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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:  
8:23:19 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	96.398	96.387	96.364	5.625	96.398	96.387	96.364	5.000	93.668	93.624	93.609	
5.750	97.134	97.134	97.134	5.750	97.134	97.134	97.134	5.125	94.255	94.211	94.196	
5.875	97.806	97.806	97.805	5.875	97.806	97.806	97.805	5.250	95.005	94.960	94.946	
6.000	98.273	98.273	98.272	6.000	98.273	98.273	98.272	5.375	95.649	95.604	95.589	
6.125	98.746	98.746	98.745	6.125	98.746	98.746	98.745	5.500	96.509	96.496	96.517	
6.250	99.105	99.098	99.090	6.250	99.105	99.098	99.090	5.625	97.234	97.223	97.251	
6.375	99.602	99.594	99.586	6.375	99.602	99.594	99.586	5.750	97.858	97.842	97.877	
6.500	99.987	99.980	99.972	6.500	99.987	99.980	99.972	5.875	98.374	98.354	98.395	
6.625	100.395	100.388	100.380	6.625	100.395	100.388	100.380	6.000	98.891	98.869	98.914	
6.750	100.573	100.559	100.543	6.750	100.573	100.559	100.543	6.125	99.317	99.295	99.340	
6.875	100.977	100.962	100.947	6.875	100.977	100.962	100.947	6.250	99.407	99.362	99.348	
7.000	101.403	101.389	101.373	7.000	101.403	101.389	101.373	6.375	99.952	99.907	99.892	
7.125	101.773	101.758	101.742	7.125	101.773	101.758	101.742	6.500	100.418	100.373	100.359	
7.250	101.863	101.842	101.818	7.250	101.863	101.842	101.818	6.625	100.758	100.713	100.698	
7.375	102.321	102.299	102.276	7.375	102.321	102.299	102.276	6.750	100.625	100.591	100.576	
7.500	102.610	102.588	102.565	7.500	102.610	102.588	102.565	6.875	101.134	101.090	101.075	
7.625	102.879	102.857	102.834	7.625	102.879	102.857	102.834	7.000	101.403	101.389	101.373	
7.750	102.348	102.318	102.288	7.750	102.348	102.318	102.288	7.125	101.773	101.758	101.742	
7.875	102.650	102.605	102.590	7.875	102.650	102.605	102.590	7.250	101.863	101.842	101.818	
8.000	102.519	102.554	102.545	8.000	102.519	102.554	102.545	7.375	102.321	102.299	102.276	
8.125	102.737	102.772	102.764	8.125	102.737	102.772	102.764	7.500	102.610	102.588	102.565	
8.250				8.250				7.625	102.629	102.857	102.834	
8.375				8.375				7.750	102.098	102.318	102.288	
8.500				8.500				7.875	101.869	101.907	101.893	
8.625				8.625				8.000	102.125	102.161	102.151	

  

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625	95.958	95.985	96.030	4.625	95.902	95.857	95.892					
4.750	96.473	96.500	96.534	4.750	96.423	96.389	96.389					
4.875	96.924	96.951	96.985	4.875	96.965	96.936	96.936					
5.000	97.194	97.211	97.261	5.000	97.046	97.023	97.036					
5.125	97.563	97.440	97.460	5.125	97.463	97.382	97.382					
5.250	97.820	97.698	97.717	5.250	97.784	97.644	97.694					
5.375	98.229	98.357	98.375	5.375	98.195	98.123	98.123					
5.500	98.876	98.830	98.814	5.500	98.876	98.880	98.814					
5.625	98.926	98.826	98.831	5.625	98.795	98.748	98.732					
5.750	99.312	99.258	99.241	5.750	99.304	99.258	99.241					
5.875	99.762	99.716	99.700	5.875	99.762	99.716	99.700					
6.000	100.060	100.014	99.998	6.000	100.060	100.014	99.998					
6.125	99.976	99.913	99.906	6.125	99.884	99.808	99.824					
6.250	100.441	100.379	100.371	6.250	100.300	100.238	100.205					
6.375	100.737	100.675	100.642	6.375	100.737	100.675	100.642					
6.500	101.072	101.009	101.000	6.500	101.000	100.938	100.905					
6.625	100.925	100.885	100.864	6.625	100.875	100.821	100.823					
6.750	101.203	101.131	101.121	6.750	101.203	101.125	101.100					
6.875	101.628	101.550	101.501	6.875	101.628	101.550	101.501					
7.000	101.870	101.791	101.743	7.000	101.870	101.791	101.743					

  

