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

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

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

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

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Tuesday, March 19, 2024

Effective Time:

8:04:49 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

Conventional ARM table with columns for Rate, 15 Day, 30 Day, 45 Day for 5/6, 7/6, and 10/6 ARM types. Includes margin information at the bottom of each section.

Conventional ARM High Balance table with columns for Rate, 15 Day, 30 Day, 45 Day for 5/6, 7/6, and 10/6 ARM types. Includes margin information at the bottom of each section.

Conventional ARM Adjustments

Cumulative LLPA Cap table with columns for FTHB with AMI at or below 100% or 120% in designated High Cost Areas and a value of 0.000.

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only table with columns for LTV ranges and FICO score bins.

Additional Purchase LLPA Adjusters table with columns for LTV ranges and FICO score bins for various property types.

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only table with columns for LTV ranges and FICO score bins.

Additional R/T Refinance LLPA Adjusters table with columns for LTV ranges and FICO score bins for various property types.

Cash-Out Refinance LTV / FICO Adjusters: All Products table with columns for LTV ranges and FICO score bins.

Additional Cash-Out Refinance LLPA Adjusters table with columns for LTV ranges and FICO score bins for various property types.

Additional Miscellaneous LLPA Adjusters table with columns for Escrow Waiver, Temporary 2-1 Buydown, and Lock Extension per Day.

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	96.917	96.917	96.914	5.750	96.939	96.909	96.872	4.375				
5.875	97.562	97.562	97.560	5.875	97.510	97.481	97.443	4.500				
6.000	98.033	98.033	98.030	6.000	98.088	98.059	98.022	4.625				
6.125	98.770	98.770	98.767	6.125	98.713	98.668	98.653	4.750	95.225	95.215	95.204	
6.250	99.156	99.148	99.138	6.250	98.849	98.804	98.789	4.875	95.633	95.623	95.612	
6.375	99.683	99.676	99.666	6.375	99.472	99.427	99.162	5.000	96.459	96.459	96.457	
6.500	100.074	100.067	100.057	6.500	99.818	99.774	99.759	5.125	96.769	96.758	96.749	
6.625	100.526	100.481	100.470	6.625	100.276	100.231	100.217	5.250	97.199	97.199	97.197	
6.750	100.646	100.624	100.599	6.750	100.363	100.318	100.298	5.375	97.529	97.518	97.510	
6.875	101.054	101.032	101.007	6.875	100.658	100.613	100.593	5.500	97.935	97.926	97.918	
7.000	101.488	101.466	101.441	7.000	101.180	101.135	101.115	5.625	98.256	98.248	98.239	
7.125	101.860	101.838	101.813	7.125	101.554	101.510	101.490	5.750	98.622	98.614	98.605	
7.250	101.824	101.795	101.763	7.250	101.308	101.264	101.239	5.875	98.945	98.937	98.928	
7.375	102.266	102.236	102.204	7.375	101.818	101.773	101.748	6.000	99.196	99.187	99.177	

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	94.764	94.754	94.743									
4.875	95.226	95.215	95.206									
5.000	95.981	95.970	95.961									
5.125	96.434	96.423	96.414									
5.250	96.743	96.732	96.723									
5.375	97.047	97.036	97.027									
5.500	97.233	97.219	97.207									
5.625	97.614	97.605	97.595									
5.750	97.919	97.901	97.891									
5.875	98.242	98.218	98.193									
6.000	98.782	98.758	98.733									

