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

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

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

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

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



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

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

Effective Time:
12:42:13 PM

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	96.479	96.503	96.478	5.625	96.479	96.503	96.478	5.000	94.263	94.218	94.204		
5.750	97.233	97.233	97.233	5.750	97.233	97.233	97.233	5.125	94.850	94.805	94.791		
5.875	97.897	97.897	97.897	5.875	97.897	97.897	97.897	5.250	95.584	95.539	95.525		
6.000	98.613	98.613	98.613	6.000	98.613	98.613	98.613	5.375	96.228	96.183	96.169		
6.125	99.076	99.076	99.076	6.125	99.076	99.076	99.076	5.500	97.088	97.043	97.028		
6.250	99.355	99.347	99.340	6.250	99.355	99.347	99.340	5.625	97.616	97.571	97.556		
6.375	99.843	99.835	99.828	6.375	99.843	99.835	99.828	5.750	98.081	98.036	98.021		
6.500	100.221	100.213	100.206	6.500	100.221	100.213	100.206	5.875	98.695	98.650	98.636		
6.625	100.607	100.599	100.592	6.625	100.607	100.599	100.592	6.000	99.235	99.191	99.176		
6.750	100.748	100.733	100.718	6.750	100.748	100.733	100.718	6.125	99.634	99.590	99.575		
6.875	101.134	101.119	101.105	6.875	101.134	101.119	101.105	6.250	99.724	99.679	99.665		
7.000	101.539	101.524	101.510	7.000	101.539	101.524	101.510	6.375	100.256	100.211	100.197		
7.125	101.891	101.876	101.862	7.125	101.891	101.876	101.862	6.500	100.713	100.668	100.654		
7.250	101.946	101.930	101.902	7.250	101.946	101.924	101.902	6.625	101.053	101.009	100.994		
7.375	102.383	102.361	102.339	7.375	102.383	102.359	102.339	6.750	100.823	100.787	100.773		
7.500	102.646	102.624	102.602	7.500	102.646	102.624	102.602	6.875	101.319	101.274	101.260		
7.625	102.907	102.885	102.863	7.625	102.907	102.885	102.863	7.000	101.539	101.524	101.510		
7.750	102.404	102.374	102.345	7.750	102.404	102.374	102.345	7.125	101.891	101.876	101.862		
7.875	102.682	102.637	102.623	7.875	102.682	102.637	102.623	7.250	101.946	101.924	101.902		
8.000	102.457	102.497	102.485	8.000	102.457	102.497	102.485	7.375	102.133	102.111	102.089		
8.125	102.657	102.698	102.685	8.125	102.657	102.698	102.685	7.500	102.396	102.374	102.352		
8.250				8.250				7.625	102.657	102.635	102.613		
8.375				8.375				7.750	102.154	102.124	102.095		
8.500				8.500				7.875	101.818	101.862	101.844		
8.625				8.625				8.000	102.069	102.110	102.096		

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	95.135	95.917	95.948	4.625	95.984	96.013	96.066						
4.750	96.647	96.678	96.459	4.750	96.473	96.440	96.440						
4.875	97.070	97.101	97.132	4.875	97.014	96.985	96.985						
5.000	97.308	97.079	97.126	5.000	97.152	97.093	97.158						
5.125	97.695	97.576	97.592	5.125	97.586	97.454	97.494						
5.250	97.949	97.830	97.846	5.250	97.901	97.765	97.812						
5.375	98.349	98.231	98.246	5.375	98.230	98.109	98.142						
5.500	99.147	99.101	99.085	5.500	98.897	98.851	98.835						
5.625	99.091	99.045	99.029	5.625	99.091	99.045	99.029						
5.750	99.592	99.545	99.529	5.750	99.592	99.295	99.529						
5.875	100.048	100.002	99.986	5.875	99.798	99.752	99.736						
6.000	100.347	100.300	100.284	6.000	100.087	100.050	100.034						
6.125	100.067	100.008	99.997	6.125	100.017	99.955	99.923						
6.250	100.516	100.458	100.447	6.250	100.500	100.437	100.405						
6.375	100.934	100.872	100.840	6.375	100.934	100.872	100.840						
6.500	101.199	101.137	101.105	6.500	101.199	101.137	101.105						
6.625	100.940	100.842	100.817	6.625	100.940	100.835	100.803						
6.750	101.411	101.307	101.226	6.750	101.411	101.307	101.226						
6.875	101.831	101.727	101.646	6.875	101.831	101.727	101.646						
7.000	102.075	101.971	101.890	7.000	102.075	101.971	101.890						

