



Table of Contents	
Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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

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

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

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

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



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

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

Effective Time:
 8:08:55 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	97.208	97.265	97.223	5.625	97.208	97.265	97.223	5.000	94.530	94.485	94.470	
5.750	97.952	97.952	97.946	5.750	97.952	97.952	97.946	5.125	95.121	95.076	95.061	
5.875	98.501	98.501	98.494	5.875	98.501	98.501	98.494	5.250	95.884	95.839	95.824	
6.000	99.014	99.014	99.008	6.000	99.014	99.014	99.008	5.375	96.528	96.483	96.468	
6.125	99.478	99.478	99.471	6.125	99.478	99.478	99.471	5.500	97.386	97.441	97.351	
6.250	99.760	99.753	99.738	6.250	99.760	99.753	99.738	5.625	98.126	98.195	98.109	
6.375	100.226	100.219	100.205	6.375	100.226	100.219	100.205	5.750	98.815	98.628	98.791	
6.500	100.653	100.646	100.632	6.500	100.653	100.646	100.632	5.875	99.345	99.408	99.319	
6.625	101.046	101.039	101.025	6.625	101.046	101.039	101.025	6.000	99.849	99.906	99.816	
6.750	101.087	101.072	101.051	6.750	101.087	101.072	101.051	6.125	100.277	100.330	100.240	
6.875	101.519	101.505	101.483	6.875	101.519	101.505	101.483	6.250	100.173	100.219	100.158	
7.000	101.905	101.891	101.869	7.000	101.905	101.891	101.869	6.375	100.666	100.709	100.645	
7.125	102.245	102.231	102.209	7.125	102.245	102.231	102.209	6.500	101.092	101.127	101.063	
7.250	102.222	102.200	102.171	7.250	102.222	102.200	102.171	6.625	101.451	101.478	101.415	
7.375	102.538	102.538	102.487	7.375	102.538	102.538	102.487	6.750	101.206	101.235	101.184	
7.500	102.864	102.842	102.813	7.500	102.864	102.842	102.813	6.875	101.616	101.630	101.578	
7.625	103.168	103.146	103.117	7.625	103.168	103.146	103.117	7.000	101.924	101.934	101.881	
7.750	103.632	103.566	103.505	7.750	103.632	103.566	103.505	7.125	102.245	102.231	102.209	
7.875	104.032	104.032	104.032	7.875	104.032	104.032	104.032	7.250	102.222	102.200	102.171	
8.000	104.724	104.708	104.750	8.000	104.724	104.708	104.750	7.375	102.538	102.516	102.487	
8.125	102.891	102.890	102.922	8.125	102.891	102.890	102.922	7.500	102.864	102.842	102.813	
8.250				8.250				7.625	102.918	102.896	103.117	
8.375				8.375				7.750	102.632	102.566	102.505	
8.500				8.500				7.875	102.191	102.174	102.222	
8.625				8.625				8.000	102.416	102.395	102.442	

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	96.463	96.554	96.539	4.625	96.607	96.607	96.554					
4.750	96.974	97.066	97.050	4.750	97.131	97.131	97.084					
4.875	97.401	97.489	97.474	4.875	97.364	97.414	97.574					
5.000	97.591	97.696	97.667	5.000	97.451	97.538	97.482					
5.125	97.980	98.055	97.960	5.125	98.208	98.208	98.150					
5.250	98.262	98.348	98.243	5.250	98.450	98.450	98.399					
5.375	98.892	98.711	98.867	5.375	98.894	98.894	98.849					
5.500	99.401	99.355	99.341	5.500	99.401	99.355	99.341					
5.625	99.417	99.473	99.377	5.625	99.320	99.282	99.260					
5.750	99.820	99.807	99.759	5.750	99.820	99.774	99.759					
5.875	100.275	100.256	100.214	5.875	100.275	100.229	100.214					
6.000	100.572	100.526	100.511	6.000	100.572	100.526	100.511					
6.125	100.331	100.372	100.291	6.125	100.334	100.399	100.298					
6.250	100.639	100.684	100.597	6.250	100.635	100.689	100.590					
6.375	101.055	101.065	100.984	6.375	101.055	100.993	100.964					
6.500	101.321	101.259	101.230	6.500	101.321	101.309	101.230					
6.625	101.150	101.174	101.109	6.625	101.118	101.160	101.080					
6.750	101.519	101.441	101.378	6.750	101.519	101.441	101.378					
6.875	101.939	101.861	101.797	6.875	101.939	101.861	101.797					
7.000	102.182	102.104	102.040	7.000	102.182	102.104	102.040					

