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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	
<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:  
8:08:45 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	96.993	97.053	97.005	5.625	96.993	97.053	97.005	5.000	94.250	94.205	94.190				
5.750	97.769	97.769	97.763	5.750	97.769	97.769	97.763	5.125	94.808	94.813	94.828				
5.875	98.321	98.321	98.315	5.875	98.321	98.321	98.315	5.250	95.651	95.606	95.591				
6.000	98.839	98.839	98.833	6.000	98.839	98.839	98.833	5.375	96.294	96.250	96.235				
6.125	99.307	99.307	99.301	6.125	99.307	99.307	99.301	5.500	97.272	97.337	97.231				
6.250	99.649	99.642	99.628	6.250	99.649	99.642	99.628	5.625	98.035	98.094	97.991				
6.375	100.098	100.091	100.077	6.375	100.098	100.091	100.077	5.750	98.473	98.531	98.427				
6.500	100.546	100.538	100.525	6.500	100.546	100.538	100.525	5.875	99.253	99.062	99.206				
6.625	100.921	100.913	100.900	6.625	100.921	100.913	100.900	6.000	99.757	99.561	99.705				
6.750	101.030	101.016	100.995	6.750	101.030	101.016	100.995	6.125	100.185	99.987	100.131				
6.875	101.434	101.419	101.398	6.875	101.434	101.419	101.398	6.250	100.098	100.138	100.062				
7.000	101.822	101.807	101.786	7.000	101.822	101.807	101.786	6.375	100.593	100.631	100.553				
7.125	102.164	102.150	102.129	7.125	102.164	102.150	102.129	6.500	101.020	101.053	100.975				
7.250	102.177	102.155	102.126	7.250	102.177	102.155	102.126	6.625	101.380	101.405	101.327				
7.375	102.497	102.446	102.446	7.375	102.497	102.446	102.446	6.750	101.360	101.281	101.234				
7.500	102.827	102.805	102.777	7.500	102.827	102.805	102.777	6.875	101.662	101.679	101.631				
7.625	103.133	103.111	103.082	7.625	103.133	103.111	103.082	7.000	101.979	101.986	101.937				
7.750	102.657	102.613	102.562	7.750	102.657	102.613	102.562	7.125	102.237	102.241	102.193				
7.875	102.941	102.897	102.861	7.875	102.941	102.897	102.861	7.250	102.177	102.155	102.126				
8.000	102.808	102.785	102.790	8.000	102.808	102.785	102.790	7.375	102.497	102.475	102.446				
8.125	102.982	102.972	102.969	8.125	102.982	102.972	102.969	7.500	102.827	102.805	102.777				
8.250				8.250				7.625	103.133	103.111	102.832				
8.375				8.375				7.750	102.657	102.613	102.562				
8.500				8.500				7.875	102.259	102.234	102.245				
8.625				8.625				8.000	102.482	102.455	102.466				

  

Conventional Fixed															
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
4.625	96.355	96.443	96.467	4.625	96.463	96.463	96.314								
4.750	96.867	96.955	96.979	4.750	96.955	96.955	96.839								
4.875	97.293	97.379	97.404	4.875	97.184	97.434	97.325								
5.000	97.485	97.588	97.601	5.000	97.354	97.438	97.440								
5.125	97.901	97.971	97.981	5.125	98.018	98.018	97.880								
5.250	98.185	98.267	98.268	5.250	98.223	98.223	98.213								
5.375	98.813	98.879	98.839	5.375	98.705	98.705	98.561								
5.500	99.359	99.313	99.298	5.500	99.109	99.313	99.298								
5.625	99.273	99.323	99.319	5.625	99.230	99.184	99.169								
5.750	99.729	99.683	99.669	5.750	99.729	99.683	99.669								
5.875	100.185	100.139	100.124	5.875	100.185	100.139	100.124								
6.000	100.482	100.436	100.421	6.000	100.482	100.436	100.421								
6.125	100.128	100.161	100.143	6.125	100.128	100.157	100.157								
6.250	100.610	100.547	100.518	6.250	100.610	100.547	100.518								
6.375	101.044	100.981	100.952	6.375	101.044	100.981	100.952								
6.500	101.309	101.247	101.218	6.500	101.309	101.247	101.218								
6.625	101.039	100.980	100.948	6.625	101.039	100.969	100.925								
6.750	101.509	101.430	101.368	6.750	101.509	101.430	101.368								
6.875	101.679	101.600	101.538	6.875	101.679	101.600	101.538								
7.000	101.921	102.093	102.031	7.000	102.171	102.093	102.031								