Conventional Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	98.216	98.190	98.175	6.000	97.914	97.870	97.855	5.125	95.883	95.837	95.821	
6.125	98.862	98.844	98.830	6.125	98.369	98.325	98.310	5.250	96.424	96.378	96.362	
6.250	99.161	99.129	99.117	6.250	98.717	98.673	98.658	5.375	96.912	96.866	96.849	
6.375	99.546	99.515	99.503	6.375	99.514	99.469	99.455	5.500	97.249	97.203	97.187	
6.500	100.099	100.054	100.039	6.500	100.004	99.960	99.945	5.625	97.220	97.174	97.157	
6.625	100.425	100.381	100.366	6.625	100.360	100.316	100.301	5.750	97.781	97.719	97.687	
6.750	100.637	100.623	100.592	6.750	99.760	99.708	99.697	5.875	98.176	98.130	98.114	
6.875	100.948	100.897	100.886	6.875	100.234	100.189	100.174	6.000	98.546	98.484	98.452	
7.000	101.233	101.183	101.172	7.000	100.674	100.630	100.615	6.125	99.050	98.988	98.956	
7.125	101.543	101.494	101.483	7.125	100.970	100.925	100.911	6.250	99.533	99.471	99.438	
7.250	101.454	101.475	101.449	7.250	101.115	101.043	101.023	6.375	99.962	99.900	99.867	
7.375	101.773	101.798	101.747	7.375	101.395	101.324	101.304	6.500	100.198	100.135	100.103	
7.500	102.059	102.069	102.072	7.500	101.688	101.620	101.605	6.625	99.842	99.764	99.715	
7.625	102.264	102.274	102.276	7.625	101.992	101.922	101.902	6.750	100.311	100.233	100.184	
7.750	101.524	101.568	101.513	7.750	101.256	101.162	101.133	6.875	100.724	100.646	100.597	
7.875	101.852	101.891	101.825	7.875	100.846	100.885	100.778	7.000	100.913	100.834	100.786	

  

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												
≥ 780												
760-779												
740-759												
720-739												
700-719												
680-699												
660-679												
640-659												
620-639												
Additional Purchase LLPA Adjusters												
Attached Condo												
Investment Property												
2nd Home												
Manufactured Home												
2 - 4 Units												
High Balance												
Secondary Financing												
DTI > 40%												
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only												
≥ 780												
760-779												
740-759												
720-739												
700-719												
680-699												
660-679												
640-659												
620-639												
Additional R/T Refinance LLPA Adjusters												
Attached Condo												
Investment Property												
2nd Home												
Manufactured Home												
2 - 4 Units												
High Balance												
Secondary Financing												
DTI > 40%												
Cash-Out Refinance LTV / FICO Adjusters: All Products												
≥ 780												
760-779												
740-759												
720-739												
700-719												
680-699												
660-679												
640-659												
620-639												
Additional Cash-Out Refinance LLPA Adjusters												
Attached Condo												
Investment Property												
2nd Home												
Manufactured Home												
2 - 4 Units												
High Balance												
Secondary Financing												
DTI > 40%												
Additional Miscellaneous LLPA Adjusters												
Escrow Waiver												
Temporary 2-1 Buydown												
Lock Extension per Day												