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	96.917	96.917	96.914	5.750	96.939	96.909	96.872	4.250				
5.875	97.562	97.562	97.560	5.875	97.510	97.481	97.443	4.375				
6.000	98.033	98.033	98.030	6.000	98.088	98.059	98.022	4.500				
6.125	98.520	98.520	98.517	6.125	98.363	98.334	98.297	4.625				
6.250	98.906	98.898	98.888	6.250	98.699	98.662	98.623	4.750	95.225	95.215	95.204	
6.375	99.433	99.426	99.416	6.375	98.973	98.937	98.897	4.875	95.633	95.623	95.612	
6.500	99.824	99.817	99.807	6.500	99.223	99.186	99.166	5.000	96.459	96.459	96.457	
6.625	100.237	100.230	100.220	6.625	99.535	99.513	99.496	5.125	96.769	96.758	96.749	
6.750	100.396	100.374	100.349	6.750	99.911	99.609	99.805	5.250	97.199	97.199	97.197	
6.875	100.804	100.782	100.757	6.875	100.086	100.035	99.981	5.375	97.529	97.518	97.510	
7.000	101.238	101.216	101.191	7.000	100.306	100.255	100.201	5.500	97.935	97.926	97.918	
7.125	101.610	101.588	101.563	7.125	100.496	100.445	100.418	5.625	98.256	98.248	98.239	
7.250	101.574	101.545	101.513	7.250	100.806	100.776	100.744	5.750	98.622	98.614	98.605	
7.375	102.016	101.986	101.954	7.375	101.252	100.973	101.191	5.875	98.945	98.937	98.928	
7.500	102.330	102.301	102.269	7.500	101.574	101.545	101.513	6.000	99.196	99.187	99.177	

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	94.764	94.754	94.743									
4.875	95.226	95.215	95.206									
5.000	95.981	95.970	95.961									
5.125	96.434	96.423	96.414									
5.250	96.743	96.732	96.723									
5.375	97.047	97.036	97.027									
5.500	97.233	97.219	97.207									
5.625	97.614	97.605	97.595									
5.750	97.919	97.901	97.891									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

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

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

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



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

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

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	95.996	96.033	96.077	2.625				2.625				
5.750	96.589	96.616	96.634	2.750				2.750				
5.875	97.169	97.191	97.216	2.875				2.875				
6.000	97.714	97.733	97.763	3.000				3.000				
6.125	98.203	98.222	98.252	3.125				3.125				
6.250	98.518	98.527	98.531	3.250				3.250				
6.375	99.022	99.026	99.037	3.375				3.375				
6.500	99.465	99.466	99.482	3.500				3.500				
6.625	99.964	99.964	99.981	3.625				3.625				
6.750	100.016	100.007	99.998	3.750				3.750				
6.875	100.455	100.441	100.438	3.875				3.875				
7.000	100.822	100.805	100.807	4.000				4.000				
7.125	101.306	101.289	101.292	4.125				4.125				
7.250	101.220	101.193	101.170	4.250				4.250				
7.375	101.550	101.518	101.502									

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

RefiNow Adjustments

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

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

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

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

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

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

Additional Cash-Out Refinance LLPA Adjusters					
	≤30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