  

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	98.629	98.615	98.559	6.000	98.264	98.219	98.204	5.125	96.199	96.153	96.138				
6.125	99.064	99.054	99.019	6.125	98.689	98.695	98.630	5.250	96.721	96.675	96.661				
6.250	99.503	99.470	99.446	6.250	99.001	98.957	98.942	5.375	97.200	97.154	97.139				
6.375	99.884	99.850	99.827	6.375	99.786	99.742	99.727	5.500	97.532	97.486	97.471				
6.500	100.367	100.322	100.307	6.500	100.265	100.220	100.205	5.625	97.455	97.409	97.394				
6.625	100.672	100.627	100.612	6.625	100.604	100.559	100.544	5.750	97.950	97.904	97.889				
6.750	100.936	100.881	100.873	6.750	100.088	100.033	100.025	5.875	98.399	98.353	98.339				
6.875	101.269	101.213	101.205	6.875	100.558	100.513	100.498	6.000	98.684	98.638	98.623				
7.000	101.548	101.490	101.482	7.000	100.984	100.939	100.924	6.125	99.166	99.104	99.075				
7.125	101.867	101.802	101.794	7.125	101.254	101.210	101.194	6.250	99.643	99.581	99.551				
7.250	101.573	101.574	101.527	7.250	101.336	101.259	101.254	6.375	100.069	100.007	99.978				
7.375	101.867	101.855	101.807	7.375	101.611	101.533	101.528	6.500	100.308	100.245	100.216				
7.500	102.214	102.189	102.144	7.500	101.911	101.866	101.839	6.625	99.952	99.873	99.811				
7.625	102.339	102.322	102.271	7.625	101.966	101.880	101.875	6.750	100.417	100.339	100.277				
7.750	101.760	101.662	101.658	7.750	101.569	101.471	101.468	6.875	100.825	100.746	100.684				
7.875	102.081	101.980	101.977	7.875	100.928	100.840	100.851	7.000	101.016	100.938	100.875				

  

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															
≤ 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															
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 -1.250															
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 -1.125 -1.125															
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															
≥ 780															
≤ 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															
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 -1.125 -1.125															
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															
≥ 780															
≤ 30 30.01-60 60.01-70 70.01-75 75.01-80															
-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 -1.3															



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

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

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	96.824	96.727	96.634	5.250				5.250				
5.375	97.299	97.202	97.109	5.375				5.375				
5.500	97.716	97.619	97.525	5.500				5.500				
5.625	98.065	97.968	97.875	5.625	97.878	97.781	97.688	5.625	95.978	95.915	95.853	
5.750	98.387	98.290	98.197	5.750	98.251	98.154	98.061	5.750	97.608	97.511	97.417	
5.875	98.682	98.585	98.491	5.875	98.585	98.488	98.394	5.875	98.019	97.922	97.829	
6.000	98.973	98.876	98.783	6.000	98.867	98.770	98.676	6.000	98.395	98.298	98.204	
6.125	99.264	99.167	99.073	6.125	99.095	98.998	98.904	6.125	98.732	98.635	98.542	
6.250	99.527	99.430	99.336	6.250	99.340	99.243	99.149	6.250	99.060	98.964	98.870	
6.375	99.729	99.632	99.538	6.375	99.574	99.477	99.383	6.375	99.349	99.252	99.158	
6.500	99.913	99.816	99.722	6.500	99.815	99.718	99.624	6.500	99.607	99.510	99.417	
6.625	100.080	99.983	99.890	6.625	100.068	99.971	99.878	6.625	99.837	99.740	99.647	
6.750	99.086	99.023	98.960	6.750	99.428	99.365	99.302	6.750	100.029	99.932	99.839	
6.875	99.285	99.222	99.159	6.875	99.496	99.433	99.370	6.875	100.173	100.076	99.982	
7.000	99.627	99.564	99.501	7.000	99.899	99.836	99.773	7.000	100.055	99.992	99.929	
7.125				7.125	100.137	100.074	100.011	7.125	100.321	100.258	100.195	