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	96.583	96.486	96.389	5.250				5.250				
5.375	96.950	96.853	96.756	5.375				5.375				
5.500	97.316	97.220	97.123	5.500				5.500				
5.625	97.679	97.582	97.485	5.625	97.445	97.348	97.251	5.625	95.831	95.768	95.706	
5.750	98.009	97.912	97.815	5.750	97.855	97.758	97.661	5.750	97.236	97.139	97.042	
5.875	98.308	98.211	98.114	5.875	98.193	98.096	97.999	5.875	97.637	97.540	97.443	
6.000	98.608	98.511	98.414	6.000	98.480	98.383	98.286	6.000	98.016	97.919	97.822	
6.125	98.911	98.814	98.717	6.125	98.713	98.616	98.519	6.125	98.374	98.277	98.180	
6.250	99.178	99.081	98.984	6.250	98.962	98.865	98.768	6.250	98.703	98.606	98.509	
6.375	99.384	99.287	99.190	6.375	99.457	99.360	99.263	6.375	98.979	98.882	98.785	
6.500	99.563	99.466	99.370	6.500	99.448	99.351	99.254	6.500	99.229	99.132	99.285	
6.625	99.733	99.636	99.539	6.625	99.703	99.606	99.509	6.625	99.469	99.372	99.275	
6.750	98.971	98.908	98.845	6.750	99.299	99.236	99.173	6.750	99.913	99.816	99.719	
6.875	99.173	99.110	99.047	6.875	99.367	99.304	99.241	6.875	100.053	99.956	99.859	
7.000	99.517	99.454	99.391	7.000	99.773	99.710	99.647	7.000	99.922	99.859	99.797	
7.125				7.125	100.014	99.951	99.888	7.125	100.190	100.127	100.065	
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	96.252	96.189	96.126	5.250				5.250				
5.375	96.592	96.529	96.466	5.375				5.375				
5.500	96.896	96.833	96.770	5.500				5.500				
5.625	97.261	97.198	97.135	5.625	96.898	96.835	96.772	5.625	96.201	96.138	96.075	
5.750	97.595	97.532	97.469	5.750	97.301	97.238	97.175	5.750	96.678	96.615	96.552	
5.875	97.790	97.727	97.664	5.875	97.699	97.636	97.573	5.875	96.972	96.909	96.846	
6.000	98.129	98.066	98.003	6.000	97.931	97.868	97.805	6.000	97.426	97.363	97.300	
6.125	98.325	98.262	98.199	6.125	98.327	98.264	98.201	6.125	97.690	97.627	97.564	
6.250	98.665	98.602	98.539	6.250	98.728	98.665	98.602	6.250	98.138	98.075	98.012	
6.375	98.862	98.799	98.736	6.375	99.131	99.068	99.005	6.375	98.586	98.523	98.460	
6.500	99.060	98.997	98.934	6.500	99.198	99.135	99.072	6.500	99.038	98.975	98.912	
6.625	99.117	99.054	98.991	6.625	99.265	99.202	99.139	6.625	99.117	99.054	98.991	
6.750	99.340	99.277	99.214	6.750	99.668	99.605	99.542	6.750	99.571	99.508	99.445	
6.875	99.542	99.479	99.416	6.875	99.737	99.674	99.611	6.875	99.837	99.774	99.711	
7.000	99.886	99.823	99.760	7.000	100.143	100.080	100.017	7.000	100.292	100.229	100.166	
7.125	100.087	100.024	99.961	7.125	100.383	100.320	100.257	7.125	100.560	100.497	100.434	
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	96.884	96.884	96.884	5.750	96.914	96.884	96.854	4.375				
5.875	97.556	97.556	97.555	5.875	97.480	97.451	97.420	4.500				
6.000	98.023	98.023	98.022	6.000	98.055	98.026	97.995	4.625				
6.125	98.746	98.746	98.745	6.125	98.740	98.695	98.681	4.750	95.235	95.015	95.005	
6.250	99.105	99.098	99.090	6.250	98.868	98.824	98.809	4.875	95.638	95.419	95.409	
6.375	99.602	99.594	99.586	6.375	99.233	99.189	99.174	5.000	96.366	96.360	96.352	
6.500	100.073	100.028	100.013	6.500	99.823	99.778	99.763	5.125	96.573	96.558	96.549	
6.625	100.528	100.483	100.468	6.625	100.278	100.233	100.218	5.250	97.124	97.118	97.110	
6.750	100.573	100.559	100.543	6.750	100.116	100.071	100.056	5.375	97.432	97.426	97.418	
6.875	100.977	100.962	100.947	6.875	100.654	100.609	100.595	5.500	97.828	97.821	97.813	
7.000	101.421	101.389	101.373	7.000	101.171	101.126	101.111	5.625	98.137	98.128	98.120	
7.125	101.822	101.778	101.763	7.125	101.572	101.528	101.513	5.750	98.499	98.491	98.483	
7.250	101.863	101.842	101.818	7.250	101.315	101.271	101.255	5.875	98.818	98.810	98.802	
7.375	102.321	102.299	102.276	7.375	101.818	101.773	101.758	6.000	99.071	99.033	99.023	

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	94.777	94.558	94.548									
4.875	95.091	95.022	95.012									
5.000	95.792	95.773	95.763									
5.125	96.241	96.223	96.213									
5.250	96.547	96.530	96.520									
5.375	96.846	96.831	96.821									
5.500	97.127	97.120	97.112									
5.625	97.508	97.467	97.458									
5.750	97.801	97.776	97.752									
5.875	98.118	98.096	98.071									
6.000	98.647	98.625	98.600									