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	98.603	98.558	98.544	6.000	98.348	98.304	98.289	5.125	96.181	96.135	96.118		
6.125	99.009	98.964	98.950	6.125	98.776	98.732	98.717	5.250	96.705	96.658	96.642		
6.250	99.301	99.256	99.242	6.250	99.037	98.992	98.977	5.375	97.186	97.139	97.123		
6.375	99.883	99.838	99.824	6.375	99.820	99.775	99.761	5.500	97.521	97.474	97.458		
6.500	100.400	100.355	100.340	6.500	100.049	100.005	99.990	5.625	97.516	97.470	97.454		
6.625	100.722	100.677	100.662	6.625	100.406	100.362	100.347	5.750	98.012	97.966	97.950		
6.750	100.802	100.787	100.773	6.750	99.932	99.887	99.873	5.875	98.463	98.417	98.401		
6.875	101.050	101.000	100.990	6.875	100.420	100.376	100.361	6.000	98.752	98.702	98.686		
7.000	101.328	101.279	101.269	7.000	100.855	100.810	100.795	6.125	99.255	99.193	99.161		
7.125	101.636	101.587	101.577	7.125	101.155	101.111	101.096	6.250	99.733	99.671	99.638		
7.250	101.387	101.413	101.384	7.250	101.241	101.169	101.150	6.375	100.159	100.097	100.065		
7.375	101.921	101.701	101.896	7.375	101.524	101.453	101.434	6.500	100.397	100.335	100.303		
7.500	101.956	101.971	101.969	7.500	101.827	101.757	101.738	6.625	100.053	99.948	99.867		
7.625	102.143	102.159	102.156	7.625	101.835	101.766	101.747	6.750	100.519	100.415	100.334		
7.750	101.597	101.646	101.592	7.750	101.304	101.460	101.182	6.875	100.927	100.823	100.742		
7.875	101.922	101.966	101.903	7.875	101.003	101.047	100.949	7.000	101.119	101.014	100.933		

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								



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

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	96.744	96.647	96.550	5.250				5.250				
5.375	97.109	97.012	96.915	5.375				5.375				
5.500	97.468	97.371	97.274	5.500				5.500				
5.625	97.828	97.731	97.635	5.625	97.616	97.519	97.422	5.625	96.069	96.006	95.944	
5.750	98.156	98.059	97.962	5.750	98.018	97.921	97.824	5.750	97.380	97.283	97.186	
5.875	98.448	98.351	98.254	5.875	98.350	98.253	98.156	5.875	97.797	97.700	97.603	
6.000	98.740	98.643	98.546	6.000	98.632	98.535	98.438	6.000	98.172	98.075	97.978	
6.125	99.024	98.927	98.830	6.125	98.854	98.757	98.660	6.125	98.496	98.399	98.302	
6.250	99.249	99.152	99.055	6.250	99.308	99.211	99.114	6.250	98.783	98.686	98.589	
6.375	99.460	99.363	99.266	6.375	99.542	99.445	99.348	6.375	99.079	98.982	98.885	
6.500	99.651	99.554	99.457	6.500	99.794	99.697	99.600	6.500	99.603	99.506	99.409	
6.625	99.815	99.718	99.621	6.625	99.810	99.713	99.616	6.625	99.595	99.498	99.401	
6.750	99.168	99.105	99.042	6.750	99.525	99.462	99.399	6.750	100.034	99.937	99.840	
6.875	99.370	99.307	99.244	6.875	99.593	99.530	99.467	6.875	100.176	100.079	99.982	
7.000	99.715	99.652	99.589	7.000	100.001	99.938	99.875	7.000	100.172	100.109	100.046	
7.125				7.125	100.241	100.178	100.115	7.125	100.440	100.377	100.315	

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	96.443	96.380	96.317	5.250				5.250				
5.375	96.784	96.721	96.658	5.375				5.375				
5.500	97.088	97.025	96.962	5.500				5.500				
5.625	97.455	97.392	97.329	5.625	97.118	97.055	96.992	5.625	96.438	96.375	96.312	
5.750	97.789	97.726	97.663	5.750	97.522	97.459	97.396	5.750	96.917	96.854	96.791	
5.875	97.985	97.922	97.859	5.875	97.922	97.859	97.796	5.875	97.212	97.149	97.086	
6.000	98.324	98.261	98.198	6.000	98.153	98.090	98.027	6.000	97.667	97.604	97.541	
6.125	98.521	98.458	98.395	6.125	98.551	98.488	98.425	6.125	97.932	97.869	97.806	
6.250	98.862	98.799	98.736	6.250	98.953	98.890	98.827	6.250	98.381	98.318	98.255	
6.375	99.059	98.996	98.933	6.375	99.357	99.294	99.231	6.375	98.831	98.768	98.705	
6.500	99.258	99.195	99.132	6.500	99.424	99.361	99.298	6.500	99.284	99.221	99.158	
6.625	99.314	99.251	99.188	6.625	99.491	99.428	99.365	6.625	99.363	99.300	99.237	
6.750	99.538	99.475	99.412	6.750	99.895	99.832	99.769	6.750	99.818	99.755	99.692	
6.875	99.740	99.677	99.614	6.875	99.963	99.900	99.837	6.875	100.085	100.022	99.959	
7.000	100.085	100.022	99.959	7.000	100.370	100.307	100.244	7.000	100.541	100.478	100.415	
7.125	100.286	100.223	100.160	7.125	100.611	100.548	100.485	7.125	100.809	100.746	100.683	