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	96.189	96.126	96.063	5.250				5.250				
5.375	96.531	96.468	96.405	5.375				5.375				
5.500	96.833	96.770	96.707	5.500				5.500				
5.625	97.195	97.132	97.069	5.625	96.841	96.778	96.715	5.625	96.148	96.085	96.022	
5.750	97.527	97.464	97.401	5.750	97.246	97.183	97.120	5.750	96.623	96.560	96.497	
5.875	97.719	97.656	97.593	5.875	97.642	97.579	97.516	5.875	96.916	96.853	96.790	
6.000	98.055	97.992	97.929	6.000	97.872	97.809	97.746	6.000	97.372	97.309	97.246	
6.125	98.250	98.187	98.124	6.125	98.267	98.204	98.141	6.125	97.635	97.572	97.509	
6.250	98.587	98.524	98.461	6.250	98.665	98.602	98.539	6.250	98.081	98.018	97.955	
6.375	98.782	98.719	98.656	6.375	99.065	99.002	98.939	6.375	98.527	98.464	98.401	
6.500	98.978	98.915	98.852	6.500	99.131	99.068	99.005	6.500	98.977	98.914	98.851	
6.625	99.034	98.971	98.908	6.625	99.197	99.134	99.071	6.625	99.055	98.992	98.929	
6.750	99.255	99.192	99.129	6.750	99.598	99.535	99.472	6.750	99.506	99.443	99.380	
6.875	99.455	99.392	99.329	6.875	99.665	99.602	99.539	6.875	99.771	99.708	99.645	
7.000	99.797	99.734	99.671	7.000	100.069	100.006	99.943	7.000	100.224	100.161	100.098	
7.125	99.996	99.933	99.870	7.125	100.307	100.244	100.181	7.125	100.490	100.427	100.364	

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

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

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

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

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

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

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

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	97.519	97.519	97.513	5.750	97.531	97.502	97.454	4.375				
5.875	98.071	98.071	98.065	5.875	98.103	98.074	98.026	4.500				
6.000	98.589	98.589	98.583	6.000	98.679	98.650	98.602	4.625				
6.125	99.307	99.307	99.301	6.125	99.280	99.236	99.221	4.750	95.792	95.783	95.579	
6.250	99.649	99.642	99.628	6.250	99.389	99.344	99.329	4.875	96.197	96.188	95.985	
6.375	100.098	100.091	100.077	6.375	99.740	99.695	99.680	5.000	96.923	96.923	96.919	
6.500	100.546	100.538	100.525	6.500	100.290	100.246	100.231	5.125	97.139	97.130	97.122	
6.625	100.977	100.933	100.918	6.625	100.727	100.683	100.668	5.250	97.674	97.674	97.670	
6.750	101.030	101.016	100.995	6.750	100.497	100.453	100.438	5.375	97.977	97.977	97.973	
6.875	101.434	101.419	101.398	6.875	101.025	100.980	100.965	5.500	98.383	98.375	98.366	
7.000	101.822	101.807	101.786	7.000	101.533	101.488	101.473	5.625	98.695	98.687	98.675	
7.125	102.164	102.150	102.129	7.125	101.914	101.869	101.854	5.750	99.051	99.043	99.031	
7.250	102.177	102.155	102.126	7.250	101.656	101.611	101.584	5.875	99.360	99.352	99.340	
7.375	102.497	102.475	102.446	7.375	102.147	102.103	102.076	6.000	99.541	99.533	99.521	

Home Ready 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.375												
4.500												
4.625												
4.750	95.311	95.302	95.092									
4.875	95.623	95.614	95.606									
5.000	96.386	96.377	96.369									
5.125	96.846	96.837	96.829									
5.250	97.153	97.144	97.136									
5.375	97.457	97.448	97.440									
5.500	97.782	97.758	97.731									
5.625	98.124	98.100	98.073									
5.750	98.450	98.425	98.399									
5.875	98.759	98.735	98.708									
6.000	99.280	99.256	99.229									

