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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:  
8:11:59 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	96.267	96.078	96.046	5.625	96.267	96.078	96.046	5.000	93.572	93.527	93.512	
5.750	97.071	97.071	97.069	5.750	97.071	97.071	97.069	5.125	94.159	94.114	94.099	
5.875	97.709	97.709	97.707	5.875	97.709	97.709	97.707	5.250	94.893	94.848	94.833	
6.000	98.176	98.176	98.174	6.000	98.176	98.176	98.174	5.375	95.536	95.492	95.477	
6.125	98.657	98.657	98.655	6.125	98.657	98.657	98.655	5.500	96.414	96.451	96.456	
6.250	99.039	99.032	99.022	6.250	99.039	99.032	99.022	5.625	97.158	97.190	97.202	
6.375	99.562	99.554	99.545	6.375	99.562	99.554	99.545	5.750	97.793	97.821	97.840	
6.500	99.944	99.936	99.927	6.500	99.944	99.936	99.927	5.875	98.318	98.341	98.366	
6.625	100.353	100.346	100.336	6.625	100.353	100.346	100.336	6.000	98.840	98.861	98.890	
6.750	100.542	100.520	100.495	6.750	100.542	100.520	100.495	6.125	99.269	99.290	99.319	
6.875	100.943	100.921	100.897	6.875	100.943	100.921	100.897	6.250	99.243	99.234	99.239	
7.000	101.369	101.347	101.323	7.000	101.369	101.347	101.323	6.375	99.790	99.745	99.731	
7.125	101.739	101.717	101.693	7.125	101.739	101.717	101.693	6.500	100.258	100.214	100.199	
7.250	101.797	101.768	101.736	7.250	101.797	101.768	101.736	6.625	100.598	100.566	100.581	
7.375	102.234	102.204	102.173	7.375	102.234	102.204	102.173	6.750	100.542	100.520	100.495	
7.500	102.543	102.514	102.482	7.500	102.543	102.514	102.482	6.875	101.019	100.974	100.955	
7.625	102.816	102.786	102.755	7.625	102.816	102.786	102.755	7.000	101.369	101.347	101.323	
7.750	102.333	102.303	102.270	7.750	102.333	102.303	102.270	7.125	101.739	101.717	101.693	
7.875	102.596	102.551	102.528	7.875	102.596	102.551	102.528	7.250	101.797	101.768	101.736	
8.000	102.536	102.483	102.458	8.000	102.536	102.483	102.458	7.375	102.234	102.205	102.173	
8.125	102.757	102.705	102.679	8.125	102.757	102.705	102.679	7.500	102.543	102.514	102.482	
8.250				8.250				7.625	102.566	102.536	102.505	
8.375				8.375				7.750	102.333	102.303	102.270	
8.500				8.500				7.875	101.907	101.858	101.828	
8.625				8.625				8.000	102.159	102.108	102.082	

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	95.881	95.657	95.679	4.625	95.777	95.755	95.796					
4.750	96.395	96.422	96.443	4.750	96.250	96.200	96.200					
4.875	96.836	96.863	96.885	4.875	96.700	96.746	96.746					
5.000	97.062	97.078	96.865	5.000	96.931	96.877	96.897					
5.125	97.474	97.429	97.436	5.125	97.373	97.314	97.341					
5.250	97.731	97.686	97.693	5.250	97.709	97.646	97.680					
5.375	98.157	98.112	98.120	5.375	98.074	98.034	98.034					
5.500	98.790	98.744	98.728	5.500	98.790	98.744	98.728					
5.625	98.907	98.861	98.673	5.625	98.696	98.627	98.612					
5.750	99.300	99.140	99.125	5.750	99.187	99.140	99.125					
5.875	99.697	99.602	99.586	5.875	99.649	99.602	99.586					
6.000	99.994	99.898	99.882	6.000	99.944	99.898	99.882					
6.125	99.777	99.714	99.694	6.125	99.779	99.702	99.702					
6.250	100.243	100.180	100.160	6.250	100.179	100.116	100.084					
6.375	100.617	100.555	100.523	6.375	100.617	100.555	100.523					
6.500	100.879	100.817	100.785	6.500	100.879	100.817	100.785					
6.625	100.663	100.620	100.587	6.625	100.663	100.585	100.533					
6.750	101.138	101.059	101.008	6.750	101.138	101.059	101.008					
6.875	101.564	101.485	101.434	6.875	101.564	101.485	101.434					
7.000	101.806	101.728	101.677	7.000	101.806	101.728	101.677					