**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



YOUR BFF IN WHOLESALE  
Friday, March 15, 2024

Effective Time:  
8:23:19 AM

**Brokers First Funding**

250 Baker St., Suite 200  
Costa Mesa, CA, 92626

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

**Home 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	96.884	96.884	96.884	5.750	96.914	96.884	96.854	4.250			
5.875	97.556	97.556	97.555	5.875	97.480	97.451	97.420	4.375			
6.000	98.023	98.023	98.022	6.000	98.055	98.026	97.995	4.500			
6.125	98.496	98.496	98.495	6.125	98.326	98.297	98.266	4.625			
6.250	98.855	98.848	98.840	6.250	98.625	98.589	98.552	4.750	95.235	95.015	95.005
6.375	99.352	99.344	99.336	6.375	98.898	98.862	98.824	4.875	95.638	95.419	95.409
6.500	99.737	99.730	99.722	6.500	99.183	99.166	99.148	5.000	96.366	96.360	96.352
6.625	100.395	100.388	100.380	6.625	99.500	99.484	99.467	5.125	96.573	96.558	96.549
6.750	100.323	100.309	100.293	6.750	99.844	99.800	99.755	5.250	97.124	97.118	97.110
6.875	100.727	100.712	100.697	6.875	100.016	99.972	99.927	5.375	97.432	97.426	97.418
7.000	101.153	101.139	101.123	7.000	100.231	100.187	100.142	5.500	97.828	97.821	97.813
7.125	101.523	101.508	101.492	7.125	100.448	100.398	100.384	5.625	98.137	98.128	98.120
7.250	101.613	101.592	101.568	7.250	100.844	100.822	100.799	5.750	98.499	98.491	98.483
7.375	102.071	102.049	102.026	7.375	101.285	101.013	100.990	5.875	98.818	98.810	98.802
7.500	102.360	102.338	102.315	7.500	101.603	101.331	101.308	6.000	99.071	99.033	99.023

  

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	94.777	94.558	94.548								
4.875	95.091	95.022	95.012								
5.000	95.792	95.773	95.763								
5.125	96.241	96.223	96.213								
5.250	96.547	96.530	96.520								
5.375	96.846	96.831	96.821								
5.500	97.127	97.120	97.112								
5.625	97.508	97.467	97.458								
5.750	97.801	97.776	97.752								

**Home Possible Adjustments**

**Cumulative LLPA Caps**

Home Possible	0.000
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**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	95.935	95.901	95.962	2.625				2.625				
5.750	96.570	96.554	96.589	2.750				2.750				
5.875	97.147	97.127	97.168	2.875				2.875				
6.000	97.690	97.666	97.713	3.000				3.000				
6.125	98.177	98.153	98.200	3.125				3.125				
6.250	98.506	98.516	98.537	3.250				3.250				
6.375	99.005	99.011	99.039	3.375				3.375				
6.500	99.445	99.448	99.481	3.500				3.500				
6.625	99.942	99.945	99.978	3.625				3.625				
6.750	100.026	100.032	100.039	3.750				3.750				
6.875	100.459	100.461	100.474	3.875				3.875				
7.000	100.840	100.838	100.857	4.000				4.000				
7.125	101.326	101.324	101.343	4.125				4.125				
7.250	101.266	101.283	101.276	4.250				4.250				
7.375	101.601	101.613	101.613									

  