**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	97.519	97.519	97.513	5.750	97.531	97.502	97.454	4.250				
5.875	98.071	98.071	98.065	5.875	98.103	98.074	98.026	4.375				
6.000	98.589	98.589	98.583	6.000	98.679	98.650	98.602	4.500				
6.125	99.057	99.057	99.051	6.125	99.193	99.164	99.116	4.625				
6.250	99.399	99.392	99.378	6.250	99.202	99.165	99.121	4.750	95.792	95.783	95.579	
6.375	99.848	99.841	99.827	6.375	99.469	99.433	99.389	4.875	96.197	96.188	95.985	
6.500	100.296	100.288	100.275	6.500	99.786	99.762	99.725	5.000	96.923	96.923	96.919	
6.625	100.671	100.663	100.650	6.625	100.123	100.082	100.059	5.125	97.139	97.130	97.122	
6.750	100.780	100.766	100.745	6.750	100.230	100.186	100.134	5.250	97.674	97.674	97.670	
6.875	101.184	101.169	101.148	6.875	100.392	100.348	100.297	5.375	97.977	97.977	97.973	
7.000	101.572	101.557	101.536	7.000	100.642	100.583	100.572	5.500	98.383	98.375	98.366	
7.125	101.914	101.900	101.879	7.125	100.971	100.909	100.898	5.625	98.695	98.687	98.675	
7.250	101.927	101.905	101.876	7.250	101.066	101.044	101.015	5.750	99.051	99.043	99.031	
7.375	102.247	102.225	102.196	7.375	101.501	101.479	101.450	5.875	99.360	99.352	99.340	
7.500	102.577	102.555	102.527	7.500	101.812	101.790	101.761	6.000	99.541	99.533	99.521	

Home Possible 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125												
4.250												
4.375												
4.500												
4.625												
4.750	95.311	95.302	95.092									
4.875	95.623	95.614	95.606									
5.000	96.386	96.377	96.369									
5.125	96.846	96.837	96.829									
5.250	97.153	97.144	97.136									
5.375	97.457	97.448	97.440									
5.500	97.782	97.758	97.731									
5.625	98.124	98.100	98.073									
5.750	98.450	98.425	98.399									

**Home Possible Adjustments**

<b>Cumulative LLPA Caps</b>	
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

Effective Time:  
8:08:45 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	96.546	96.638	96.568	2.625				2.625				
5.750	97.238	97.308	97.194	2.750				2.750				
5.875	97.811	97.882	97.765	2.875				2.875				
6.000	98.349	98.419	98.299	3.000				3.000				
6.125	98.832	98.899	98.779	3.125				3.125				
6.250	99.062	99.113	99.029	3.250				3.250				
6.375	99.557	99.606	99.518	3.375				3.375				
6.500	99.992	100.033	99.943	3.500				3.500				
6.625	100.479	100.521	100.430	3.625				3.625				
6.750	100.531	100.563	100.508	3.750				3.750				
6.875	100.959	100.981	100.923	3.875				3.875				
7.000	101.310	101.326	101.265	4.000				4.000				
7.125	101.767	101.785	101.724	4.125				4.125				
7.250	101.535	101.548	101.491	4.250				4.250				
7.375	101.847	101.852	101.792									