Conventional ARM Adjustments

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

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

Additional Purchase LLPA Adjusters										
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125	
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500	
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500	

Additional R/T Refinance LLPA Adjusters										
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	

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

Additional Cash-Out Refinance LLPA Adjusters					
	≤30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-2.000	-2.000	-2.250	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	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	97.233	97.233	97.233	5.750	97.013	96.983	96.954	4.375				
5.875	97.897	97.897	97.897	5.875	97.574	97.545	97.516	4.500				
6.000	98.363	98.363	98.363	6.000	98.151	98.121	98.092	4.625				
6.125	99.173	99.128	99.114	6.125	99.173	99.128	99.114	4.750	95.405	95.186	95.176	
6.250	99.355	99.347	99.340	6.250	99.229	99.184	99.169	4.875	95.802	95.585	95.575	
6.375	99.843	99.835	99.828	6.375	99.576	99.531	99.517	5.000	96.604	96.599	96.591	
6.500	100.373	100.328	100.313	6.500	100.123	100.078	100.063	5.125	96.774	96.769	96.761	
6.625	100.823	100.779	100.764	6.625	100.573	100.529	100.514	5.250	97.321	97.316	97.308	
6.750	100.748	100.733	100.718	6.750	100.318	100.273	100.258	5.375	97.629	97.625	97.617	
6.875	101.134	101.119	101.105	6.875	100.844	100.799	100.784	5.500	98.040	98.035	98.027	
7.000	101.601	101.556	101.542	7.000	101.351	101.306	101.292	5.625	98.296	98.289	98.281	
7.125	102.008	101.963	101.949	7.125	101.758	101.713	101.699	5.750	98.627	98.619	98.611	
7.250	101.946	101.924	101.902	7.250	101.461	101.416	101.402	5.875	98.908	98.900	98.892	
7.375	102.383	102.361	102.339	7.375	101.952	101.907	101.892	6.000	99.044	99.032	99.024	

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	95.004	94.786	94.776									
4.875	95.316	95.100	95.090									
5.000	95.948	95.943	95.935									
5.125	96.360	96.342	96.333									
5.250	96.663	96.655	96.647									
5.375	96.999	96.994	96.986									
5.500	97.339	97.335	97.327									
5.625	97.625	97.618	97.610									
5.750	97.926	97.905	97.881									
5.875	98.207	98.186	98.162									
6.000	98.680	98.659	98.634									

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	97.233	97.233	97.233	5.750	97.013	96.983	96.954	4.250				
5.875	97.897	97.897	97.897	5.875	97.574	97.545	97.516	4.375				
6.000	98.363	98.363	98.363	6.000	98.151	98.121	98.092	4.500				
6.125	98.826	98.826	98.826	6.125	98.658	98.629	98.599	4.625				
6.250	99.105	99.097	99.090	6.250	98.877	98.840	98.804	4.750	95.405	95.186	95.176	
6.375	99.593	99.585	99.578	6.375	99.141	99.104	99.068	4.875	95.802	95.585	95.575	
6.500	99.971	99.963	99.956	6.500	99.380	99.344	99.307	5.000	96.604	96.599	96.591	
6.625	100.357	100.349	100.342	6.625	99.593	99.578	99.562	5.125	96.774	96.769	96.761	
6.750	100.498	100.483	100.468	6.750	99.769	99.725	99.931	5.250	97.321	97.316	97.308	
6.875	100.884	100.869	100.855	6.875	100.175	100.131	100.087	5.375	97.629	97.625	97.617	
7.000	101.289	101.274	101.260	7.000	100.367	100.323	100.279	5.500	98.040	98.035	98.027	
7.125	101.641	101.626	101.612	7.125	100.542	100.496	100.480	5.625	98.296	98.289	98.281	
7.250	101.696	101.674	101.652	7.250	100.922	100.900	100.878	5.750	98.627	98.619	98.611	
7.375	102.133	102.111	102.089	7.375	101.345	101.323	101.301	5.875	98.908	98.900	98.892	
7.500	102.396	102.374	102.352	7.500	101.644	101.622	101.600	6.000	99.044	99.032	99.024	