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	98.129	98.072	98.058	6.000	97.746	97.701	97.687	5.125	95.786	95.740	95.724	
6.125	98.664	98.648	98.635	6.125	98.194	98.399	98.384	5.250	96.327	96.281	96.265	
6.250	99.113	99.080	99.068	6.250	98.553	98.508	98.494	5.375	96.825	96.779	96.763	
6.375	99.501	99.468	99.455	6.375	99.352	99.307	99.293	5.500	97.163	97.117	97.101	
6.500	99.931	99.886	99.872	6.500	99.842	99.798	99.783	5.625	97.099	97.053	97.037	
6.625	100.272	100.235	100.213	6.625	100.181	100.136	100.121	5.750	97.607	97.561	97.545	
6.750	100.619	100.597	100.512	6.750	99.710	99.656	99.645	5.875	98.063	98.017	98.001	
6.875	100.904	100.849	100.838	6.875	100.118	100.073	100.054	6.000	98.370	98.308	98.284	
7.000	101.190	101.135	101.124	7.000	100.551	100.506	100.488	6.125	98.926	98.864	98.832	
7.125	101.502	101.447	101.437	7.125	100.816	100.771	100.752	6.250	99.412	99.349	99.318	
7.250	101.398	101.377	101.336	7.250	101.129	101.054	101.034	6.375	99.842	99.780	99.748	
7.375	101.716	101.699	101.634	7.375	101.409	101.334	101.314	6.500	100.077	100.015	99.983	
7.500	101.988	101.955	101.941	7.500	101.700	101.625	101.605	6.625	99.776	99.697	99.646	
7.625	102.195	102.162	102.148	7.625	102.004	101.928	101.908	6.750	100.246	100.168	100.116	
7.750	101.573	101.529	101.457	7.750	101.274	101.176	101.147	6.875	100.660	100.581	100.530	
7.875	101.880	101.831	101.758	7.875	100.874	100.825	100.719	7.000	100.850	100.771	100.720	

**Conventional Fixed Adjustments**

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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125	
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250	
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500	
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.000	-0.875	-0.750	-0.500	
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 LPPA 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	-3.0				



**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:  
8:11:59 AM

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	96.541	96.444	96.347	5.250				5.250				
5.375	96.908	96.811	96.714	5.375				5.375				
5.500	97.273	97.176	97.079	5.500				5.500				
5.625	97.632	97.536	97.439	5.625	97.394	97.297	97.200	5.625	95.751	95.688	95.625	
5.750	97.961	97.864	97.767	5.750	97.807	97.710	97.613	5.750	97.152	97.055	96.958	
5.875	98.258	98.161	98.064	5.875	98.143	98.046	97.949	5.875	97.574	97.477	97.380	
6.000	98.553	98.456	98.359	6.000	98.428	98.331	98.234	6.000	97.953	97.856	97.759	
6.125	98.846	98.749	98.652	6.125	98.658	98.561	98.464	6.125	98.285	98.188	98.091	
6.250	99.112	99.015	98.918	6.250	98.903	98.806	98.709	6.250	98.608	98.511	98.414	
6.375	99.317	99.220	99.123	6.375	99.381	99.284	99.187	6.375	98.892	98.795	98.698	
6.500	99.502	99.405	99.308	6.500	99.370	99.273	99.176	6.500	99.151	99.054	98.957	
6.625	99.671	99.574	99.477	6.625	99.625	99.528	99.431	6.625	99.391	99.294	99.197	
6.750	99.811	98.848	98.785	6.750	99.223	99.160	99.097	6.750	99.840	99.743	99.646	
6.875	99.113	99.050	98.987	6.875	99.292	99.229	99.166	6.875	99.985	99.888	99.791	
7.000	99.456	99.393	99.330	7.000	99.697	99.634	99.571	7.000	99.831	99.768	99.705	
7.125				7.125	99.936	99.873	99.810	7.125	100.098	100.035	99.973	
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	96.202	96.139	96.076	5.250				5.250				
5.375	96.541	96.478	96.415	5.375				5.375				
5.500	96.843	96.780	96.717	5.500				5.500				
5.625	97.208	97.145	97.082	5.625	96.831	96.768	96.705	5.625	96.120	96.057	95.994	
5.750	97.540	97.477	97.414	5.750	97.232	97.169	97.106	5.750	96.596	96.533	96.470	
5.875	97.735	97.672	97.609	5.875	97.629	97.566	97.503	5.875	96.890	96.827	96.764	
6.000	98.072	98.009	97.946	6.000	97.860	97.797	97.734	6.000	97.342	97.279	97.216	
6.125	98.268	98.205	98.142	6.125	98.256	98.193	98.130	6.125	97.606	97.543	97.480	
6.250	98.607	98.544	98.481	6.250	98.655	98.592	98.529	6.250	98.052	97.989	97.926	
6.375	98.803	98.740	98.677	6.375	99.057	98.994	98.931	6.375	98.499	98.436	98.373	
6.500	99.001	98.938	98.875	6.500	99.124	99.061	98.998	6.500	98.949	98.886	98.823	
6.625	99.058	98.995	98.932	6.625	99.191	99.128	99.065	6.625	99.029	98.966	98.903	
6.750	99.281	99.218	99.155	6.750	99.593	99.530	99.467	6.750	99.481	99.418	99.355	
6.875	99.482	99.419	99.356	6.875	99.661	99.598	99.535	6.875	99.746	99.683	99.620	
7.000	99.825	99.762	99.699	7.000	100.066	100.003	99.940	7.000	100.200	100.137	100.074	
7.125	100.025	99.962	99.899	7.125	100.306	100.243	100.180	7.125	100.467	100.404	100.341	
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
≥ 780	-0.375	-0.375	-0.625	-0.875
760-779	-0.375	-0.375	-0.875	-1.250
740-759	-0.375	-0.375	-1.000	-1.625
720-739	-0.375	-0.500	-1.375	-2.000
700-719	-0.375	-0.500	-1.625	-2.625
680-699	-0.375	-0.625	-2.000	-2.875
660-679	-0.375	-0.875	-2.750	-4.000
640-659	-0.375	-1.375	-3.125	-4.625
620-639	-0.375	-1.375	-3.375	-5.125

