6.000	98.892	98.845	98.794	4.500				
6.125	99.657	99.651	99.644	6.125	99.373	99.327	99.276	4.625				
6.250	99.839	99.828	99.814	6.250	99.547	99.507	99.463	4.750	96.051	95.858	95.847	
6.375	100.303	100.292	100.278	6.375	99.800	99.759	99.715	4.875	96.447	96.255	96.244	
6.500	100.686	100.675	100.660	6.500	100.024	100.004	99.982	5.000	97.112	97.109	97.101	
6.625	101.019	101.008	100.993	6.625	100.400	100.384	100.362	5.125	97.341	97.331	97.321	
6.750	100.954	100.935	100.913	6.750	100.442	100.394	100.343	5.250	97.811	97.808	97.800	
6.875	101.375	101.357	101.335	6.875	100.594	100.545	100.494	5.375	98.110	98.107	98.099	
7.000	101.748	101.730	101.708	7.000	100.833	100.819	100.795	5.500	98.511	98.508	98.500	
7.125	102.068	102.050	102.028	7.125	101.126	101.112	101.088	5.625	98.751	98.747	98.739	
7.250	102.015	101.989	101.960	7.250	101.241	101.215	101.186	5.750	99.057	99.049	99.041	
7.375	102.450	102.424	102.395	7.375	101.664	101.638	101.608	5.875	99.324	99.316	99.308	
7.500	102.717	102.691	102.662	7.500	101.961	101.935	101.906	6.000	99.641	99.626	99.605	

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	95.623	95.432	95.421									
4.875	95.937	95.746	95.735									
5.000	96.565	96.587	96.576									
5.125	97.036	97.026	97.016									
5.250	97.337	97.327	97.317									
5.375	97.636	97.626	97.616									
5.500	97.813	97.808	97.800									
5.625	98.128	98.114	98.093									
5.750	98.417	98.403	98.382									

**Home Possible Adjustments**

<b>Cumulative LLPA Caps</b>	
Home Possible	0.000

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

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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-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

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

<b>Additional Miscellaneous LLPA Adjusters</b>	
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

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	97.201	97.221	97.221	2.625				2.625				
5.750	97.729	97.750	97.744	2.750				2.750				
5.875	98.288	98.303	98.294	2.875				2.875				
6.000	98.820	98.832	98.819	3.000				3.000				
6.125	99.290	99.301	99.289	3.125				3.125				
6.250	99.474	99.487	99.468	3.250				3.250				
6.375	99.952	99.960	99.938	3.375				3.375				
6.500	100.367	100.371	100.347	3.500				3.500				
6.625	100.841	100.845	100.820	3.625				3.625				
6.750	100.633	100.638	100.607	3.750				3.750				
6.875	101.010	101.010	100.975	3.875				3.875				
7.000	101.342	101.339	101.301	4.000				4.000				
7.125	101.769	101.765	101.728	4.125				4.125				
7.250	101.552	101.565	101.521	4.250				4.250				
7.375	101.831	101.839	101.792									

RefiNow 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
1.750				1.750								
1.875				1.875								
2.000				2.000								
2.125				2.125								
2.250				2.250								
2.375				2.375								
2.500				2.500								
2.625				2.625								
2.750				2.750								
2.875				2.875								
3.000				3.000								
3.125				3.125								
3.250				3.250								
3.375				3.375								
3.500				3.500								
3.625				3.625								
3.750				3.750								
3.875				3.875								
4.000				4.000								

**RefiNow Adjustments**

<b>Cumulative LLPA Cap</b>	
FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0.000

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

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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-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

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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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

<b>Additional Miscellaneous LLPA Adjusters</b>	
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