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	95.004	94.786	94.776									
4.875	95.316	95.100	95.090									
5.000	95.948	95.943	95.935									
5.125	96.360	96.342	96.333									
5.250	96.663	96.655	96.647									
5.375	96.999	96.994	96.986									
5.500	97.339	97.335	97.327									
5.625	97.625	97.618	97.610									
5.750	97.926	97.905	97.881									

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	95.978	95.980	96.037	2.625				2.625				
5.750	96.626	96.631	96.661	2.750				2.750				
5.875	97.198	97.199	97.237	2.875				2.875				
6.000	97.744	97.741	97.784	3.000				3.000				
6.125	98.226	98.224	98.266	3.125				3.125				
6.250	98.563	98.595	98.612	3.250				3.250				
6.375	99.061	99.089	99.112	3.375				3.375				
6.500	99.495	99.519	99.548	3.500				3.500				
6.625	99.979	100.003	100.032	3.625				3.625				
6.750	100.017	100.028	100.031	3.750				3.750				
6.875	100.413	100.420	100.430	3.875				3.875				
7.000	100.788	100.791	100.806	4.000				4.000				
7.125	101.246	101.250	101.265	4.125				4.125				
7.250	101.182	101.204	101.193	4.250				4.250				
7.375	101.469	101.487	101.483									

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

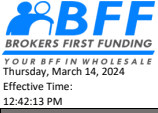
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	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