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

<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



YOUR BFF IN WHOLESALE  
Monday, March 18, 2024

Effective Time:  
8:11:59 AM

**Brokers First Funding**

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	97.071	97.071	97.069	5.750	96.844	96.815	96.779	4.375				
5.875	97.709	97.709	97.457	5.875	97.409	97.380	97.344	4.500				
6.000	98.176	98.176	98.174	6.000	97.982	97.953	97.917	4.625				
6.125	98.657	98.657	98.655	6.125	98.251	98.222	98.186	4.750	95.120	95.101	95.090	
6.250	99.039	99.032	99.022	6.250	98.694	98.649	98.634	4.875	95.526	95.506	95.495	
6.375	99.562	99.554	99.545	6.375	99.312	99.268	99.253	5.000	96.406	96.156	96.405	
6.500	99.944	99.936	99.927	6.500	99.655	99.610	99.596	5.125	96.579	96.579	96.578	
6.625	100.354	100.346	100.336	6.625	100.104	100.060	100.045	5.250	97.138	97.138	97.137	
6.750	100.542	100.520	100.495	6.750	100.246	100.201	100.182	5.375	97.444	97.444	97.443	
6.875	100.943	100.921	100.897	6.875	100.537	100.493	100.474	5.500	97.848	97.842	97.837	
7.000	101.369	101.347	101.323	7.000	101.056	101.012	100.993	5.625	98.164	98.156	98.147	
7.125	101.739	101.717	101.693	7.125	101.432	101.387	101.369	5.750	98.526	98.518	98.509	
7.250	101.797	101.768	101.736	7.250	101.256	101.211	101.188	5.875	98.842	98.834	98.825	
7.375	102.234	102.205	102.173	7.375	101.762	101.717	101.695	6.000	99.039	99.024	99.016	

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	94.663	94.324	94.315									
4.875	94.857	94.831	94.822									
5.000	95.735	95.735	95.734									
5.125	96.118	96.118	96.117									
5.250	96.477	96.477	96.477									
5.375	96.814	96.814	96.813									
5.500	97.147	97.142	97.136									
5.625	97.493	97.474	97.457									
5.750	97.825	97.800	97.776									
5.875	98.141	98.116	98.092									
6.000	98.671	98.646	98.622									

**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	97.071	97.071	97.069	5.750	96.844	96.815	96.779	4.250				
5.875	97.709	97.709	97.457	5.875	97.409	97.380	97.344	4.375				
6.000	98.176	98.176	98.174	6.000	97.982	97.953	97.917	4.500				
6.125	98.657	98.657	98.655	6.125	98.251	98.222	98.186	4.625				
6.250	99.039	99.032	99.022	6.250	98.583	98.546	98.508	4.750	95.120	95.101	95.090	
6.375	99.562	99.554	99.545	6.375	98.852	98.816	98.777	4.875	95.526	95.506	95.495	
6.500	99.944	99.936	99.927	6.500	99.125	99.104	99.087	5.000	96.406	96.156	96.405	
6.625	100.353	100.346	100.336	6.625	99.452	99.431	99.413	5.125	96.579	96.579	96.578	
6.750	100.542	100.520	100.495	6.750	99.807	99.755	99.702	5.250	97.138	97.138	97.137	
6.875	100.943	100.921	100.897	6.875	99.977	99.925	99.872	5.375	97.444	97.444	97.443	
7.000	101.369	101.347	101.323	7.000	100.188	100.137	100.083	5.500	97.848	97.842	97.837	
7.125	101.739	101.717	101.693	7.125	100.403	100.346	100.331	5.625	98.164	98.156	98.147	
7.250	101.547	101.768	101.736	7.250	100.777	100.748	100.716	5.750	98.526	98.518	98.509	
7.375	101.984	101.955	101.923	7.375	101.219	101.190	101.158	5.875	98.842	98.834	98.825	
7.500	102.293	102.264	102.232	7.500	101.539	101.510	101.478	6.000	99.039	99.024	99.016	