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	96.730	96.824	96.755	5.000				5.000	96.730	96.824	96.755	
5.125	97.508	97.602	97.532	5.125				5.125	97.508	97.602	97.532	
5.250	98.691	98.699	98.707	5.250	98.691	98.699	98.707	5.250	98.691	98.699	98.707	
5.375	98.983	98.991	98.999	5.375	98.983	98.991	98.999	5.375	98.983	98.991	98.999	
5.500	99.563	99.822	99.580	5.500	99.563	99.822	99.580	5.500	99.563	99.822	99.580	
5.625	100.294	100.302	100.060	5.625	100.294	100.302	100.060	5.625	100.294	100.302	100.060	
5.750	100.584	100.374	100.291	5.750	100.584	100.374	100.291	5.750	100.584	100.374	100.291	
5.875	100.508	100.548	100.338	5.875	100.508	100.548	100.338	5.875	100.508	100.548	100.338	
6.000	101.188	100.977	100.767	6.000	101.188	100.977	100.767	6.000	101.188	100.977	100.767	
6.125	101.510	101.300	101.165	6.125	101.510	101.300	101.165	6.125	101.510	101.300	101.165	
6.250	101.766	101.623	101.537	6.250	101.766	101.623	101.537	6.250	101.766	101.623	101.537	
6.375	101.471	101.430	101.140	6.375	101.471	101.430	101.140	6.375	101.471	101.430	101.140	
6.500	101.803	101.762	101.722	6.500	101.803	101.762	101.722	6.500	101.803	101.762	101.722	
6.625	102.214	102.173	102.133	6.625	102.214	102.173	102.133	6.625	102.214	102.173	102.133	
6.750	102.332	102.283	102.235	6.750	102.332	102.283	102.235	6.750	102.332	102.283	102.235	
6.875	101.911	102.112	101.814	6.875	101.911	102.112	101.814	6.875	101.911	102.112	101.814	
7.000	102.475	102.427	102.378	7.000	102.475	102.427	102.378	7.000	102.475	102.427	102.378	
7.125	102.804	102.755	102.707	7.125	102.804	102.755	102.707	7.125	102.804	102.755	102.707	
7.250	102.720	102.635	102.561	7.250	102.720	102.635	102.561	7.250	102.720	102.635	102.561	
7.375	101.930	101.833	101.760	7.375	101.930	101.833	101.760	7.375	101.930	101.833	101.760	
7.500	101.952	101.927	101.855	7.500	101.952	101.927	101.855	7.500	101.952	101.927	101.855	
7.625	102.163	102.138	102.065	7.625	102.163	102.138	102.065	7.625	102.163	102.138	102.065	
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	95.331	95.414	95.345
2.875				2.875				5.125	96.099	96.182	96.113
3.000				3.000				5.250	98.111	97.869	97.877
3.125				3.125				5.375	98.503	98.511	98.519
3.250				3.250				5.500	99.208	99.217	98.975
3.375				3.375				5.625	99.332	99.283	99.254
3.500	91.682	91.773	91.831	3.500	91.682	91.773	91.831	5.750	99.952	99.845	99.816
3.625	92.231	92.321	92.380	3.625	92.231	92.321	92.380	5.875	100.105	99.851	99.935
3.750	93.326	93.449	93.494	3.750	93.326	93.449	93.494	6.000	100.645	100.420	100.334
3.875	93.874	93.996	94.041	3.875	93.874	93.996	94.041	6.125	100.877	100.886	100.800
4.000	94.419	94.542	94.587	4.000	94.419	94.542	94.587	6.250	101.171	100.604	101.001
4.125	94.961	95.084	95.129	4.125	94.961	95.084	95.129	6.375	100.796	100.695	100.715
4.250	95.537	95.660	95.705	4.250	95.537	95.660	95.705	6.500	101.198	101.211	101.092
4.375	96.277	96.432	96.463	4.375	96.277	96.432	96.463	6.625	101.604	101.616	101.498
4.500	96.811	96.966	96.997	4.500	96.811	96.966	96.997	6.750	101.663	101.344	101.536
4.625	97.586	97.491	97.522	4.625	97.586	97.491	97.522	6.875	101.185	100.924	101.064
4.750	97.614	97.568	97.552	4.750	97.614	97.568	97.552	7.000	101.665	101.654	101.519
4.875	97.753	97.721	97.738	4.875	97.753	97.721	97.738	7.125	101.980	101.719	101.834
5.000	98.259	98.227	98.245	5.000	98.259	98.227	98.245	7.250	100.140	100.106	100.807
5.125	98.748	98.716	98.733	5.125	98.748	98.716	98.733	7.375	101.020	100.985	100.912
5.250	98.958	98.898	98.899	5.250	98.958	98.898	98.899	7.500	101.440	101.405	101.333
5.375	99.187	99.125	99.129	5.375	99.187	99.125	99.129	7.625	101.651	101.616	101.543
5.500	99.642	99.580	99.584	5.500	99.642	99.580	99.584	7.750			
5.625	100.074	100.012	100.016	5.625	100.074	100.012	100.016	7.875			
5.750	100.048	100.002	99.986	5.750	100.048	100.002	99.986	8.000			
5.875	99.923	99.909	99.899	5.875	99.923	99.909	99.899	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
5.000	95.331	95.414	95.345	5.000	95.331	95.414	95.345	4.500	94.205	94.360	94.391
5.125	96.099	96.182	96.113	5.125	96.099	96.182	96.113	4.625	94.707	94.862	94.893
5.250	98.111	97.869	97.877	5.250	98.111	97.869	97.877	4.750	93.339	93.293	93.292
5.375	98.503	98.511	98.519	5.375	98.503	98.511	98.519	4.875	93.545	93.514	93.531
5.500	99.208	99.217	98.975	5.500	99.208	99.217	98.975	5.000	94.004	93.973	93.990
5.625	99.332	99.283	99.254	5.625	99.332	99.283	99.254	5.125	94.677	94.395	94.412
5.750	99.952	99.845	99.816	5.750	99.952	99.845	99.816	5.250	94.735	94.673	94.677
5.875	100.105	99.851	99.935	5.875	100.105	99.851	99.935	5.375	94.892	94.830	94.833
6.000	100.645	100.420	100.334	6.000	100.645	100.420	100.334	5.500	95.254	95.192	95.196
6.125	100.877	100.886	100.800	6.125	100.877	100.886	100.800	5.625	95.578	95.516	95.519
6.250	101.171	100.604	101.001	6.250	101.171	100.604	101.001	5.750	95.523	95.477	95.461
6.375	100.796	100.695	100.715	6.375	100.796	100.695	100.715	5.875	94.986	94.923	94.891
6.500	101.198	101.211	101.092	6.500	101.198	101.211	101.092	6.000	95.458	95.396	95.364
6.625	101.604	101.616	101.498	6.625	101.604	101.616	101.498	6.125	95.924	95.862	95.830