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



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

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

Effective Time:
8:04:49 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	95.457	95.497	95.507	5.000				5.000	95.457	95.497	95.507	
5.125	96.238	96.277	96.287	5.125				5.125	96.238	96.277	96.287	
5.250	97.479	97.486	97.494	5.250	97.479	97.486	97.494	5.250	97.479	97.486	97.494	
5.375	97.724	97.732	97.739	5.375	97.724	97.732	97.739	5.375	97.724	97.732	97.739	
5.500	98.569	98.577	98.584	5.500	98.569	98.577	98.584	5.500	98.569	98.577	98.584	
5.625	99.031	99.038	99.046	5.625	99.031	99.038	99.046	5.625	99.031	99.038	99.046	
5.750	99.736	99.545	99.605	5.750	99.736	99.545	99.605	5.750	99.736	99.545	99.605	
5.875	99.886	99.696	99.505	5.875	99.886	99.696	99.505	5.875	99.886	99.696	99.505	
6.000	100.410	100.220	100.280	6.000	100.410	100.220	100.280	6.000	100.410	100.220	100.280	
6.125	100.836	100.645	100.705	6.125	100.836	100.645	100.705	6.125	100.836	100.645	100.705	
6.250	101.165	101.224	101.034	6.250	101.165	101.224	101.034	6.250	101.165	101.224	101.034	
6.375	100.887	100.850	100.813	6.375	100.887	100.850	100.813	6.375	100.887	100.850	100.813	
6.500	101.300	101.263	101.226	6.500	101.300	101.263	101.226	6.500	101.300	101.263	101.226	
6.625	101.772	101.735	101.698	6.625	101.772	101.735	101.698	6.625	101.772	101.735	101.698	
6.750	101.886	101.835	101.783	6.750	101.886	101.835	101.783	6.750	101.886	101.835	101.783	
6.875	101.699	101.648	101.596	6.875	101.699	101.648	101.596	6.875	101.699	101.648	101.596	
7.000	102.138	102.087	102.036	7.000	102.138	102.087	102.036	7.000	102.138	102.087	102.036	
7.125	102.549	102.498	102.446	7.125	102.549	102.498	102.446	7.125	102.549	102.498	102.446	
7.250	102.533	102.459	102.415	7.250	102.533	102.459	102.415	7.250	102.533	102.459	102.415	
7.375	101.724	101.646	101.577	7.375	101.724	101.646	101.577	7.375	101.724	101.646	101.577	
7.500	101.851	101.846	101.775	7.500	101.851	101.846	101.775	7.500	101.851	101.846	101.775	
7.625	102.087	102.082	102.011	7.625	102.087	102.082	102.011	7.625	102.087	102.082	102.011	
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	94.254	94.293	94.248	
2.875				2.875				5.125	95.024	95.064	95.018	
3.000				3.000				5.250	96.899	96.906	96.914	
3.125				3.125				5.375	97.244	97.252	97.259	
3.250				3.250				5.500	97.964	97.972	97.979	
3.375				3.375				5.625	98.199	98.164	98.139	
3.500	90.665	90.770	90.824	3.500	90.665	90.770	90.824	5.750	99.103	99.163	98.972	
3.625	91.212	91.317	91.371	3.625	91.212	91.317	91.371	5.875	99.483	98.780	99.353	
3.750	92.363	92.455	92.493	3.750	92.363	92.455	92.493	6.000	100.118	99.388	99.737	
3.875	92.909	93.001	93.039	3.875	92.909	93.001	93.039	6.125	100.453	99.891	100.109	
4.000	93.454	93.546	93.584	4.000	93.454	93.546	93.584	6.250	100.820	99.751	100.439	
4.125	93.998	94.089	94.128	4.125	93.998	94.089	94.128	6.375	100.231	100.227	100.183	
4.250	94.541	94.590	94.604	4.250	94.541	94.590	94.604	6.500	100.821	100.567	100.773	
4.375	95.413	95.523	95.546	4.375	95.413	95.523	95.546	6.625	101.248	101.245	101.201	
4.500	95.951	96.061	96.084	4.500	95.951	96.061	96.084	6.750	101.163	100.854	101.074	
4.625	96.735	96.594	96.618	4.625	96.735	96.594	96.618	6.875	100.953	100.675	100.855	
4.750	96.967	96.907	96.915	4.750	96.967	96.907	96.915	7.000	101.461	101.433	101.363	
4.875	97.247	97.187	97.195	4.875	97.247	97.187	97.195	7.125	101.814	101.537	101.717	
5.000	97.768	97.708	97.716	5.000	97.768	97.708	97.716	7.250	100.135	100.129	100.648	