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**

Effective Time:  
8:23:19 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	95.384	95.408	95.426	5.000				5.000	95.384	95.408	95.426	
5.125	96.165	96.189	96.206	5.125				5.125	96.165	96.189	96.206	
5.250	97.446	97.462	97.478	5.250	97.446	97.462	97.478	5.250	97.446	97.462	97.478	
5.375	97.692	97.708	97.724	5.375	97.692	97.708	97.724	5.375	97.692	97.708	97.724	
5.500	98.558	98.574	98.590	5.500	98.558	98.574	98.590	5.500	98.558	98.574	98.590	
5.625	99.034	99.050	99.067	5.625	99.034	99.050	99.067	5.625	99.034	99.050	99.067	
5.750	99.710	99.499	99.289	5.750	99.710	99.499	99.289	5.750	99.710	99.499	99.289	
5.875	99.805	99.595	99.385	5.875	99.805	99.595	99.385	5.875	99.805	99.595	99.385	
6.000	100.320	100.109	99.899	6.000	100.320	100.109	99.899	6.000	100.320	100.109	99.899	
6.125	100.711	100.500	100.371	6.125	100.711	100.500	100.371	6.125	100.711	100.500	100.371	
6.250	101.029	100.819	100.773	6.250	101.029	100.819	100.773	6.250	101.029	100.819	100.773	
6.375	100.880	100.840	100.800	6.375	100.880	100.840	100.800	6.375	100.880	100.840	100.800	
6.500	101.273	101.233	101.192	6.500	101.273	101.233	101.192	6.500	101.273	101.233	101.192	
6.625	101.719	101.678	101.638	6.625	101.719	101.678	101.638	6.625	101.719	101.678	101.638	
6.750	101.976	101.920	101.863	6.750	101.976	101.920	101.863	6.750	101.976	101.920	101.863	
6.875	101.788	101.732	101.675	6.875	101.788	101.732	101.675	6.875	101.788	101.732	101.675	
7.000	102.158	102.102	102.045	7.000	102.158	102.102	102.045	7.000	102.158	102.102	102.045	
7.125	102.560	102.503	102.446	7.125	102.560	102.503	102.446	7.125	102.560	102.503	102.446	
7.250	102.606	102.520	102.461	7.250	102.606	102.520	102.461	7.250	102.606	102.520	102.461	
7.375	101.695	101.670	101.622	7.375	101.695	101.670	101.622	7.375	101.695	101.670	101.622	
7.500	101.846	101.868	101.820	7.500	101.846	101.868	101.820	7.500	101.846	101.868	101.820	
7.625	102.081	102.103	102.055	7.625	102.081	102.103	102.055	7.625	102.081	102.103	102.055	
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	94.181	94.204	94.166
2.875				2.875				5.125	94.951	94.975	94.937
3.000				3.000				5.250	96.866	96.882	96.898
3.125				3.125				5.375	97.212	97.228	97.244
3.250				3.250				5.500	97.953	97.969	97.985
3.375				3.375				5.625	98.172	98.116	98.087
3.500	90.667	90.757	90.810	3.500	90.667	90.757	90.810	5.750	99.077	98.867	98.657
3.625	91.213	91.304	91.357	3.625	91.213	91.304	91.357	5.875	99.403	99.007	98.987
3.750	92.355	92.446	92.486	3.750	92.355	92.446	92.486	6.000	99.777	99.616	99.597
3.875	92.901	92.992	93.032	3.875	92.901	92.992	93.032	6.125	100.147	100.119	100.099
4.000	93.445	93.537	93.577	4.000	93.445	93.537	93.577	6.250	100.434	99.843	100.264
4.125	93.989	94.080	94.120	4.125	93.989	94.080	94.120	6.375	100.279	100.193	100.163
4.250	94.805	94.898	94.926	4.250	94.805	94.898	94.926	6.500	100.870	100.784	100.753
4.375	95.347	95.439	95.467	4.375	95.347	95.439	95.467	6.625	101.299	101.213	101.182
4.500	95.885	95.977	96.005	4.500	95.885	95.977	96.005	6.750	101.226	100.889	101.113
4.625	96.668	96.511	96.538	4.625	96.668	96.511	96.538	6.875	101.080	100.796	100.995
4.750	96.844	96.781	96.796	4.750	96.844	96.781	96.796	7.000	101.589	101.555	101.504
4.875	97.123	97.061	97.076	4.875	97.123	97.061	97.076	7.125	101.941	101.657	101.855
5.000	97.644	97.581	97.596	5.000	97.644	97.581	97.596	7.250	100.057	100.080	100.805
5.125	98.152	98.089	98.104	5.125	98.152	98.089	98.104	7.375	100.968	100.990	100.926
5.250	98.205	98.159	98.153	5.250	98.205	98.159	98.153	7.500	101.416	101.438	101.373
5.375	98.446	98.400	98.403	5.375	98.446	98.400	98.403	7.625	101.651	101.673	101.608
5.500	98.925	98.879	98.882	5.500	98.925	98.879	98.882	7.750			
5.625	99.378	99.332	99.335	5.625	99.378	99.332	99.335	7.875			
5.750	99.501	99.455	99.439	5.750	99.501	99.455	99.439	8.000			
5.875	99.473	99.459	99.449	5.875	99.473	99.459	99.449	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	94.181	94.204	94.166	5.000	94.181	94.204	94.166	4.500	93.395	93.487	93.390
5.125	94.951	94.975	94.937	5.125	94.951	94.975	94.937	4.625	93.916	94.009	93.911
5.250	96.866	96.882	96.898	5.250	96.866	96.882	96.898	4.750	92.779	92.716	92.532
5.375	97.212	97.228	97.244	5.375	97.212	97.228	97.244	4.875	93.043	92.980	92.795
5.500	97.953	97.969	97.985	5.500	97.953	97.969	97.985	5.000	93.536	93.474	93.289
5.625	98.172	98.116	98.087	5.625	98.172	98.116	98.087	5.125	94.005	93.942	93.758
5.750	99.077	98.867	98.657	5.750	99.077	98.867	98.657	5.250	94.101	94.055	93.868
5.875	99.403	99.007	98.987	5.875	99.403	99.007	98.987	5.375	94.304	94.258	94.061
6.000	99.777	99.616	99.597	6.000	99.777	99.616	99.597	5.500	94.715	94.669	94.472
6.125	100.147	100.119	100.099	6.125	100.147	100.119	100.099	5.625	95.079	95.033	95.086
6.250	100.434	99.843	100.264	6.250	100.434	99.843	100.264	5.750	94.976	94.930	94.914
6.375	100.279	100.193	100.163	6.375	100.279	100.193	100.163	5.875	94.578	94.515	94.483
6.500	100.870	100.784	100.753	6.500	100.870	100.784	100.753	6.000	95.055	94.992	94.960
6.625	101.299	101.213	101.182	6.625	101.299	101.213	101.182	6.125	95.525	95.463	95.431
6.750	101.226	100.889	101.113	6.750	101.226	100.889	101.113				
6.875	101.080	100.796	100.995	6.875	101.080	100.796	100.995				