  

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	98.691	98.699	98.707	5.250	98.691	98.699	98.707	5.250	98.691	98.699	98.707
5.375	98.983	98.991	98.999	5.375	98.983	98.991	98.999	5.375	98.983	98.991	98.999
5.500	99.563	99.822	99.580	5.500	99.563	99.822	99.580	5.500	99.563	99.822	99.580
5.625	100.294	100.302	100.060	5.625	100.294	100.302	100.060	5.625	100.294	100.302	100.060
5.750	100.584	100.374	100.291	5.750	100.584	100.374	100.291	5.750	100.584	100.374	100.291
5.875	100.508	100.548	100.338	5.875	100.508	100.548	100.338	5.875	100.508	100.548	100.338
6.000	101.188	100.977	100.767	6.000	101.188	100.977	100.767	6.000	101.188	100.977	100.767
6.125	101.510	101.300	101.165	6.125	101.510	101.300	101.165	6.125	101.510	101.300	101.165
6.250	101.766	101.623	101.537	6.250	101.766	101.623	101.537	6.250	101.766	101.623	101.537
6.375	101.471	101.430	101.140	6.375	101.471	101.430	101.140	6.375	101.471	101.430	101.140
6.500	101.803	101.762	101.722	6.500	101.803	101.762	101.722	6.500	101.803	101.762	101.722
6.625	102.214	102.173	102.133	6.625	102.214	102.173	102.133	6.625	102.214	102.173	102.133
6.750	102.332	102.283	102.235	6.750	102.332	102.283	102.235	6.750	102.332	102.283	102.235
6.875	101.911	102.112	101.814	6.875	101.911	102.112	101.814	6.875	101.911	102.112	101.814
7.000	102.475	102.427	102.378	7.000	102.475	102.427	102.378	7.000	102.475	102.427	102.378