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	94.663	94.324	94.315									
4.875	94.857	94.831	94.822									
5.000	95.735	95.735	95.734									
5.125	96.118	96.118	96.117									
5.250	96.477	96.477	96.477									
5.375	96.814	96.814	96.813									
5.500	97.147	97.142	97.136									
5.625	97.493	97.474	97.457									
5.750	97.825	97.800	97.776									

**Home Possible Adjustments**

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

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

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

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

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

<b>Additional Miscellaneous LLPA Adjusters</b>	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



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

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

Effective Time:  
8:11:59 AM

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	95.802	95.840	95.885	2.625				2.625				
5.750	96.498	96.526	96.544	2.750				2.750				
5.875	97.073	97.096	97.121	2.875				2.875				
6.000	97.613	97.634	97.664	3.000				3.000				
6.125	98.100	98.120	98.150	3.125				3.125				
6.250	98.474	98.484	98.488	3.250				3.250				
6.375	98.973	98.978	98.989	3.375				3.375				
6.500	99.410	99.412	99.428	3.500				3.500				
6.625	99.908	99.911	99.927	3.625				3.625				
6.750	99.972	99.964	99.954	3.750				3.750				
6.875	100.404	100.392	100.389	3.875				3.875				
7.000	100.769	100.753	100.756	4.000				4.000				
7.125	101.254	101.238	101.241	4.125				4.125				
7.250	101.208	101.182	101.158	4.250				4.250				
7.375	101.533	101.502	101.486									