  

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	97.446	97.462	97.478	5.250	97.446	97.462	97.478	5.250	97.446	97.462	97.478
5.375	97.692	97.708	97.724	5.375	97.692	97.708	97.724	5.375	97.692	97.708	97.724
5.500	98.558	98.574	98.590	5.500	98.558	98.574	98.590	5.500	98.558	98.574	98.590
5.625	99.034	99.050	99.067	5.625	99.034	99.050	99.067	5.625	99.034	99.050	99.067
5.750	99.710	99.499	99.289	5.750	99.710	99.499	99.289	5.750	99.710	99.499	99.289
5.875	99.805	99.595	99.385	5.875	99.805	99.595	99.385	5.875	99.805	99.595	99.385
6.000	100.320	100.109	99.899	6.000	100.320	100.109	99.899	6.000	100.320	100.109	99.899
6.125	100.711	100.500	100.371	6.125	100.711	100.500	100.371	6.125	100.711	100.500	100.371
6.250	101.029	100.819	100.773	6.250	101.029	100.819	100.773	6.250	101.029	100.819	100.773
6.375	100.880	100.840	100.800	6.375	100.880	100.840	100.800	6.375	100.880	100.840	100.800
6.500	101.273	101.233	101.192	6.500	101.273	101.233	101.192	6.500	101.273	101.233	101.192
6.625	101.719	101.678	101.638	6.625	101.719	101.678	101.638	6.625	101.719	101.678	101.638
6.750	101.976	101.920	101.863	6.750	101.976	101.920	101.863	6.750	101.976	101.920	101.863
6.875	101.788	101.732	101.675	6.875	101.788	101.732	101.675	6.875	101.788	101.732	101.675
7.000	102.158	102.102	102.045	7.000	102.158	102.102	102.045	7.000	102.158	102.102	102.045

  

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	95.885	95.977	96.005	4.250	94.805	94.898	94.926	5.250	96.866	96.882	96.898
4.625	96.668	96.511	96.538	4.375	95.347	95.439	95.467	5.375	97.212	97.228	97.244
4.750	96.844	96.781	96.796	4.500	95.885	95.977	96.005	5.500	97.953	97.969</	