  

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	96.811	96.966	96.997	4.250	95.737	95.892	95.923	5.250	98.111	97.869	97.877
4.625	97.586	97.491	97.522	4.375	96.277	96.432	96.463	5.375	98.503	98.511	98.519
4.750	97.614	97.568	97.552	4.500	96.811	96.966	96.997	5.500	99.208	99.217	98.975
4.875	97.753	97.721	97.738	4.625	97.586	97.491	97.522	5.625	99.332	99.283	99.254
5.000											

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	98.983	98.991	98.999	5.375	98.983	98.991	98.999	5.000				
5.500	99.563	99.572	99.580	5.500	99.563	99.572	99.580	5.125				
5.625	100.294	100.302	100.600	5.625	100.294	100.302	100.600	5.250	98.441	98.699	98.707	
5.750	100.584	100.374	100.291	5.750	100.584	100.374	100.291	5.375	98.983	98.991	98.999	
5.875	100.508	100.548	100.338	5.875	100.508	100.548	100.338	5.500	99.563	99.572	99.580	
6.000	100.938	100.977	100.767	6.000	100.938	100.977	100.767	5.625	100.294	100.302	100.600	
6.125	101.510	101.300	101.151	6.125	101.510	101.300	101.151	5.750	100.584	100.374	100.291	
6.250	101.766	101.556	101.411	6.250	101.766	101.556	101.411	5.875	100.508	100.548	100.338	
6.375	101.221	101.180	101.140	6.375	101.221	101.180	101.140	6.000	100.938	100.977	100.767	
6.500	101.803	101.762	101.722	6.500	101.803	101.762	101.722	6.125	101.510	101.300	101.151	
6.625	102.214	102.173	102.133	6.625	102.214	102.173	102.133	6.250	101.766	101.556	101.411	
6.750	102.332	102.283	102.235	6.750	102.332	102.283	102.235	6.375	101.221	101.180	101.140	
6.875	101.911	101.862	101.814	6.875	101.911	101.862	101.814	6.500	101.803	101.762	101.722	
7.000	102.475	102.177	102.128	7.000	102.475	102.177	102.128	6.625	102.214	102.173	102.133	
7.125	102.804	102.755	102.707	7.125	102.804	102.755	102.707	6.750	102.332	102.283	102.235	
7.250	102.720	102.635	102.561	7.250	102.720	102.635	102.561	6.875	101.911	101.862	101.814	
7.375	101.930	101.833	101.760	7.375	101.930	101.833	101.760	7.000	102.475	102.177	102.128	
7.500	101.685	101.691	101.618	7.500	101.685	101.691	101.618	7.125	102.804	102.755	102.707	
7.625	101.878	101.883	101.811	7.625	101.878	101.883	101.811	7.250	102.720	102.635	102.561	
7.750				7.750				7.375	101.930	101.833	101.760	
7.875				7.875				7.500	101.685	101.691	101.618	
8.000				8.000				7.625	101.878	101.883	101.811	
8.125				8.125				7.750				
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	98.111	97.869	97.877	
3.250				3.250				5.375	98.503	98.511	98.519	
3.375				3.375				5.500	99.208	99.217	98.975	
3.500	91.682	91.772	91.831	3.500	91.682	91.772	91.831	5.625	99.332	99.283	99.254	
3.625	92.191	92.281	92.340	3.625	92.191	92.281	92.340	5.750	99.952	99.845	99.816	
3.750	93.386	93.508	93.553	3.750	93.386	93.508	93.553	5.875	100.105	99.749	99.935	
3.875	93.891	94.013	94.058	3.875	93.891	94.013	94.058	6.000	100.395	100.196	100.225	
4.000	94.387	94.510	94.555	4.000	94.387	94.510	94.555	6.125	100.877	100.675	100.589	
4.125	94.872	94.995	95.040	4.125	94.872	94.995	95.040	6.250	101.171	100.604	101.001	
4.250	95.374	95.497	95.542	4.250	95.374	95.497	95.542	6.375	100.796	100.515	100.715	
4.375	96.253	96.408	96.439	4.375	96.253	96.408	96.439	6.500	101.128	100.939	101.047	
4.500	96.715	96.870	96.901	4.500	96.715	96.870	96.901	6.625	101.539	101.329	101.458	
4.625	97.406	97.561	97.342	4.625	97.406	97.561	97.342	6.750	101.663	101.344	101.536	
4.750	97.614	97.568	97.552	4.750	97.614	97.568	97.552	6.875	101.161	101.001	101.064	
4.875	97.916	97.884	97.901	4.875	97.916	97.884	97.901	7.000	101.475	101.427	101.378	
5.000	98.324	98.292	98.310	5.000	98.324	98.292	98.310	7.125	101.804	101.569	101.707	
5.125	98.706	98.675	98.692	5.125	98.706	98.675	98.692	7.250	100.184	100.169	100.807	