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

**RefiNow Adjustments**

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

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

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

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

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

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

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

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



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

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

Effective Time:  
8:08:45 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	96.055	96.102	96.107	5.000				5.000	96.055	96.102	96.107	
5.125	96.835	96.882	96.887	5.125				5.125	96.835	96.882	96.887	
5.250	98.247	98.172	98.134	5.250	98.247	98.172	98.134	5.250	98.247	98.172	98.134	
5.375	98.874	98.799	98.717	5.375	98.874	98.799	98.717	5.375	98.874	98.799	98.717	
5.500	99.312	99.237	99.214	5.500	99.312	99.237	99.214	5.500	99.312	99.237	99.214	
5.625	99.699	99.633	99.633	5.625	99.699	99.633	99.633	5.625	99.699	99.633	99.633	
5.750	100.206	100.015	99.994	5.750	100.206	100.015	99.994	5.750	100.206	100.015	99.994	
5.875	100.435	100.274	100.124	5.875	100.435	100.274	100.124	5.875	100.435	100.274	100.124	
6.000	100.828	100.638	100.481	6.000	100.828	100.638	100.481	6.000	100.828	100.638	100.481	
6.125	101.298	101.107	101.030	6.125	101.298	101.107	101.030	6.125	101.298	101.107	101.030	
6.250	101.584	101.394	101.326	6.250	101.584	101.394	101.326	6.250	101.584	101.394	101.326	
6.375	101.289	101.245	101.201	6.375	101.289	101.245	101.201	6.375	101.289	101.245	101.201	
6.500	101.735	101.691	101.647	6.500	101.735	101.691	101.647	6.500	101.735	101.691	101.647	
6.625	102.158	102.114	102.070	6.625	102.158	102.114	102.070	6.625	102.158	102.114	102.070	
6.750	102.388	102.322	102.256	6.750	102.388	102.322	102.256	6.750	102.388	102.322	102.256	
6.875	102.081	102.006	101.924	6.875	102.081	102.006	101.924	6.875	102.081	102.006	101.924	
7.000	102.513	102.447	102.381	7.000	102.513	102.447	102.381	7.000	102.513	102.447	102.381	
7.125	102.857	102.791	102.725	7.125	102.857	102.791	102.725	7.125	102.857	102.791	102.725	
7.250	102.842	102.768	102.719	7.250	102.842	102.768	102.719	7.250	102.842	102.768	102.719	
7.375	102.531	102.456	102.306	7.375	102.531	102.456	102.306	7.375	102.531	102.456	102.306	
7.500	102.891	102.816	102.666	7.500	102.891	102.816	102.666	7.500	102.891	102.816	102.666	
7.625	103.001	102.926	102.776	7.625	103.001	102.926	102.776	7.625	103.001	102.926	102.776	
7.750	102.861	102.786	102.636	7.750	102.861	102.786	102.636	7.750	102.861	102.786	102.636	
7.875				7.875				7.875				
8.000				8.000				8.000				
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				5.000	95.211	95.207	94.963	
2.875				2.875				5.125	95.731	95.727	95.733	
3.000				3.000				5.250	97.554	97.554	97.554	
3.125				3.125				5.375	97.987	97.987	97.987	
3.250				3.250				5.500	98.609	98.609	98.609	
3.375				3.375				5.625	98.927	98.882	98.862	
3.500	90.855	91.056	91.105	3.500	90.855	91.056	91.105	5.750	99.573	99.476	99.456	
3.625	91.403	91.603	91.652	3.625	91.403	91.603	91.652	5.875	100.032	99.638	99.651	
3.750	92.582	92.760	92.793	3.750	92.582	92.760	92.793	6.000	100.285	100.245	100.219	
3.875	93.128	93.306	93.340	3.875	93.128	93.306	93.340	6.125	100.808	100.794	100.769	
4.000	93.673	93.851	93.885	4.000	93.673	93.851	93.885	6.250	101.239	100.483	100.859	
4.125	94.216	94.394	94.428	4.125	94.216	94.394	94.428	6.375	100.728	100.707	100.666	
4.250	95.182	95.338	95.356	4.250	95.182	95.338	95.356	6.500	101.288	101.016	101.226	
4.375	95.723	95.879	95.897	4.375	95.723	95.879	95.897	6.625	101.748	101.476	101.686	
4.500	96.260	96.416	96.434	4.500	96.260	96.416	96.434	6.750	101.638	101.239	101.506	
4.625	97.041	96.947	96.965	4.625	97.041	96.947	96.965	6.875	101.263	100.971	101.165	
4.750	97.222	97.314	97.317	4.750	97.222	97.314	97.317	7.000	101.766	101.724	101.668	
4.875	97.707	97.591	97.594	4.875	97.707	97.591	97.594	7.125	102.104	101.812	102.006	
5.000	98.223	98.107	98.110	5.000	98.223	98.107	98.110	7.250	100.529	100.518	101.034	
5.125	98.475	98.608	98.611	5.125	98.475	98.608	98.611	7.375	101.427	101.416	101.345	
5.250	98.708	98.662	98.647	5.250	98.708	98.662	98.647	7.500	101.863	101.852	101.781	
5.375	98.765	98.876	98.864	5.375	98.765	98.876	98.864	7.625	102.086	102.075	102.004	
5.500	99.234	99.345	99.333	5.500	99.234	99.345	99.333	7.750				
5.625	99.925	99.787	99.774	5.625	99.925	99.787	99.774	7.875				
5.750	99.687	99.891	99.876	5.750	99.687	99.891	99.876	8.000				
5.875	99.857	99.696	99.669	5.875	99.857	99.696	99.669	8.125				
6.000				6.000				8.250				