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	97.692	97.708	97.724	5.375	97.692	97.708	97.724	5.000				
5.500	98.558	98.574	98.340	5.500	98.558	98.574	98.340	5.125				
5.625	99.034	99.050	99.067	5.625	99.034	99.050	99.067	5.250	97.196	97.212	97.228	
5.750	99.710	99.499	99.289	5.750	99.710	99.499	99.289	5.375	97.692	97.708	97.724	
5.875	99.805	99.595	99.385	5.875	99.805	99.595	99.385	5.500	98.558	98.574	98.340	
6.000	100.320	100.109	99.899	6.000	100.320	100.109	99.899	5.625	99.034	99.050	99.067	
6.125	100.711	100.500	100.368	6.125	100.711	100.500	100.368	5.750	99.710	99.499	99.289	
6.250	101.029	100.819	100.636	6.250	101.029	100.819	100.636	5.875	99.805	99.595	99.385	
6.375	100.880	100.840	100.800	6.375	100.880	100.840	100.800	6.000	100.320	100.109	99.899	
6.500	101.273	101.233	101.192	6.500	101.273	101.233	101.192	6.125	100.711	100.500	100.368	
6.625	101.719	101.678	101.638	6.625	101.719	101.678	101.638	6.250	101.029	100.819	100.636	
6.750	101.976	101.920	101.863	6.750	101.976	101.920	101.863	6.375	100.880	100.840	100.800	
6.875	101.788	101.732	101.675	6.875	101.788	101.732	101.675	6.500	101.273	101.233	101.192	
7.000	102.158	102.102	102.045	7.000	102.158	102.102	102.045	6.625	101.719	101.678	101.638	
7.125	102.560	102.503	102.446	7.125	102.560	102.503	102.446	6.750	101.976	101.920	101.863	
7.250	102.606	102.520	102.461	7.250	102.606	102.520	102.461	6.875	101.788	101.732	101.675	
7.375	101.695	101.594	101.521	7.375	101.695	101.594	101.521	7.000	102.158	102.102	102.045	
7.500	101.571	101.614	101.566	7.500	101.571	101.614	101.566	7.125	102.560	102.503	102.446	
7.625	101.783	101.825	101.777	7.625	101.783	101.825	101.777	7.250	102.606	102.520	102.461	
7.750				7.750				7.375	101.695	101.594	101.521	
7.875				7.875				7.500	101.571	101.614	101.566	
8.000				8.000				7.625	101.783	101.825	101.777	
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	96.866	96.882	96.898	
3.250				3.250				5.375	97.212	97.228	97.244	
3.375				3.375				5.500	97.953	97.969	97.985	
3.500	90.677	90.767	90.820	3.500	90.677	90.767	90.820	5.625	98.172	98.116	98.087	
3.625	91.189	91.279	91.332	3.625	91.189	91.279	91.332	5.750	99.077	98.867	98.657	
3.750	92.422	92.513	92.554	3.750	92.422	92.513	92.554	5.875	99.403	98.985	98.983	
3.875	92.931	93.023	93.063	3.875	92.931	93.023	93.063	6.000	99.777	99.460	99.440	
4.000	93.436	93.527	93.568	4.000	93.436	93.527	93.568	6.125	100.078	99.955	99.935	
4.125	93.933	94.024	94.065	4.125	93.933	94.024	94.065	6.250	100.434	99.843	100.264	
4.250	94.858	94.950	94.978	4.250	94.858	94.950	94.978	6.375	100.205	100.095	100.125	
4.375	95.350	95.442	95.470	4.375	95.350	95.442	95.470	6.500	100.678	100.612	100.581	
4.500	95.830	95.922	95.950	4.500	95.830	95.922	95.950	6.625	101.044	100.933	100.963	
4.625	96.544	96.637	96.665	4.625	96.544	96.637	96.665	6.750	101.226	100.889	101.113	
4.750	96.866	96.803	96.819	4.750	96.866	96.803	96.819	6.875	100.923	100.659	100.857	
4.875	97.074	97.011	97.026	4.875	97.074	97.011	97.026	7.000	101.290	101.276	101.225	
5.000	97.510	97.447	97.463	5.000	97.510	97.447	97.463	7.125	101.560	101.502	101.450	
5.125	98.173	98.110	98.126	5.125	98.173	98.110	98.126	7.250	100.105	100.147	100.805	
5.250	98.205	98.159	98.143	5.250	98.205	98.159	98.143	7.375	100.774	100.816	100.752	
5.375	98.330	98.284	98.287	5.375	98.330	98.284	98.287	7.500	101.119	101.162	101.097	
5.500	98.955	98.909	98.912	5.500	98.955	98.909	98.912	7.625	101.331	101.373	101.308	
5.625	99.299	99.252	99.255	5.625	99.299	99.252	99.255	7.750				
5.750	99.501	99.455	99.439	5.750	99.501	99.455	99.439	7.875				
5.875	99.559	99.296	99.286	5.875	99.559	99.296	99.286	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	100.678	100.612	100.581	6.125	100.078	99.955	99.935	4.500	93.266	93.358	93.261	
6.625	101.044	100.933	100.963	6.250	100.434	99.843	100.264	4.625	93.688	93.780	93.683	
6.750	101.226	100.889	101.113	6.375	100.205	100.095	100.125	4.750	92.752	92.689	92.505	
6.875	100.923	100.659	100.857	6.500	100.678	100.612	100.581	4.875	92.914	92.851	92.667	
7.000	101.290	101.276	101.225	6.625	101.044	100.933	100.963	5.000	93.293	93.230	93.295	
7.125	101.560	101.502	101.450	6.750	101.226	100.889	101.113	5.125	93.887	93.824	93.640	
7.250	100.105	100.147	100.805	6.875	100.923	100.659	100.857	5.250	94.022	93.975	93.868	
7.375	100.774	100.816	100.752	7.000	101.290	101.276	101.225	5.375	94.108	94.062	94.115	
7.500	101.119	101.162	101.097	7.125	101.560	101.502	101.450	5.500	94.656	94.609	94.412	
7.625	101.331	101.373	101.308	7.250	100.105	100.147	100.805	5.625	94.915	94.868	94.684	
7.750				7.375	100.774	100.816	100.752	5.750	94.976	94.930	94.914	
7.875				7.500	101.119	101.162	101.097	5.875	94.578	94.515	94.483	
8.000				7.625	101.331	101.373	101.308	6.000	95.055	94.992	94.960	
8.125				7.750				6.125	95.525	95.463	95.431	
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	100.880	100.840	100.800	6.375	100.880	100.840	100.800	6.000	100.320	100.109	99.899	
6.500	101.273	101.233	101.192	6.500	101.273	101.233	101.192	6.125	100.711	100.500	100.368	
6.625	101.719	101.678	101.638	6.625	101.719	101.678	101.638	6.250	101.029	100.819	100.636	
6.750	101.976	101.920	101.863	6.750	101.976	101.920	101.863	6.375	100.880	100.840	100.800	
6.875	101.788	101.732	101.675	6.875	101.788	101.732	101.675	6.500	101.273	101.233	101.192	
7.000	102.158	102.102	102.045	7.000	102.158	102.102	102.045	6.625	101.719	101.678	101.638	
7.125	102.560	102.503	102.446	7.125	102.560	102.503	102.446	6.750	101.976	101.920	101.863	
7.250	102.606	102.520	102.461	7.250	102.606	102.520	102.461	6.875	101.788	101.732	101.675	
7.375	101.695	101.594	101.521	7.375	101.695	101.594	101.521	7.000	102.158	102.102	102.045	
7.500	101.571	101.614	101.566	7.500	101.571	101.614	101.566	7.125	102.560	102.503	102.446	
7.625	101.783	101.825	101.777	7.625	101.783	101.825	101.777	7.250	102.606	102.520	102.461	
7.750				7.750				7.375	101.695	101.594	101.521	
7.875				7.875				7.500	101.571	101.614	101.566	
8.000				8.000				7.625	101.783	101.825	101.777	
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	95.830	95.922	95.950	4.500	95.830	95.922	95.950	6.625	101.044	100.933	100.963	
4.625	96.544	96.637	96.665	4.625	96.544	96.637	96.665	6.750	101.226	100.889	101.113	
4.750	96.866	96.803	96.819	4.750	96.866	96.803	96.819	6.875	100.923	100.659	100.857	
4.875	97.074	97.011	97.026	4.875	97.074	97.011	97.026	7.000	101.290	101.276	101.225	
5.000	97.510	97.447	97.463	5.000	97.510	97.447	97.463	7.125	101.560	101.502	101.450	
5.125	98.173	98.110	98.126	5.125	98.173	98.110	98.126	7.250	100.105	100.147	100.805	
5.250	98.205	98.159	98.143	5.250	98.205	98.159	98.143	7.375	100.774	100.816	100.752	
5.375	98.330	98.284	98.287	5.375	98.330	98.284	98.287	7.500	101.119	101.162	101.097	
5.500	98.955	98.909										