5.250	98.944	98.898	98.882	5.250	98.944	98.898	98.882	7.375	100.828	100.813	100.740	
5.375	99.037	98.976	98.979	5.375	99.037	98.976	98.979	7.500	101.151	101.137	101.064	
5.500	99.386	99.324	99.327	5.500	99.386	99.324	99.327	7.625	101.344	101.329	101.256	
5.625	99.962	99.900	99.904	5.625	99.962	99.900	99.904	7.750				
5.750	100.048	100.002	99.986	5.750	100.048	100.002	99.986	7.875				
5.875	99.999	99.735	99.725	5.875	99.999	99.735	99.725	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	101.128	100.939	101.047	6.125	100.877	100.675	100.589	4.500	94.012	94.167	94.198	
6.625	101.539	101.329	101.458	6.250	101.171	100.604	101.001	4.625	94.395	94.550	94.581	
6.750	101.663	101.344	101.536	6.375	100.796	100.515	100.715	4.750	93.339	93.293	93.277	
6.875	101.161	101.001	101.064	6.500	101.128	100.939	101.047	4.875	93.621	93.590	93.607	
7.000	101.475	101.427	101.378	6.625	101.539	101.329	101.458	5.000	93.959	93.927	93.944	
7.125	101.804	101.569	101.707	6.750	101.663	101.344	101.536	5.125	94.260	94.229	94.246	
7.250	100.184	100.169	100.807	6.875	101.161	101.001	101.064	5.250	94.669	94.623	94.607	
7.375	100.828	100.813	100.740	7.000	101.475	101.427	101.378	5.375	94.686	94.624	94.627	
7.500	101.151	101.137	101.064	7.125	101.804	101.569	101.707	5.500	95.200	95.138	95.142	
7.625	101.344	101.329	101.256	7.250	100.184	100.169	100.807	5.625	95.438	95.376	95.379	
7.750				7.375	100.828	100.813	100.740	5.750	95.523	95.477	95.461	
7.875				7.500	101.151	101.137	101.064	5.875	94.986	94.923	94.891	
8.000				7.625	101.344	101.329	101.256	6.000	95.458	95.396	95.364	
8.125				7.750				6.125	95.924	95.862	95.830	
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	101.221	101.180	101.140	6.375	101.221	101.180	101.140	6.000	100.938	100.977	100.767	
6.500	101.803	101.762	101.722	6.500	101.803	101.762	101.722	6.125	101.510	101.300	101.151	
6.625	102.214	102.173	102.133	6.625	102.214	102.173	102.133	6.250	101.766	101.556	101.411	
6.750	102.332	102.283	102.235	6.750	102.332	102.283	102.235	6.375	101.221	101.180	101.140	
6.875	101.911	101.862	101.814	6.875	101.911	101.862	101.814	6.500	101.803	101.762	101.722	
7.000	102.475	102.177	102.128	7.000	102.475	102.177	102.128	6.625	102.214	102.173	102.133	
7.125	102.804	102.755	102.707	7.125	102.804	102.755	102.707	6.750	102.332	102.283	102.235	
7.250	102.720	102.635	102.561	7.250	102.720	102.635	102.561	6.875	101.911	101.862	101.814	
7.375	101.930	101.833	101.760	7.375	101.930	101.833	101.760	7.000	102.475	102.177	102.128	
7.500	101.685	101.691	101.618	7.500	101.685	101.691	101.618	7.125	102.804	102.755	102.707	
7.625	101.878	101.883	101.811	7.625	101.878	101.883	101.811	7.250	102.720	102.635	102.561	
7.750				7.750				7.375	101.930	101.833	101.760	
7.875				7.875				7.500	101.685	101.691	101.618	
8.000				8.000				7.625	101.878	101.883	101.811	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 Yr Fixed HB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	96.715	96.870	96.901	4.500	96.715	96.870	96.901	6.625	101.539	101.329	101.458	
4.625	97.406	97.561	97.342	4.625	97.406	97.561	97.342	6.750	101.663	101.344	101.536	
4.750	97.614	97.568	97.552	4.750	97.614	97.568	97.552	6.875	101.161	101.001	101.064	
4.875	97.916	97.884	97.901	4.875	97.916	97.884	97.901	7.000	101.475	101.427	101.378	
5.000	98.324	98.292	98.310	5.000	98.324	98.292	98.310	7.125	101.804	101.569	101.707	
5.125	98.706	98.675	98.692	5.125	98.706	98.675	98.692	7.250	100.184	100.169	100.807	
5.250	98.944	98.898	98.882	5.250	98.944	98.898	98.882	7.375	100.828	100.813	100.740	
5.375	99.037	98.976	98.979	5.375	99.037	98.976	98.979	7.500	101.151	101.137	10	