5.125	98.278	98.218	98.226	5.125	98.278	98.218	98.226	7.375	101.046	101.041	100.957	
5.250	98.345	98.288	98.280	5.250	98.345	98.288	98.280	7.500	101.495	101.490	101.406	
5.375	98.597	98.540	98.532	5.375	98.597	98.540	98.532	7.625	101.731	101.726	101.643	
5.500	99.079	99.021	99.014	5.500	99.079	99.021	99.014	7.750				
5.625	99.535	99.478	99.470	5.625	99.535	99.478	99.470	7.875				
5.750	99.522	99.476	99.460	5.750	99.522	99.476	99.460	8.000				
5.875	99.465	99.441	99.418	5.875	99.465	99.441	99.418	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	
5.375	97.244	97.252	97.259	5.125	95.024	95.064	95.018	4.500	93.461	93.570	93.468	
5.500	97.964	97.972	97.979	5.250	96.899	96.906	96.914	4.625	93.983	94.092	93.991	
5.625	98.199	98.164	98.139	5.375	97.244	97.252	97.259	4.750	92.902	92.842	92.650	
5.750	99.103	99.163	98.972	5.500	97.964	97.972	97.979	4.875	93.167	93.107	92.915	
5.875	99.483	98.780	99.353	5.625	98.199	98.164	98.139	5.000	93.663	93.603	93.411	
6.000	100.118	99.388	99.737	5.750	99.103	99.163	98.972	5.125	94.134	94.074	93.882	
6.125	100.453	99.891	100.109	5.875	99.483	98.780	99.353	5.250	94.252	94.195	93.988	
6.250	100.820	99.751	100.439	6.000	100.118	99.388	99.737	5.375	94.459	94.401	94.194	
6.375	100.231	100.227	100.183	6.125	100.453	99.891	100.109	5.500	94.876	94.818	94.611	
6.500	100.821	100.567	100.773	6.250	100.820	99.751	100.439	5.625	95.247	95.190	94.982	
6.625	101.248	101.245	101.201	6.375	100.231	100.227	100.183	5.750	94.997	94.951	94.935	
6.750	101.163	100.854	101.074	6.500	100.821	100.567	100.773	5.875	94.622	94.559	94.528	
6.875	100.953	100.675	100.855	6.625	101.248	101.245	101.201	6.000	95.101	95.038	95.007	
				6.625	100.953	100.675	100.855	6.125	95.574	95.511	95.480	
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	
5.375	97.479	97.486	97.494	5.375	97.479	97.486	97.494	5.375	97.479	97.486	97.494	
5.500	98.569	98.577	98.584	5.500	98.569	98.577	98.584	5.500	98.569	98.577	98.584	
5.625	99.031	99.038	99.046	5.625	99.031	99.038	99.046	5.625	99.031	99.038	99.046	
5.750	99.736	99.545	99.605	5.750	99.736	99.545	99.605	5.750	99.736	99.545	99.605	
5.875	99.886	99.696	99.505	5.875	99.886	99.696	99.505	5.875	99.886	99.696	99.505	
6.000	100.410	100.220	100.280	6.000	100.410	100.220	100.280	6.000	100.410	100.220	100.280	
6.125	100.836	100.645	100.705	6.125	100.836	100.645	100.705	6.125	100.836	100.645	100.705	
6.250	101.165	101.224	101.034	6.250	101.165	101.224	101.034	6.250	101.165	101.224	101.034	
6.375	100.887	100.850	100.813	6.375	100.887	100.850	100.813	6.375	100.887	100.850	100.813	
6.500	101.300	101.263	101.226	6.500	101.300	101.263	101.226	6.500	101.300	101.263	101.226	
6.625	101.772	101.735	101.698	6.625	101.772	101.735	101.698	6.625	101.772	101.735	101.698	
6.750	101.886	101.835	101.783	6.750	101.886	101.835	101.783	6.750	101.886	101.835	101.783	
6.875	101.699	101.648	101.596	6.875	101.699	101.648	101.596	6.875	101.699	101.648	101.596	
7.000	102.138	102.087	102.036	7.000	102.138	102.087	102.036	7.000	102.138	102.087	102.036	
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	95.951	96.061	96.084	4.250	94.871	94.980	95.004	5.250	96.899	96.906	96.914	
4.625	96.735	96.594	96.618	4.375	95.413	95.523	95.546	5.375	97.244	97.252	97.259	
4.750	96.967	96.907	96.915	4.500	95.951	96.061	96.084	5.500	97.964	97.972	97.979	
4.875	97.247	97.187	97.195	4.625	96.735	96.594	96.618	5.625	98.199	98.164	98.139	
5.000	97.768	97.708	97.716	4.750	96.967	96.907	96.915	5.750	99.103	99.163	98.972	
5.125	98.278	98.218	98.226	4.875	97.247	97.187	97.195	5.875	99.483	98.780	99.353	
5.250	98.345	98.288	98.280	5.000	97.768	97.708	97.716	6.000				