**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:

8:23:19 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	98.244	98.097	97.797	6.750	95.644	95.497	95.197	6.750			
6.875	98.571	98.404	98.104	6.875	95.971	95.804	95.504	6.875			
7.000	99.090	98.923	98.623	7.000	96.490	96.323	96.023	7.000			
7.125	99.553	99.386	99.086	7.125	96.953	96.786	96.486	7.125			
7.250	100.005	99.838	99.538	7.250	97.405	97.238	96.938	7.250			
7.375	100.011	99.789	99.489	7.375	97.411	97.189	96.889	7.375			
7.500	100.490	100.268	99.968	7.500	97.890	97.668	97.368	7.500			
7.625	100.923	100.701	100.401	7.625	98.323	98.101	97.801	7.625			
7.750	101.325	101.103	100.803	7.750	98.725	98.503	98.203	7.750			
7.875	100.700	100.424	100.124	7.875	98.100	97.824	97.524	7.875			
8.000	101.139	100.863	100.563	8.000	98.539	98.263	97.963	8.000			
8.125	101.532	101.256	100.956	8.125	98.932	98.656	98.356	8.125			
8.250	101.904	101.628	101.328	8.250	99.304	99.028	98.728	8.250			
8.375				8.375				8.375			

  

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	96.244	96.097	95.797	6.750	93.644	93.497	93.197	6.750			
6.875	96.571	96.404	96.104	6.875	93.971	93.804	93.504	6.875			
7.000	97.090	96.923	96.623	7.000	94.490	94.323	94.023	7.000			
7.125	97.553	97.386	97.086	7.125	94.953	94.786	94.486	7.125			
7.250	98.005	97.838	97.538	7.250	95.405	95.238	94.938	7.250			
7.375	98.011	97.789	97.489	7.375	95.411	95.189	94.889	7.375			
7.500	98.490	98.268	97.968	7.500	95.890	95.668	95.368	7.500			
7.625	98.923	98.701	98.401	7.625	96.323	96.101	95.801	7.625			
7.750	99.325	99.103	98.803	7.750	96.725	96.503	96.203	7.750			
7.875	98.700	98.424	98.124	7.875	96.100	95.824	95.524	7.875			
8.000	99.139	98.863	98.563	8.000	96.539	96.263	95.963	8.000			
8.125	99.532	99.256	98.956	8.125	96.932	96.656	96.356	8.125			
8.250	99.904	99.628	99.328	8.250	97.304	97.028	96.728	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.