**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:  
8:49:00 AM

Government DPA												
BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	98.993	98.792	98.492	6.750	96.393	96.192	95.892	6.750				
6.875	98.760	98.531	98.231	6.875	96.160	95.931	95.631	6.875				
7.000	99.259	99.030	98.730	7.000	96.659	96.430	96.130	7.000				
7.125	99.702	99.473	99.173	7.125	97.102	96.873	96.573	7.125				
7.250	100.134	99.905	99.605	7.250	97.534	97.305	97.005	7.250				
7.375	100.320	100.037	99.737	7.375	97.720	97.437	97.137	7.375				
7.500	100.779	100.496	100.196	7.500	98.179	97.896	97.596	7.500				
7.625	101.182	100.899	100.599	7.625	98.582	98.299	97.999	7.625				
7.750	101.574	101.291	100.991	7.750	98.974	98.691	98.391	7.750				
7.875	100.965	100.627	100.327	7.875	98.365	98.027	97.727	7.875				
8.000	101.394	101.056	100.756	8.000	98.794	98.456	98.156	8.000				
8.125	101.767	101.429	101.129	8.125	99.167	98.829	98.529	8.125				
8.250	102.129	101.791	101.491	8.250	99.529	99.191	98.891	8.250				
8.375				8.375				8.375				

  

Government DPA												
BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_Forgivable <sup>2</sup>								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.993	96.792	96.492	6.750	94.393	94.192	93.892	6.750				
6.875	96.760	96.531	96.231	6.875	94.160	93.931	93.631	6.875				
7.000	97.259	97.030	96.730	7.000	94.659	94.430	94.130	7.000				
7.125	97.702	97.473	97.173	7.125	95.102	94.873	94.573	7.125				
7.250	98.134	97.905	97.605	7.250	95.534	95.305	95.005	7.250				
7.375	98.320	98.037	97.737	7.375	95.720	95.437	95.137	7.375				
7.500	98.779	98.496	98.196	7.500	96.179	95.896	95.596	7.500				
7.625	99.182	98.899	98.599	7.625	96.582	96.299	95.999	7.625				
7.750	99.574	99.291	98.991	7.750	96.974	96.691	96.391	7.750				
7.875	98.965	98.627	98.327	7.875	96.365	96.027	95.727	7.875				
8.000	99.394	99.056	98.756	8.000	96.794	96.456	96.156	8.000				
8.125	99.767	99.429	99.129	8.125	97.167	96.829	96.529	8.125				
8.250	100.129	99.791	99.491	8.250	97.529	97.191	96.891	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

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.