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	97.724	97.732	97.739	5.375	97.724	97.732	97.739	5.000				
5.500	98.569	98.577	98.584	5.500	98.569	98.577	98.584	5.125				
5.625	99.031	99.038	99.046	5.625	99.031	99.038	99.046	5.250	97.229	97.486	97.494	
5.750	99.736	99.545	99.605	5.750	99.736	99.545	99.605	5.375	97.724	97.732	97.739	
5.875	99.886	99.696	99.505	5.875	99.886	99.696	99.505	5.500	98.569	98.577	98.584	
6.000	100.410	100.220	100.030	6.000	100.410	100.220	100.030	5.625	99.031	99.038	99.046	
6.125	100.836	100.645	100.705	6.125	100.836	100.645	100.705	5.750	99.736	99.545	99.605	
6.250	101.165	100.974	101.034	6.250	101.165	100.974	101.034	5.875	99.886	99.696	99.505	
6.375	100.887	100.600	100.563	6.375	100.887	100.600	100.563	6.000	100.410	100.220	100.030	
6.500	101.300	101.263	101.226	6.500	101.300	101.263	101.226	6.125	100.836	100.645	100.705	
6.625	101.772	101.735	101.698	6.625	101.772	101.735	101.698	6.250	101.165	100.974	101.034	
6.750	101.886	101.835	101.783	6.750	101.886	101.835	101.783	6.375	100.887	100.600	100.563	
6.875	101.699	101.648	101.596	6.875	101.699	101.648	101.596	6.500	101.300	101.263	101.226	
7.000	102.138	102.087	102.036	7.000	102.138	102.087	102.036	6.625	101.772	101.735	101.698	
7.125	102.549	102.498	102.446	7.125	102.549	102.498	102.446	6.750	101.886	101.835	101.783	
7.250	102.533	102.459	102.415	7.250	102.533	102.459	102.415	6.875	101.699	101.648	101.596	
7.375	101.724	101.635	101.577	7.375	101.724	101.635	101.577	7.000	102.138	102.087	102.036	
7.500	101.577	101.591	101.520	7.500	101.577	101.591	101.520	7.125	102.549	102.498	102.446	
7.625	101.789	101.803	101.732	7.625	101.789	101.803	101.732	7.250	102.533	102.459	102.415	
7.750				7.750				7.375	101.724	101.635	101.577	
7.875				7.875				7.500	101.577	101.591	101.520	
8.000				8.000				7.625	101.789	101.803	101.732	
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	96.899	96.906	96.914	
3.250				3.250				5.375	97.244	97.252	97.259	
3.375				3.375				5.500	97.964	97.972	97.979	
3.500	90.675	90.780	90.834	3.500	90.675	90.780	90.834	5.625	98.199	98.154	98.139	
3.625	91.187	91.292	91.346	3.625	91.187	91.292	91.346	5.750	99.103	99.163	98.972	
3.750	92.430	92.522	92.560	3.750	92.430	92.522	92.560	5.875	99.483	99.007	99.353	
3.875	92.940	93.032	93.070	3.875	92.940	93.032	93.070	6.000	99.868	99.481	99.737	
4.000	93.445	93.536	93.575	4.000	93.445	93.536	93.575	6.125	100.453	99.975	100.073	
4.125	93.943	94.034	94.073	4.125	93.943	94.034	94.073	6.250	100.820	99.751	100.439	
4.250	94.924	95.013	95.056	4.250	94.924	95.013	95.056	6.375	100.212	100.127	100.138	
4.375	95.417	95.526	95.550	4.375	95.417	95.526	95.550	6.500	100.627	100.644	100.599	
4.500	95.898	96.008	96.031	4.500	95.898	96.008	96.031	6.625	101.097	100.964	101.023	
4.625	96.615	96.724	96.497	4.625	96.615	96.724	96.497	6.750	101.163	100.854	101.074	
4.750	96.991	96.931	96.939	4.750	96.991	96.931	96.939	6.875	100.796	100.788	100.718	
4.875	97.200	97.140	97.148	4.875	97.200	97.140	97.148	7.000	101.162	101.154	101.084	
5.000	97.640	97.580	97.588	5.000	97.640	97.580	97.588	7.125	101.549	101.382	101.446	
5.125	98.056	97.996	98.004	5.125	98.056	97.996	98.004	7.250	100.183	100.197	100.648	
5.250	98.328	98.270	98.263	5.250	98.328	98.270	98.263	7.375	100.852	100.867	100.783	