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:  
8:11:59 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	95.312	95.328	95.333	5.000				5.000	95.312	95.328	95.333	
5.125	96.092	96.108	96.113	5.125				5.125	96.092	96.108	96.113	
5.250	97.402	97.418	97.434	5.250	97.402	97.418	97.434	5.250	97.402	97.418	97.434	
5.375	97.648	97.664	97.680	5.375	97.648	97.664	97.680	5.375	97.648	97.664	97.680	
5.500	98.490	98.506	98.523	5.500	98.490	98.506	98.523	5.500	98.490	98.506	98.523	
5.625	98.979	98.995	99.011	5.625	98.979	98.995	99.011	5.625	98.979	98.995	99.011	
5.750	99.540	99.529	99.146	5.750	99.540	99.529	99.146	5.750	99.540	99.529	99.146	
5.875	99.688	99.478	99.268	5.875	99.688	99.478	99.268	5.875	99.688	99.478	99.268	
6.000	100.209	99.999	99.798	6.000	100.209	99.999	99.798	6.000	100.209	99.999	99.798	
6.125	100.626	100.416	100.301	6.125	100.626	100.416	100.301	6.125	100.626	100.416	100.301	
6.250	100.951	100.741	100.702	6.250	100.951	100.741	100.702	6.250	100.951	100.741	100.702	
6.375	100.830	100.806	100.781	6.375	100.830	100.806	100.781	6.375	100.830	100.806	100.781	
6.500	101.250	101.226	101.202	6.500	101.250	101.226	101.202	6.500	101.250	101.226	101.202	
6.625	101.700	101.676	101.652	6.625	101.700	101.676	101.652	6.625	101.700	101.676	101.652	
6.750	101.940	101.908	101.875	6.750	101.940	101.908	101.875	6.750	101.940	101.908	101.875	
6.875	101.753	101.721	101.688	6.875	101.753	101.721	101.688	6.875	101.753	101.721	101.688	
7.000	102.149	102.117	102.085	7.000	102.149	102.117	102.085	7.000	102.149	102.117	102.085	
7.125	102.557	102.525	102.493	7.125	102.557	102.525	102.493	7.125	102.557	102.525	102.493	
7.250	102.518	102.430	102.372	7.250	102.518	102.430	102.372	7.250	102.518	102.430	102.372	
7.375	101.689	101.573	101.485	7.375	101.689	101.573	101.485	7.375	101.689	101.573	101.485	
7.500	101.799	101.638	101.577	7.500	101.799	101.638	101.577	7.500	101.799	101.638	101.577	
7.625	102.035	101.874	101.813	7.625	102.035	101.874	101.813	7.625	102.035	101.874	101.813	
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	94.108	94.124	94.073
2.875				2.875				5.125	94.878	94.894	94.844
3.000				3.000				5.250	96.572	96.588	96.604
3.125				3.125				5.375	97.168	97.184	97.200
3.250				3.250				5.500	97.885	97.901	97.918
3.375				3.375				5.625	98.068	98.089	98.061
3.500	90.514	90.629	90.669	3.500	90.514	90.629	90.669	5.750	98.907	98.697	98.487
3.625	91.061	91.175	91.216	3.625	91.061	91.175	91.216	5.875	99.286	98.720	98.939
3.750	92.182	92.282	92.310	3.750	92.182	92.282	92.310	6.000	99.666	99.329	99.548
3.875	92.728	92.828	92.856	3.875	92.728	92.828	92.856	6.125	100.102	99.831	100.050
4.000	93.273	93.373	93.401	4.000	93.273	93.373	93.401	6.250	100.356	99.615	100.186
4.125	93.816	93.916	93.944	4.125	93.816	93.916	93.944	6.375	100.199	100.184	100.143
4.250	94.723	94.824	94.839	4.250	94.723	94.824	94.839	6.500	100.790	100.524	100.733
4.375	95.264	95.365	95.380	4.375	95.264	95.365	95.380	6.625	101.218	101.203	101.162
4.500	95.802	95.903	95.918	4.500	95.802	95.903	95.918	6.750	101.190	100.782	101.125
4.625	96.584	96.436	96.451	4.625	96.584	96.436	96.451	6.875	100.969	100.678	100.864
4.750	96.757	96.781	96.783	4.750	96.757	96.781	96.783	7.000	101.478	101.437	101.373
4.875	97.036	97.060	97.063	4.875	97.036	97.060	97.063	7.125	101.831	101.540	101.726
5.000	97.556	97.580	97.583	5.000	97.556	97.580	97.583	7.250	100.092	99.931	100.409
5.125	98.063	98.087	98.090	5.125	98.063	98.087	98.090	7.375	101.003	100.842	100.769
5.250	98.167	98.068	98.052	5.250	98.167	98.068	98.052	7.500	101.452	101.291	101.218
5.375	98.417	98.254	98.245	5.375	98.417	98.254	98.245	7.625	101.688	101.527	101.454
5.500	98.896	98.733	98.723	5.500	98.896	98.733	98.723	7.750			
5.625	99.348	99.186	99.176	5.625	99.348	99.186	99.176	7.875			
5.750	99.380	99.333	99.318	5.750	99.380	99.333	99.318	8.000			
5.875	99.268	99.263	99.241	5.875	99.268	99.263	99.241	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	94.108	94.124	94.073	5.000	94.108	94.124	94.073	4.500	93.311	93.412	93.302
5.125	94.878	94.894	94.844	5.125	94.878	94.894	94.844	4.625	93.832	93.933	93.823
5.250	96.572	96.588	96.604	5.250	96.572	96.588	96.604	4.750	92.692	92.716	92.518
5.375	97.168	97.184	97.200	5.375	97.168	97.184	97.200	4.875	92.955	92.979	92.781
5.500	97.885	97.901	97.918	5.500	97.885	97.901	97.918	5.000	93.448	93.472	93.274
5.625	98.068	98.089	98.061	5.625	98.068	98.089	98.061	5.125	93.915	93.939	93.742
5.750	98.907	98.697	98.487	5.750	98.907	98.697	98.487	5.250	94.072	93.910	93.777
5.875	99.286	98.720	98.939	5.875	99.286	98.720	98.939	5.375	94.274	94.112	93.902
6.000	99.666	99.329	99.548	6.000	99.666	99.329	99.548	5.500	94.685	94.523	94.563
6.125	100.102	99.831	100.050	6.125	100.102	99.831	100.050	5.625	95.049	94.886	94.926
6.250	100.356	99.615	100.186	6.250	100.356	99.615	100.186	5.750	94.855	94.808	94.793
6.375	100.199	100.184	100.143	6.375	100.199	100.184	100.143	5.875	94.450	94.388	94.356
6.500	100.790	100.524	100.733	6.500	100.790	100.524	100.733	6.000	94.929	94.866	94.835
6.625	101.218	101.203	101.162	6.625	101.218	101.203	101.162	6.125	95.401	95.339	95.307
6.750	101.190	100.782	101.125								
6.875	100.969	100.678	100.864								