**Government Adjustments**

FICO	Adjustment
> 720+	0.125
680 - 720	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.250
600 - 619	-1.500
580 - 599	-2.000
550 - 579	-3.500
< 550	-4.500
No FICO Score	-3.500

Loan Amount Adjustments	
\$75K - \$99,999	-0.750
\$100K - \$150K	-0.375

Other Adjustments	
2 Unit	-0.500
3-4 units	-1.000
MFH	-1.750
Non-Owner/2nd Home (Streamline o	-1.500
Temporary Buy/Down*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	



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

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

Your BFF in Wholesale  
Tuesday, March 26, 2024  
Effective Time:  
8:08:45 AM

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	98.874	98.799	98.717	5.375	98.874	98.799	98.717	5.000				
5.500	99.312	99.237	99.214	5.500	99.312	99.237	99.214	5.125				
5.625	99.699	99.633	99.633	5.625	99.699	99.633	99.633	5.250	98.247	98.172	98.134	
5.750	100.206	100.015	99.994	5.750	100.206	100.015	99.994	5.375	98.874	98.799	98.717	
5.875	100.435	100.274	100.124	5.875	100.435	100.274	100.124	5.500	99.312	99.237	99.214	
6.000	100.828	100.638	100.447	6.000	100.828	100.638	100.447	5.625	99.699	99.633	99.633	
6.125	101.298	101.107	100.991	6.125	101.298	101.107	100.991	5.750	100.206	100.015	99.994	
6.250	101.584	101.394	101.204	6.250	101.584	101.394	101.204	5.875	100.435	100.274	100.124	
6.375	101.289	101.245	101.201	6.375	101.289	101.245	101.201	6.000	100.828	100.638	100.447	
6.500	101.735	101.691	101.647	6.500	101.735	101.691	101.647	6.125	101.298	101.107	100.991	
6.625	102.158	102.114	102.070	6.625	102.158	102.114	102.070	6.250	101.584	101.394	101.204	
6.750	102.388	102.322	102.256	6.750	102.388	102.322	102.256	6.375	101.289	101.245	101.201	
6.875	102.081	102.006	101.924	6.875	102.081	102.006	101.924	6.500	101.735	101.691	101.647	
7.000	102.513	102.447	102.381	7.000	102.513	102.447	102.381	6.625	102.158	102.114	102.070	
7.125	102.857	102.791	102.725	7.125	102.857	102.791	102.725	6.750	102.388	102.322	102.256	
7.250	102.842	102.768	102.719	7.250	102.842	102.768	102.719	6.875	102.081	102.006	101.924	
7.375	102.531	102.456	102.306	7.375	102.531	102.456	102.306	7.000	102.513	102.447	102.381	
7.500	102.641	102.566	102.666	7.500	102.641	102.566	102.666	7.125	102.857	102.791	102.725	
7.625	102.751	102.926	102.776	7.625	102.751	102.926	102.776	7.250	102.842	102.768	102.719	
7.750	102.861	102.786	102.636	7.750	102.861	102.786	102.636	7.375	102.531	102.456	102.306	
7.875	102.971	102.896	102.746	7.875	102.971	102.896	102.746	7.500	102.641	102.566	102.666	
8.000	103.081	103.006	102.856	8.000	103.081	103.006	102.856	7.625	102.751	102.926	102.776	
8.125	103.191	103.116	102.966	8.125	103.191	103.116	102.966	7.750	102.861	102.786	102.636	