5.375	98.486	98.429	98.421	5.375	98.486	98.429	98.421	7.500	101.199	101.213	101.130	
5.500	98.865	98.808	98.801	5.500	98.865	98.808	98.801	7.625	101.411	101.425	101.342	
5.625	99.464	99.406	99.399	5.625	99.464	99.406	99.399	7.750				
5.750	99.522	99.476	99.460	5.750	99.522	99.476	99.460	7.875				
5.875	99.555	99.531	99.509	5.875	99.555	99.531	99.509	8.000				
6.000				6.000				8.125				
6.125				6.125								
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	100.627	100.644	100.599	6.125	100.453	99.975	100.073	4.500	93.336	93.446	93.344	
6.625	101.097	100.964	101.023	6.250	100.820	99.751	100.439	4.625	93.762	93.871	93.770	
6.750	101.163	100.854	101.074	6.375	100.212	100.127	100.138	4.750	92.878	92.818	92.626	
6.875	100.796	100.788	100.718	6.500	100.627	100.644	100.599	4.875	93.044	92.984	92.792	
7.000	101.162	101.154	101.084	6.625	101.097	100.964	101.023	5.000	93.428	93.368	93.426	
7.125	101.549	101.382	101.446	6.750	101.163	100.854	101.074	5.125	93.778	93.718	93.776	
7.250	100.183	100.197	100.648	6.875	100.796	100.788	100.718	5.250	94.177	94.119	93.935	
7.375	100.852	100.867	100.783	7.000	101.162	101.154	101.084	5.375	94.269	94.212	94.004	
7.500	101.199	101.213	101.130	7.125	101.549	101.382	101.446	5.500	94.573	94.516	94.558	
7.625	101.411	101.425	101.342	7.250	100.183	100.197	100.648	5.625	95.089	95.031	94.824	
7.750				7.375	100.852	100.867	100.783	5.750	94.997	94.951	94.935	
7.875				7.500	101.199	101.213	101.130	5.875	94.622	94.559	94.528	
8.000				7.625	101.411	101.425	101.342	6.000	95.101	95.038	95.007	
8.125				7.750				6.125	95.574	95.511	95.480	
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	100.887	100.600	100.563	6.375	100.887	100.600	100.563	6.000	100.410	100.220	100.030	
6.500	101.300	101.263	101.226	6.500	101.300	101.263	101.226	6.125	100.836	100.645	100.705	
6.625	101.772	101.735	101.698	6.625	101.772	101.735	101.698	6.250	101.165	100.974	101.034	
6.750	101.886	101.835	101.783	6.750	101.886	101.835	101.783	6.375	100.887	100.600	100.563	
6.875	101.699	101.648	101.596	6.875	101.699	101.648	101.596	6.500	101.300	101.263	101.226	
7.000	102.138	102.087	102.036	7.000	102.138	102.087	102.036	6.625	101.772	101.735	101.698	
7.125	102.549	102.498	102.446	7.125	102.549	102.498	102.446	6.750	101.886	101.835	101.783	
7.250	102.533	102.459	102.415	7.250	102.533	102.459	102.415	6.875	101.699	101.648	101.596	
7.375	101.724	101.635	101.577	7.375	101.724	101.635	101.577	7.000	102.138	102.087	102.036	
7.500	101.577	101.591	101.520	7.500	101.577	101.591	101.520	7.125	102.549	102.498	102.446	
7.625	101.789	101.803	101.732	7.625	101.789	101.803	101.732	7.250	102.533	102.459	102.415	
7.750				7.750				7.375	101.724	101.635	101.577	
7.875				7.875				7.500	101.577	101.591	101.520	
8.000				8.000				7.625	101.789	101.803	101.732	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 Yr Fixed MB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	95.898	96.008	96.031	4.500	95.898	96.008	96.031	6.625	101.097	100.964	101.023	
4.625	96.615	96.724	96.497	4.625	96.615	96.724	96.497	6.750	101.163	100.854	101.074	
4.750	96.991	96.931	96.939	4.750	96.991	96.931	96.939	6.875	100.796	100.788	100.718	
4.875	97.200	97.140	97.148	4.875	97.200	97.140	97.148	7.000	101.162	101.154	101.084	
5.000	97.640	97.580	97.588	5.000	97.640	97.580	97.588	7.125	101.549	101.382	101.446	