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	95.498	95.485	95.498	5.000				5.000	95.498	95.485	95.498	
5.125	96.278	96.264	96.277	5.125				5.125	96.278	96.264	96.277	
5.250	97.490	97.507	97.523	5.250	97.490	97.507	97.523	5.250	97.490	97.507	97.523	
5.375	97.984	98.000	98.016	5.375	97.984	98.000	98.016	5.375	97.984	98.000	98.016	
5.500	98.838	98.854	98.870	5.500	98.838	98.854	98.870	5.500	98.838	98.854	98.870	
5.625	99.306	99.323	99.339	5.625	99.306	99.323	99.339	5.625	99.306	99.323	99.339	
5.750	99.972	99.762	99.595	5.750	99.972	99.762	99.595	5.750	99.972	99.762	99.595	
5.875	100.060	99.850	99.640	5.875	100.060	99.850	99.640	5.875	100.060	99.850	99.640	
6.000	100.559	100.349	100.139	6.000	100.559	100.349	100.139	6.000	100.559	100.349	100.139	
6.125	100.917	100.707	100.636	6.125	100.917	100.707	100.636	6.125	100.917	100.707	100.636	
6.250	101.225	101.015	100.895	6.250	101.225	101.015	100.895	6.250	101.225	101.015	100.895	
6.375	101.102	101.053	101.005	6.375	101.102	101.053	101.005	6.375	101.102	101.053	101.005	
6.500	101.446	101.397	101.349	6.500	101.446	101.397	101.349	6.500	101.446	101.397	101.349	
6.625	101.879	101.831	101.782	6.625	101.879	101.831	101.782	6.625	101.879	101.831	101.782	
6.750	102.136	102.072	102.007	6.750	102.136	102.072	102.007	6.750	102.136	102.072	102.007	
6.875	101.713	101.648	101.583	6.875	101.713	101.648	101.583	6.875	101.713	101.648	101.583	
7.000	102.321	102.256	102.192	7.000	102.321	102.256	102.192	7.000	102.321	102.256	102.192	
7.125	102.655	102.590	102.526	7.125	102.655	102.590	102.526	7.125	102.655	102.590	102.526	
7.250	102.637	102.552	102.493	7.250	102.637	102.552	102.493	7.250	102.637	102.552	102.493	
7.375	101.795	101.695	101.622	7.375	101.795	101.695	101.622	7.375	101.795	101.695	101.622	
7.500	101.694	101.691	101.639	7.500	101.694	101.691	101.639	7.500	101.694	101.691	101.639	
7.625	101.919	101.916	101.864	7.625	101.919	101.916	101.864	7.625	101.919	101.916	101.864	
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	94.545	94.531	94.489	
2.875				2.875				5.125	95.314	95.300	95.258	
3.000				3.000				5.250	97.160	97.177	97.193	
3.125				3.125				5.375	97.504	97.520	97.536	
3.250				3.250				5.500	98.233	98.249	98.265	
3.375				3.375				5.625	98.610	98.555	98.526	
3.500	90.791	90.889	90.937	3.500	90.791	90.889	90.937	5.750	99.339	99.129	99.089	
3.625	91.338	91.436	91.484	3.625	91.338	91.436	91.484	5.875	99.658	99.147	99.238	
3.750	92.479	92.562	92.598	3.750	92.479	92.562	92.598	6.000	100.017	99.723	99.699	
3.875	93.025	93.108	93.144	3.875	93.025	93.108	93.144	6.125	100.333	100.252	100.228	
4.000	93.570	93.653	93.689	4.000	93.570	93.653	93.689	6.250	100.880	100.110	100.459	
4.125	94.112	94.195	94.231	4.125	94.112	94.195	94.231	6.375	100.427	100.281	100.330	
4.250	94.993	95.077	95.100	4.250	94.993	95.077	95.100	6.500	100.844	100.831	100.795	
4.375	95.534	95.618	95.641	4.375	95.534	95.618	95.641	6.625	101.284	101.270	101.235	
4.500	96.070	96.154	96.178	4.500	96.070	96.154	96.178	6.750	101.386	100.994	101.257	
4.625	96.850	96.934	96.958	4.625	96.850	96.934	96.958	6.875	101.037	100.747	100.941	
4.750	97.066	97.020	97.003	4.750	97.066	97.020	97.003	7.000	101.538	101.499	101.443	
4.875	97.510	97.439	97.450	4.875	97.510	97.439	97.450	7.125	101.878	101.838	101.782	
5.000	97.775	97.954	97.715	5.000	97.775	97.954	97.715	7.250	99.928	99.925	100.538	
5.125	98.276	98.455	98.216	5.125	98.276	98.455	98.216	7.375	100.827	100.824	100.755	