  

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	97.402	97.418	97.434	5.250	97.402	97.418	97.434	5.250	97.402	97.418	97.434
5.375	97.648	97.664	97.680	5.375	97.648	97.664	97.680	5.375	97.648	97.664	97.680
5.500	98.490	98.506	98.523	5.500	98.490	98.506	98.523	5.500	98.490	98.506	98.523
5.625	98.979	98.995	99.011	5.625	98.979	98.995	99.011	5.625	98.979	98.995	99.011
5.750	99.540	99.529	99.146	5.750	99.540	99.529	99.146	5.750	99.540	99.529	99.146
5.875	99.688	99.478	99.268	5.875	99.688	99.478	99.268	5.875	99.688	99.478	99.268
6.000	100.209	99.999	99.798	6.000	100.209	99.999	99.798	6.000	100.209	99.999	99.798
6.125	100.626	100.416	100.301	6.125	100.626	100.416	100.301	6.125	100.626	100.416	100.301
6.250	100.951	100.741	100.702	6.250	100.951	100.741	100.702	6.250	100.951	100.741	100.702
6.375	100.830	100.806	100.781	6.375	100.830	100.806	100.781	6.375	100.830	100.806	100.781
6.500	101.250	101.226	101.202	6.500	101.250	101.226	101.202	6.500	101.250	101.226	101.202
6.625	101.700	101.676	101.652	6.625	101.700	101.676	101.652	6.625	101.700	101.676	101.652
6.750	101.940	101.908	101.875	6.750	101.940	101.908	101.875	6.750	101.940	101.908	101.875
6.875	101.753	101.721	101.688	6.875	101.753	101.721	101.688	6.875	101.753	101.721	101.688
7.000	102.149	102.117	102.085	7.000	102.149	102.117	102.085	7.000	102.149	102.117	102.085

  

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	95.802	95.903	95.918	4.250	94.723	94.824	94.839	5.250	96.572	96.588	96.604
4.625	96.584	96.436	96.451	4.375	95.264	95.365	95.380	5.375	97.168	97.184	97.200
4.750	96.757	96.781	96.783	4.500	95.802	95.903	95.918	5.500	97.885	97.901	97.918
4.875	97.036	97.060	97.063	4.625	96.584	96.436	96.45				