Effective Time:

8:04:49 AM

Government DPA

BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	98.214	98.065	97.765	6.750	95.614	95.465	95.165	6.750			
6.875	98.436	98.272	97.972	6.875	95.836	95.672	95.372	6.875			
7.000	98.965	98.801	98.501	7.000	96.365	96.201	95.901	7.000			
7.125	99.448	99.284	98.984	7.125	96.848	96.684	96.384	7.125			
7.250	99.900	99.736	99.436	7.250	97.300	97.136	96.836	7.250			
7.375	100.030	99.807	99.507	7.375	97.430	97.207	96.907	7.375			
7.500	100.519	100.296	99.996	7.500	97.919	97.696	97.396	7.500			
7.625	100.962	100.739	100.439	7.625	98.362	98.139	97.839	7.625			
7.750	101.374	101.151	100.851	7.750	98.774	98.551	98.251	7.750			
7.875	100.864	100.583	100.283	7.875	98.264	97.983	97.683	7.875			
8.000	101.313	101.032	100.732	8.000	98.713	98.432	98.132	8.000			
8.125	101.706	101.425	101.125	8.125	99.106	98.825	98.525	8.125			
8.250	102.098	101.817	101.517	8.250	99.498	99.217	98.917	8.250			
8.375				8.375				8.375			

BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	96.214	96.065	95.765	6.750	93.614	93.465	93.165	6.750			
6.875	96.436	96.272	95.972	6.875	93.836	93.672	93.372	6.875			
7.000	96.965	96.801	96.501	7.000	94.365	94.201	93.901	7.000			
7.125	97.448	97.284	96.984	7.125	94.848	94.684	94.384	7.125			
7.250	97.900	97.736	97.436	7.250	95.300	95.136	94.836	7.250			
7.375	98.030	97.807	97.507	7.375	95.430	95.207	94.907	7.375			
7.500	98.519	98.296	97.996	7.500	95.919	95.696	95.396	7.500			
7.625	98.962	98.739	98.439	7.625	96.362	96.139	95.839	7.625			
7.750	99.374	99.151	98.851	7.750	96.774	96.551	96.251	7.750			
7.875	98.864	98.583	98.283	7.875	96.264	95.983	95.683	7.875			
8.000	99.313	99.032	98.732	8.000	96.713	96.432	96.132	8.000			
8.125	99.706	99.425	99.125	8.125	97.106	96.825	96.525	8.125			
8.250	100.098	99.817	99.517	8.250	97.498	97.217	96.917	8.250			
8.375				8.375				8.375			

Government DPA Adjustments

FICO		Other Adjustments	
FICO =>680	0.000	DTI >50	-0.250
660 - 679	-0.250	Manufactured Home	-0.250
640 - 659	-0.500	2-Units	-0.250
620 - 639	-1.000	Temporary 2-1 BuyDown	-0.250
600 - 619	-1.500		

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

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