5.250	98.490	98.443	98.427	5.250	98.490	98.443	98.427	7.500	101.265	101.261	101.192	
5.375	98.826	98.755	98.754	5.375	98.826	98.755	98.754	7.625	101.490	101.486	101.417	
5.500	99.294	99.224	99.223	5.500	99.294	99.224	99.223	7.750				
5.625	99.737	99.666	99.665	5.625	99.737	99.666	99.665	7.875				
5.750	99.798	99.752	99.736	5.750	99.798	99.752	99.736	8.000				
5.875	99.568	99.546	99.532	5.875	99.568	99.546	99.532	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	97.160	97.177	97.193	5.000	94.545	94.531	94.489	4.500	93.575	93.559	93.558	
5.375	97.504	97.520	97.536	5.125	95.314	95.300	95.258	4.625	94.091	94.175	94.073	
5.500	98.233	98.249	98.265	5.250	97.160	97.177	97.193	4.750	92.916	92.844	92.728	
5.625	98.610	98.555	98.526	5.375	97.504	97.520	97.536	4.875	93.171	93.100	93.161	
5.750	99.339	99.129	99.089	5.500	98.233	98.249	98.265	5.000	93.653	93.582	93.643	
5.875	99.658	99.147	99.238	5.625	98.610	98.555	98.526	5.125	94.105	94.034	94.095	
6.000	100.017	99.723	99.699	5.750	99.339	99.129	99.089	5.250	94.229	94.168	94.152	
6.125	100.333	100.252	100.228	5.875	99.658	99.147	99.238	5.375	94.414	94.344	94.393	
6.250	100.880	100.110	100.459	6.000	100.017	99.723	99.699	5.500	95.054	94.984	94.782	
6.375	100.427	100.281	100.330	6.125	100.333	100.252	100.228	5.625	95.396	95.326	95.125	
6.500	100.844	100.831	100.795	6.250	100.880	100.110	100.459	5.750	95.273	95.227	95.211	
6.625	101.284	101.270	101.235	6.375	100.427	100.281	100.330	5.875	94.790	94.727	94.695	
6.750	101.386	100.994	101.257	6.500	100.844	100.831	100.795	6.000	95.263	95.201	95.168	
6.875	101.037	100.747	100.941	6.625	101.284	101.270	101.235	6.125	95.730	95.668	95.635	
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.250	97.490	97.507	97.523	5.250	97.490	97.507	97.523	5.250	97.490	97.507	97.523	
5.375	97.984	98.000	98.016	5.375	97.984	98.000	98.016	5.375	97.984	98.000	98.016	
5.500	98.838	98.854	98.870	5.500	98.838	98.854	98.870	5.500	98.838	98.854	98.870	
5.625	99.306	99.323	99.339	5.625	99.306	99.323	99.339	5.625	99.306	99.323	99.339	
5.750	99.972	99.762	99.595	5.750	99.972	99.762	99.595	5.750	99.972	99.762	99.595	
5.875	100.060	99.850	99.640	5.875	100.060	99.850	99.640	5.875	100.060	99.850	99.640	
6.000	100.559	100.349	100.139	6.000	100.559	100.349	100.139	6.000	100.559	100.349	100.139	
6.125	100.917	100.707	100.636	6.125	100.917	100.707	100.636	6.125	100.917	100.707	100.636	
6.250	101.225	101.015	100.895	6.250	101.225	101.015	100.895	6.250	101.225	101.015	100.895	
6.375	101.102	101.053	101.005	6.375	101.102	101.053	101.005	6.375	101.102	101.053	101.005	
6.500	101.446	101.397	101.349	6.500	101.446	101.397	101.349	6.500	101.446	101.397	101.349	
6.625	101.879	101.831	101.782	6.625	101.879	101.831	101.782	6.625	101.879	101.831	101.782	
6.750	102.136	102.072	102.007	6.750	102.136	102.072	102.007	6.750	102.136	102.072	102.007	
6.875	101.713	101.648	101.583	6.875	101.713	101.648	101.583	6.875	101.713	101.648	101.583	
7.000	102.321	102.256	102.192	7.000	102.321	102.256	102.192	7.000	102.321	102.256	102.192	
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	96.070	96.154	96.178	4.250	94.993	95.077	95.100	5.250	97.160	97.177	97.193	
4.625	96.850	96.934	96.958	4.375	95.534	95.618	95.641	5.375	97.504	97.520	97.536	
4.750	97.066	97.020	97.003	4.500	96.070	96.154	96.178	5.500	98.233	98.249	98.265	
4.875	97.510	97.439	97.450	4.625	96.850	96.934	96.958	5.625	98.610	98.555	98.526	
5.000	97.775	97.954	97.715	4.750	97.066	97.020	97.003	5.750	99.339	99.129	99.089	
5.125	98.276	98.455	98.216									