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	97.648	97.664	97.680	5.375	97.648	97.664	97.680	5.000				
5.500	98.240	98.506	98.273	5.500	98.240	98.506	98.273	5.125				
5.625	98.979	98.995	98.761	5.625	98.979	98.995	98.761	5.250	97.152	97.168	97.184	
5.750	99.540	99.329	99.119	5.750	99.540	99.329	99.119	5.375	97.648	97.664	97.680	
5.875	99.688	99.478	99.268	5.875	99.688	99.478	99.268	5.500	98.240	98.506	98.273	
6.000	99.959	99.999	99.789	6.000	99.959	99.999	99.789	5.625	98.979	98.995	98.761	
6.125	100.626	100.416	100.206	6.125	100.626	100.416	100.206	5.750	99.540	99.329	99.119	
6.250	100.951	100.741	100.572	6.250	100.951	100.741	100.572	5.875	99.688	99.478	99.268	
6.375	100.830	100.556	100.531	6.375	100.830	100.556	100.531	6.000	99.959	99.999	99.789	
6.500	101.250	101.226	101.202	6.500	101.250	101.226	101.202	6.125	100.626	100.416	100.206	
6.625	101.700	101.676	101.652	6.625	101.700	101.676	101.652	6.250	100.951	100.741	100.572	
6.750	101.940	101.908	101.875	6.750	101.940	101.908	101.875	6.375	100.830	100.556	100.531	
6.875	101.503	101.471	101.438	6.875	101.503	101.471	101.438	6.500	101.250	101.226	101.202	
7.000	102.149	102.117	101.835	7.000	102.149	102.117	101.835	6.625	101.700	101.676	101.652	
7.125	102.557	102.525	102.493	7.125	102.557	102.525	102.493	6.750	101.940	101.908	101.875	
7.250	102.518	102.430	102.372	7.250	102.518	102.430	102.372	6.875	101.503	101.471	101.438	
7.375	101.689	101.573	101.485	7.375	101.689	101.573	101.485	7.000	102.149	102.117	101.835	
7.500	101.524	101.383	101.322	7.500	101.524	101.383	101.322	7.125	102.557	102.525	102.493	
7.625	101.736	101.595	101.535	7.625	101.736	101.595	101.535	7.250	102.518	102.430	102.372	
7.750				7.750				7.375	101.689	101.573	101.485	
7.875				7.875				7.500	101.524	101.383	101.322	
8.000				8.000				7.625	101.736	101.595	101.535	
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	96.572	96.588	96.604	
3.250				3.250				5.375	97.168	97.184	97.200	
3.375				3.375				5.500	97.885	97.901	97.918	
3.500	90.524	90.638	90.678	3.500	90.524	90.638	90.678	5.625	97.997	97.938	97.909	
3.625	91.035	91.150	91.190	3.625	91.035	91.150	91.190	5.750	98.907	98.697	98.487	
3.750	92.249	92.349	92.377	3.750	92.249	92.349	92.377	5.875	99.286	98.698	98.917	
3.875	92.758	92.858	92.886	3.875	92.758	92.858	92.886	6.000	99.666	99.422	99.391	
4.000	93.262	93.362	93.390	4.000	93.262	93.362	93.390	6.125	99.993	99.917	99.886	
4.125	93.759	93.859	93.887	4.125	93.759	93.859	93.887	6.250	100.356	99.615	100.186	
4.250	94.774	94.874	94.891	4.250	94.774	94.874	94.891	6.375	100.155	100.085	100.106	
4.375	95.266	95.367	95.383	4.375	95.266	95.367	95.383	6.500	100.597	100.602	100.561	
4.500	95.746	95.847	95.862	4.500	95.746	95.847	95.862	6.625	101.025	100.923	100.977	
4.625	96.460	96.561	96.326	4.625	96.460	96.561	96.326	6.750	101.190	100.782	101.125	
4.750	96.779	96.803	96.806	4.750	96.779	96.803	96.806	6.875	100.811	100.540	100.726	
4.875	96.986	97.010	97.013	4.875	96.986	97.010	97.013	7.000	101.179	101.157	101.094	
5.000	97.422	97.446	97.449	5.000	97.422	97.446	97.449	7.125	101.557	101.386	101.493	
5.125	98.085	97.859	97.861	5.125	98.085	97.859	97.861	7.250	100.140	99.999	100.659	
5.250	98.146	98.068	98.052	5.250	98.146	98.068	98.052	7.375	100.809	100.668	100.595	
5.375	98.301	98.139	98.129	5.375	98.301	98.139	98.129	7.500	101.156	101.015	100.941	
5.500	98.676	98.763	98.754	5.500	98.676	98.763	98.754	7.625	101.368	101.227	101.153	
5.625	99.269	99.107	99.097	5.625	99.269	99.107	99.097	7.750				
5.750	99.380	99.333	99.318	5.750	99.380	99.333	99.318	7.875				
5.875	99.355	99.350	99.328	5.875	99.355	99.350	99.328	8.000				
6.000				6.000				8.125				
6.125				6.125				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	100.597	100.602	100.561	6.125	99.993	99.917	99.886	4.500	93.181	93.282	93.172	
6.625	101.025	100.923	100.977	6.250	100.356	99.615	100.186	4.625	93.603	93.704	93.594	
6.750	101.190	100.782	101.125	6.375	100.155	100.085	100.106	4.750	92.665	92.689	92.491	
6.875	100.811	100.540	100.726	6.500	100.597	100.602	100.561	4.875	92.826	92.850	92.653	
7.000	101.179	101.157	101.094	6.625	101.025	100.923	100.977	5.000	93.205	93.229	93.281	
7.125	101.557	101.386	101.493	6.750	101.190	100.782	101.125	5.125	93.799	93.573	93.626	
7.250	100.140	99.999	100.659	6.875	100.811	100.540	100.726	5.250	93.993	93.831	93.777	
7.375	100.809	100.668	100.595	7.000	101.179	101.157	101.094	5.375	94.080	93.917	93.957	
7.500	101.156	101.015	100.941	7.125	101.557	101.386	101.493	5.500	94.627	94.465	94.255	
7.625	101.368	101.227	101.153	7.250	100.140	99.999	100.659	5.625	94.887	94.724	94.562	
7.750				7.375	100.809	100.668	100.595	5.750	94.855	94.808	94.793	
7.875				7.500	101.156	101.015	100.941	5.875	94.450	94.388	94.356	
8.000				7.625	101.368	101.227	101.153	6.000	94.929	94.866	94.835	
8.125				7.750				6.125	95.401	95.339	95.307	
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	100.830	100.556	100.531	6.375	100.830	100.556	100.531	6.000	99.959	99.999	99.789	
6.500	101.250	101.226	101.202	6.500	101.250	101.226	101.202	6.125	100.626	100.416	100.206	
6.625	101.700	101.676	101.652	6.625	101.700	101.676	101.652	6.250	100.951	100.741	100.572	
6.750	101.940	101.908	101.875	6.750	101.940	101.908	101.875	6.375	100.830	100.556	100.531	
6.875	101.503	101.471	101.438	6.875	101.503	101.471	101.438	6.500	101.250	101.226	101.202	
7.000	102.149	102.117	101.835	7.000	102.149	102.117	101.835	6.625	101.700	101.676	101.652	
7.125	102.557	102.525	102.493	7.125	102.557	102.525	102.493	6.750	101.940	101.908	101.875	
7.250	102.518	102.430	102.372	7.250	102.518	102.430	102.372	6.875	101.503	101.471	101.438	
7.375	101.689	101.573	101.485	7.375	101.689	101.573	101.485	7.000	102.149	102.117	101.835	
7.500	101.524	101.383	101.322	7.500	101.524	101.383	101.322	7.125	102.557	102.525	102.493	
7.625	101.736	101.595	101.535	7.625	101.736	101.595	101.535	7.250	102.518	102.430	102.372	
7.750				7.750				7.375	101.689	101.573	101.485	
7.875				7.875				7.500	101.524	101.383	101.322	
8.000				8.000				7.625	101.736	101.595	101.535	
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	95.746	95.847	95.862	4.500	95.746	95.847	95.862	6.625	101.025	100.923	100.977	
4.625	96.460	96.561	96.326	4.625	96.460	96.561	96.326	6.750	101.190	100.782	101.125	
4.750	96.779	96.803	96.806	4.750	96.779	96.803	96.806	6.875	100.811	100.540	100.726	
4.875	96.986	97.010	97.013	4.875	96.986	97.010	97.013	7.000	101.179	101.157	101.094	
5.000	97.422	97.446	97.449	5.000	97.422	97.446	97.449	7.125	101.557	101.386	101.493	
5.125	98.085	97.859	97.861	5.125	98.085	97.859	97.861	7.250	100.140	99.999	100.659	
5.250	98.146	98.068	98.052	5.250	98.146	98.068	98.052	7.375	100.809	100.668	100.595	
5.375	98.301	98.139	98.129	5.375	98.301	98.139	98.129	7.500	101.156	10		