Government Adjustments												
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				4.875				
2.875				2.875				5.000				
3.000				3.000				5.125				
3.125				3.125				5.250	97.554	97.554	97.554	
3.250				3.250				5.375	97.987	97.987	97.987	
3.375				3.375				5.500	98.609	98.609	98.609	
3.500	90.863	91.063	91.112	3.500	90.863	91.063	91.112	5.625	98.927	98.882	98.862	
3.625	91.374	91.574	91.623	3.625	91.374	91.574	91.623	5.750	99.573	99.476	99.456	
3.750	92.647	92.825	92.858	3.750	92.647	92.825	92.858	5.875	100.032	99.610	99.651	
3.875	93.155	93.333	93.367	3.875	93.155	93.333	93.367	6.000	100.285	100.075	100.050	
4.000	93.657	93.835	93.869	4.000	93.657	93.835	93.869	6.125	100.665	100.606	100.581	
4.125	94.151	94.329	94.362	4.125	94.151	94.329	94.362	6.250	101.239	100.483	100.859	
4.250	95.239	95.385	95.403	4.250	95.239	95.385	95.403	6.375	100.614	100.584	100.543	
4.375	95.717	95.873	95.891	4.375	95.717	95.873	95.891	6.500	101.078	101.076	101.036	
4.500	96.190	96.346	96.365	4.500	96.190	96.346	96.365	6.625	101.438	101.367	101.395	
4.625	96.896	97.052	97.071	4.625	96.896	97.052	97.071	6.750	101.638	101.239	101.506	
4.750	97.222	97.328	97.331	4.750	97.222	97.328	97.331	6.875	101.092	100.821	101.015	
4.875	97.643	97.527	97.530	4.875	97.643	97.527	97.530	7.000	101.513	101.447	101.387	
5.000	98.068	97.952	97.955	5.000	98.068	97.952	97.955	7.125	101.857	101.658	101.725	
5.125	98.468	98.602	98.605	5.125	98.468	98.602	98.605	7.250	100.575	100.584	101.034	
5.250	98.708	98.662	98.647	5.250	98.708	98.662	98.647	7.375	101.234	101.242	101.171	
5.375	98.882	98.744	98.732	5.375	98.882	98.744	98.732	7.500	101.569	101.578	101.507	
5.500	99.243	99.355	99.343	5.500	99.243	99.355	99.343	7.625	101.772	101.780	101.709	
5.625	99.574	99.685	99.673	5.625	99.574	99.685	99.673	7.750				
5.750	99.687	99.891	99.876	5.750	99.687	99.891	99.876	7.875				
5.875	99.685	99.775	99.747	5.875	99.685	99.775	99.747	8.000				
6.000				6.000				8.125				

VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.500	101.078	101.076	101.036	6.125	100.665	100.606	100.581	4.500	93.613	93.644	93.662
6.625	101.483	101.367	101.395	6.250	101.239	100.483	100.859	4.625	94.020	94.051	94.069
6.750	101.638	101.239	101.506	6.375	100.614	100.584	100.543	4.750	93.072	93.006	93.009
6.875	101.092	100.821	101.015	6.500	101.078	101.076	101.036	4.875	93.219	93.403	93.406
7.000	101.513	101.447	101.387	6.625	101.483	101.367	101.395	5.000	93.830	93.763	93.766
7.125	101.857	101.658	101.725	6.750	101.638	101.239	101.506	5.125	94.154	94.088	94.091
7.250	100.575	100.584	101.034	6.875	101.092	100.821	101.015	5.250	94.433	94.387	94.372
7.375	101.234	101.242	101.171	7.000	101.513	101.447	101.387	5.375	94.645	94.557	94.544
7.500	101.569	101.578	101.507	7.125	101.857	101.658	101.725	5.500	94.924	94.835	94.823
7.625	101.772	101.780	101.709	7.250	100.575	100.584	101.034	5.625	95.188	95.142	95.128
7.750				7.375	101.234	101.242	101.171	5.750	95.412	95.366	95.351
7.875				7.500	101.569	101.578	101.507	5.875	94.902	94.840	94.811
8.000				7.625	101.772	101.780	101.709	6.000	95.375	95.312	95.283
8.125				7.750				6.125	95.840	95.778	95.749