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 14, 2024
Effective Time:
12:42:13 PM

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	97.984	98.000	98.016	5.375	97.984	98.000	98.016	5.000				
5.500	98.838	98.854	98.870	5.500	98.838	98.854	98.870	5.125				
5.625	99.306	99.323	99.339	5.625	99.306	99.323	99.339	5.250	97.490	97.507	97.523	
5.750	99.972	99.762	99.595	5.750	99.972	99.762	99.595	5.375	97.968	98.000	98.016	
5.875	100.060	99.850	99.640	5.875	100.060	99.850	99.640	5.500	98.838	98.854	98.870	
6.000	100.559	100.349	100.139	6.000	100.559	100.349	100.139	5.625	99.306	99.323	99.339	
6.125	100.917	100.707	100.636	6.125	100.917	100.707	100.636	5.750	99.972	99.762	99.595	
6.250	101.225	101.015	100.868	6.250	101.225	101.015	100.868	5.875	100.060	99.850	99.640	
6.375	101.102	101.053	101.005	6.375	101.102	101.053	101.005	6.000	100.559	100.349	100.139	
6.500	101.446	101.397	101.349	6.500	101.446	101.397	101.349	6.125	100.917	100.707	100.636	
6.625	101.879	101.831	101.782	6.625	101.879	101.831	101.782	6.250	101.225	101.015	100.868	
6.750	102.136	102.072	102.007	6.750	102.136	102.072	102.007	6.375	101.102	101.053	101.005	
6.875	101.713	101.648	101.583	6.875	101.713	101.648	101.583	6.500	101.446	101.397	101.349	
7.000	102.321	102.256	102.192	7.000	102.321	102.256	102.192	6.625	101.879	101.831	101.782	
7.125	102.655	102.590	102.526	7.125	102.655	102.590	102.526	6.750	102.136	102.072	102.007	
7.250	102.637	102.552	102.493	7.250	102.637	102.552	102.493	6.875	101.713	101.648	101.583	
7.375	101.795	101.695	101.622	7.375	101.795	101.695	101.622	7.000	102.321	102.256	102.192	
7.500	101.423	101.440	101.388	7.500	101.423	101.440	101.388	7.125	102.655	102.590	102.526	
7.625	101.627	101.643	101.591	7.625	101.627	101.643	101.591	7.250	102.637	102.552	102.493	
7.750				7.750				7.375	101.795	101.695	101.622	
7.875				7.875				7.500	101.423	101.440	101.388	
8.000				8.000				7.625	101.627	101.643	101.591	
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	97.160	97.177	97.193	
3.250				3.250				5.375	97.504	97.520	97.536	
3.375				3.375				5.500	98.233	98.249	98.265	
3.500	90.798	90.896	90.945	3.500	90.798	90.896	90.945	5.625	98.360	98.555	98.526	
3.625	91.309	91.407	91.455	3.625	91.309	91.407	91.455	5.750	99.339	99.129	99.089	
3.750	92.544	92.627	92.663	3.750	92.544	92.627	92.663	5.875	99.408	99.088	99.238	
3.875	93.052	93.135	93.171	3.875	93.052	93.135	93.171	6.000	100.017	99.544	99.597	
4.000	93.553	93.636	93.673	4.000	93.553	93.636	93.673	6.125	100.284	100.064	100.041	
4.125	94.046	94.129	94.165	4.125	94.046	94.129	94.165	6.250	100.880	100.110	100.459	
4.250	95.040	95.124	95.148	4.250	95.040	95.124	95.148	6.375	101.427	100.160	100.330	
4.375	95.528	95.612	95.625	4.375	95.528	95.612	95.625	6.500	100.771	100.633	100.674	
4.500	96.001	96.085	96.109	4.500	96.001	96.085	96.109	6.625	101.204	100.970	101.107	
4.625	96.707	96.791	96.814	4.625	96.707	96.791	96.814	6.750	101.386	100.994	101.257	
4.750	97.066	97.020	97.003	4.750	97.066	97.020	97.003	6.875	100.963	100.830	100.833	
4.875	97.446	97.375	97.386	4.875	97.446	97.375	97.386	7.000	101.321	101.256	101.192	
5.000	97.871	97.800	97.811	5.000	97.871	97.800	97.811	7.125	101.655	101.435	101.526	
5.125	98.272	98.201	98.212	5.125	98.272	98.201	98.212	7.250	99.975	99.992	100.538	
5.250	98.490	98.443	98.427	5.250	98.490	98.443	98.427	7.375	100.634	100.651	100.582	
5.375	98.695	98.625	98.623	5.375	98.695	98.625	98.623	7.500	100.971	100.988	100.919	
5.500	99.057	98.986	98.985	5.500	99.057	98.986	98.985	7.625	101.175	101.192	101.123	
5.625	99.389	99.319	99.318	5.625	99.389	99.319	99.318	7.750				
5.750	99.798	99.752	99.736	5.750	99.798	99.752	99.736	7.875				
5.875	99.648	99.626	99.612	5.875	99.648	99.626	99.612	8.000				
6.000				6.000				8.125				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.500	100.771	100.633	100.674	6.125	100.384	100.064	100.041	4.500	93.423	93.507	93.406	
6.625	101.204	100.970	101.107	6.250	100.880	100.110	100.459	4.625	93.830	93.914	93.813	
6.750	101.386	100.994	101.257	6.375	100.427	100.160	100.330	4.750	92.876	92.805	92.728	
6.875	100.963	100.830	100.833	6.500	100.771	100.633	100.674	4.875	93.023	92.952	93.013	
7.000	101.321	101.256	101.192	6.625	101.204	100.970	101.107	5.000	93.635	93.563	93.375	
7.125	101.655	101.435	101.526	6.750	101.386	100.994	101.257	5.125	93.960	93.889	93.700	
7.250	99.975	99.992	100.538	6.875	100.963	100.830	100.833	5.250	94.215	94.168	94.152	
7.375	100.634	100.651	100.582	7.000	101.321	101.256	101.192	5.375	94.459	94.389	94.188	
7.500	100.971	100.988	100.919	7.125	101.655	101.435	101.526	5.500	94.740	94.669	94.505	
7.625	101.175	101.192	101.123	7.250	99.975	99.992	100.538	5.625	95.048	95.002	94.986	
7.750				7.375	100.634	100.651	100.582	5.750	95.273	95.227	95.211	
7.875				7.500	100.971	100.988	100.919	5.875	94.790	94.727	94.695	
8.000				7.625	101.175	101.192	101.123	6.000	95.263	95.201	95.168	
8.125				7.750				6.125	95.730	95.668	95.635	
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	101.102	101.053	101.005	6.375	101.102	101.053	101.005	6.000	100.559	100.349	100.139	
6.500	101.446	101.397	101.349	6.500	101.446	101.397	101.349	6.125	100.917	100.707	100.636	
6.625	101.879	101.831	101.782	6.625	101.879	101.831	101.782	6.250	101.225	101.015	100.868	
6.750	102.136	102.072	102.007	6.750	102.136	102.072	102.007	6.375	101.102	101.053	101.005	
6.875	101.713	101.648	101.583	6.875	101.713	101.648	101.583	6.500	101.446	101.397	101.349	
7.000	102.321	102.256	102.192	7.000	102.321	102.256	102.192	6.625	101.879	101.831	101.782	
7.125	102.655	102.590	102.526	7.125	102.655	102.590	102.526	6.750	102.136	102.072	102.007	
7.250	102.637	102.552	102.493	7.250	102.637	102.552	102.493	6.875	101.713	101.648	101.583	
7.375	101.795	101.695	101.622	7.375	101.795	101.695	101.622	7.000	102.321	102.256	102.192	
7.500	101.423	101.440	101.388	7.500	101.423	101.440	101.388	7.125	102.655	102.590	102.526	
7.625	101.627	101.643	101.591	7.625	101.627	101.643	101.591	7.250	102.637	102.552	102.493	
7.750				7.750				7.375	101.795	101.695	101.622	
7.875				7.875				7.500	101.423	101.440	101.388	
8.000				8.000				7.625	101.627	101.643	101.591	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	96.001	96.085	96.109	4.500	96.001	96.085	96.109	6.625	101.204	100.970	101.107	
4.625	96.707	96.791	96.814	4.625	96.707	96.791	96.814	6.750	101.386	100.994	101.257	
4.750	97.066	97.020	97.003	4.750	97.066	97.020	97.003	6.875	100.963	100.830	100.833	
4.875	97.446	97.375	97.386	4.875	97.446	97.375	97.386	7.000	101.321	101.256	101.192	
5.000	97.871	97.800	97.811	5.000	97.871	97.800	97.811	7.125	101.655	101.435	101.526	
5.125	98.272	98.201	98.212	5.125	98.272	98.201	98.212	7.250	99.975	99.992	100.538	
5.250	98.490	98.443	98.427	5.250	98.490	98.443	98.427	7.375	100.634	100.651	100.582	
5.375	98.695	98.625	98.623	5.375	98.695	98.625	98.623	7.500	100.971	100.988	100.919	
5.500	99.057	98.9										