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

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

Effective Time:  
 8:11:59 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	98.170	98.014	97.714	6.750	95.570	95.414	95.114	6.750				
6.875	98.501	98.330	98.030	6.875	95.901	95.730	95.430	6.875				
7.000	99.020	98.849	98.549	7.000	96.420	96.249	95.949	7.000				
7.125	99.483	99.312	99.012	7.125	96.883	96.712	96.412	7.125				
7.250	99.935	99.764	99.464	7.250	97.335	97.164	96.864	7.250				
7.375	99.933	99.703	99.403	7.375	97.333	97.103	96.803	7.375				
7.500	100.412	100.182	99.882	7.500	97.812	97.582	97.282	7.500				
7.625	100.845	100.615	100.315	7.625	98.245	98.015	97.715	7.625				
7.750	101.247	101.017	100.717	7.750	98.647	98.417	98.117	7.750				
7.875	100.614	100.326	100.026	7.875	98.014	97.726	97.426	7.875				
8.000	101.053	100.765	100.465	8.000	98.453	98.165	97.865	8.000				
8.125	101.446	101.158	100.858	8.125	98.846	98.558	98.258	8.125				
8.250	101.818	101.530	101.230	8.250	99.218	98.930	98.630	8.250				
8.375				8.375				8.375				

  

Government DPA												
BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_Forgivable <sup>2</sup>								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.170	96.014	95.714	6.750	93.570	93.414	93.114	6.750				
6.875	96.501	96.330	96.030	6.875	93.901	93.730	93.430	6.875				
7.000	97.020	96.849	96.549	7.000	94.420	94.249	93.949	7.000				
7.125	97.483	97.312	97.012	7.125	94.883	94.712	94.412	7.125				
7.250	97.935	97.764	97.464	7.250	95.335	95.164	94.864	7.250				
7.375	97.933	97.703	97.403	7.375	95.333	95.103	94.803	7.375				
7.500	98.412	98.182	97.882	7.500	95.812	95.582	95.282	7.500				
7.625	98.845	98.615	98.315	7.625	96.245	96.015	95.715	7.625				
7.750	99.247	99.017	98.717	7.750	96.647	96.417	96.117	7.750				
7.875	98.614	98.326	98.026	7.875	96.014	95.726	95.426	7.875				
8.000	99.053	98.765	98.465	8.000	96.453	96.165	95.865	8.000				
8.125	99.446	99.158	98.858	8.125	96.846	96.558	96.258	8.125				
8.250	99.818	99.530	99.230	8.250	97.218	96.930	96.630	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.