VA 15 Yr Fixed IRRRL				VA 10 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
4.500	96.190	96.346	96.365	4.500	96.190	96.346	96.365	6.625	101.483	101.367	101.395
4.625	96.896	97.052	97.071	4.625	96.896	97.052	97.071	6.750	101.638	101.239	101.506
4.750	97.222	97.328	97.331	4.750	97.222	97.328	97.331	6.875	101.092	100.821	101.015
4.875	97.643	97.527	97.530	4.875	97.643	97.527	97.530	7.000	101.513	101.447	101.387
5.000	98.068	97.952	97.955	5.000	98.068	97.952	97.955	7.125	101.857	101.658	101.725
5.125	98.468	98.602	98.605	5.125	98.468	98.602	98.605	7.250	100.575	100.584	101.034
5.250	98.708	98.662	98.647	5.250	98.708	98.662	98.647	7.375	101.234	101.242	101.171
5.375	98.882	98.744	98.732	5.375	98.882	98.744	98.732	7.500	101.569	101.578	101.507
5.500	99.243	99.355	99.343	5.500	99.243	99.355	99.343	7.625	101.772	101.780	101.709
5.625	99.574	99.685	99.673	5.625	99.574	99.685	99.673	7.750			
5.750	99.687	99.891	99.876	5.750	99.687	99.891	99.876	7.875			
5.875	99.685	99.775	99.747	5.875	99.685	99.775	99.747	8.000			
6.000	100.008	100.098	100.070	6.000	100.008	100.098	100.070	8.125			
6.125	100.365	100.407	100.380	6.125	100.365	100.407	100.380	8.250			

VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.500	101.078	101.076	101.036	6.125	100.665	100.606	100.581	4.500	93.613	93.644	93.662
6.625	101.483	101.367	101.395	6.250	101.239	100.483	100.859	4.625	94.020	94.051	94.069
6.750	101.638	101.239	101.506	6.375	100.614	100.584	100.543	4.750	93.072	93.006	93.009
6.875	101.092	100.821	101.015	6.500	101.078	101.076	101.036	4.875	93.219	93.403	93.406
7.000	101.513	101.447	101.387	6.625	101.483	101.367	101.395	5.000	93.830	93.763	93.766
7.125	101.857	101.658	101.725	6.750	101.638	101.239	10				



Effective Time:

8:08:45 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	98.145	97.982	97.682	6.750	95.545	95.382	95.082	6.750			
6.875	98.654	98.469	98.169	6.875	96.054	95.869	95.569	6.875			
7.000	99.153	98.968	98.668	7.000	96.553	96.368	96.068	7.000			
7.125	99.596	99.411	99.111	7.125	96.996	96.811	96.511	7.125			
7.250	100.028	99.843	99.543	7.250	97.428	97.243	96.943	7.250			
7.375	100.242	99.998	99.698	7.375	97.642	97.398	97.098	7.375			
7.500	100.701	100.457	100.157	7.500	98.101	97.857	97.557	7.500			
7.625	101.104	100.860	100.560	7.625	98.504	98.260	97.960	7.625			
7.750	101.496	101.252	100.952	7.750	98.896	98.652	98.352	7.750			
7.875	101.007	100.704	100.404	7.875	98.407	98.104	97.804	7.875			
8.000	101.436	101.133	100.833	8.000	98.836	98.533	98.233	8.000			
8.125	101.809	101.506	101.206	8.125	99.209	98.906	98.606	8.125			
8.250	102.171	101.868	101.568	8.250	99.571	99.268	98.968	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	96.145	95.982	95.682	6.750	93.545	93.382	93.082	6.750			
6.875	96.654	96.469	96.169	6.875	94.054	93.869	93.569	6.875			
7.000	97.153	96.968	96.668	7.000	94.553	94.368	94.068	7.000			
7.125	97.596	97.411	97.111	7.125	94.996	94.811	94.511	7.125			
7.250	98.028	97.843	97.543	7.250	95.428	95.243	94.943	7.250			
7.375	98.242	97.998	97.698	7.375	95.642	95.398	95.098	7.375			
7.500	98.701	98.457	98.157	7.500	96.101	95.857	95.557	7.500			
7.625	99.104	98.860	98.560	7.625	96.504	96.260	95.960	7.625			
7.750	99.496	99.252	98.952	7.750	96.896	96.652	96.352	7.750			
7.875	99.007	98.704	98.404	7.875	96.407	96.104	95.804	7.875			
8.000	99.436	99.133	98.833	8.000	96.836	96.533	96.233	8.000			
8.125	99.809	99.506	99.206	8.125	97.209	96.906	96.606	8.125			
8.250	100.171	99.868	99.568	8.250	97.571	97.268	96.968	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.