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:
12:42:13 PM

Government DPA												
BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	98.454	98.307	98.007	6.750	95.854	95.707	95.407	6.750				
6.875	98.676	98.509	98.209	6.875	96.076	95.909	95.609	6.875				
7.000	99.185	99.018	98.718	7.000	96.585	96.418	96.118	7.000				
7.125	99.638	99.471	99.171	7.125	97.038	96.871	96.571	7.125				
7.250	100.080	99.913	99.613	7.250	97.480	97.313	97.013	7.250				
7.375	99.991	99.769	99.469	7.375	97.391	97.169	96.869	7.375				
7.500	100.460	100.238	99.938	7.500	97.860	97.638	97.338	7.500				
7.625	100.873	100.651	100.351	7.625	98.273	98.051	97.751	7.625				
7.750	101.275	101.053	100.753	7.750	98.675	98.453	98.153	7.750				
7.875	100.670	100.394	100.094	7.875	98.070	97.794	97.494	7.875				
8.000	101.109	100.833	100.533	8.000	98.509	98.233	97.933	8.000				
8.125	101.492	101.216	100.916	8.125	98.892	98.616	98.316	8.125				
8.250	101.854	101.578	101.278	8.250	99.254	98.978	98.678	8.250				
8.375				8.375				8.375				

Government DPA												
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.454	96.307	96.007	6.750	93.854	93.707	93.407	6.750				
6.875	96.676	96.509	96.209	6.875	94.076	93.909	93.609	6.875				
7.000	97.185	97.018	96.718	7.000	94.585	94.418	94.118	7.000				
7.125	97.638	97.471	97.171	7.125	95.038	94.871	94.571	7.125				
7.250	98.080	97.913	97.613	7.250	95.480	95.313	95.013	7.250				
7.375	97.991	97.769	97.469	7.375	95.391	95.169	94.869	7.375				
7.500	98.460	98.238	97.938	7.500	95.860	95.638	95.338	7.500				
7.625	98.873	98.651	98.351	7.625	96.273	96.051	95.751	7.625				
7.750	99.275	99.053	98.753	7.750	96.675	96.453	96.153	7.750				
7.875	98.670	98.394	98.094	7.875	96.070	95.794	95.494	7.875				
8.000	99.109	98.833	98.533	8.000	96.509	96.233	95.933	8.000				
8.125	99.492	99.216	98.916	8.125	96.892	96.616	96.316	8.125				
8.250	99.854	99.578	99.278	8.250	97.254	96.978	96.678	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.