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	98.741	98.729	98.671	6.000	98.460	98.415	98.400	5.125	96.243	96.197	96.183	
6.125	99.204	99.184	99.159	6.125	98.878	98.834	98.819	5.250	96.765	96.719	96.704	
6.250	99.645	99.615	99.590	6.250	99.119	99.074	99.059	5.375	97.243	97.197	97.182	
6.375	100.019	99.988	99.963	6.375	99.901	99.857	99.842	5.500	97.575	97.528	97.514	
6.500	100.480	100.436	100.420	6.500	100.378	100.333	100.318	5.625	97.796	97.749	97.735	
6.625	100.785	100.740	100.725	6.625	100.717	100.672	100.657	5.750	98.040	97.994	97.980	
6.750	100.989	100.937	100.930	6.750	100.248	100.204	100.189	5.875	98.489	98.443	98.429	
6.875	101.317	101.264	101.257	6.875	100.736	100.691	100.676	6.000	98.774	98.727	98.713	
7.000	101.593	101.540	101.533	7.000	101.161	101.117	101.102	6.125	99.272	99.209	99.181	
7.125	101.913	101.852	101.845	7.125	101.433	101.388	101.373	6.250	99.748	99.686	99.657	
7.250	101.521	101.531	101.602	7.250	101.326	101.252	101.247	6.375	100.174	100.112	100.083	
7.375	102.066	102.060	101.881	7.375	101.596	101.525	101.518	6.500	100.413	100.350	100.322	
7.500	102.164	102.143	102.216	7.500	101.965	101.920	101.892	6.625	100.057	99.978	99.915	
7.625	102.283	102.272	102.339	7.625	101.950	101.868	101.863	6.750	100.522	100.443	100.380	
7.750	101.627	101.531	101.546	7.750	101.433	101.337	101.334	6.875	100.929	100.851	100.787	
7.875	101.952	101.888	101.947	7.875	100.850	100.772	100.819	7.000	101.121	101.043	100.979	

Conventional Fixed Adjustments

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

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

Additional Purchase LLPA Adjusters										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	0.000	-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							

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	96.862	96.765	96.673	5.250				5.250				
5.375	97.348	97.251	97.159	5.375				5.375				
5.500	97.757	97.660	97.567	5.500				5.500				
5.625	98.088	97.991	97.898	5.625	97.955	97.858	97.765	5.625	96.118	96.055	95.992	
5.750	98.405	98.308	98.215	5.750	98.327	98.230	98.138	5.750	97.688	97.591	97.498	
5.875	98.707	98.610	98.518	5.875	98.661	98.564	98.472	5.875	98.107	98.011	97.918	
6.000	99.004	98.907	98.814	6.000	98.944	98.847	98.754	6.000	98.480	98.383	98.291	
6.125	99.295	99.198	99.106	6.125	99.173	99.076	98.983	6.125	98.803	98.706	98.613	
6.250	99.527	99.430	99.338	6.250	99.376	99.279	99.187	6.250	99.096	98.999	98.907	
6.375	99.735	99.638	99.546	6.375	99.592	99.495	99.402	6.375	99.398	99.301	99.208	
6.500	99.928	99.831	99.738	6.500	99.841	99.744	99.652	6.500	99.673	99.576	99.483	
6.625	100.100	100.003	99.910	6.625	100.122	100.025	99.933	6.625	99.915	99.818	99.725	
6.750	99.198	99.135	99.072	6.750	99.557	99.494	99.431	6.750	100.097	100.000	99.907	
6.875	99.398	99.335	99.272	6.875	99.624	99.561	99.498	6.875	100.471	100.374	100.282	
7.000	99.740	99.677	99.614	7.000	100.027	99.964	99.901	7.000	100.196	100.133	100.071	
7.125				7.125	100.265	100.202	100.139	7.125	100.463	100.400	100.337	

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	96.303	96.240	96.177	5.250				5.250				
5.375	96.645	96.582	96.519	5.375				5.375				
5.500	96.946	96.883	96.820	5.500				5.500				
5.625	97.309	97.246	97.183	5.625	96.969	96.906	96.843	5.625	96.287	96.224	96.161	
5.750	97.640	97.577	97.514	5.750	97.374	97.311	97.248	5.750	96.763	96.700	96.637	
5.875	97.833	97.770	97.707	5.875	97.771	97.708	97.645	5.875	97.056	96.993	96.930	
6.000	98.169	98.106	98.043	6.000	98.000	97.937	97.874	6.000	97.512	97.449	97.386	
6.125	98.363	98.300	98.237	6.125	98.395	98.332	98.269	6.125	97.775	97.712	97.649	
6.250	98.700	98.637	98.574	6.250	98.793	98.730	98.667	6.250	98.222	98.159	98.096	
6.375	98.895	98.832	98.769	6.375	99.194	99.131	99.068	6.375	98.668	98.605	98.542	
6.500	99.092	99.029	98.966	6.500	99.260	99.197	99.134	6.500	99.118	99.055	98.992	
6.625	99.147	99.084	99.021	6.625	99.325	99.262	99.199	6.625	99.196	99.133	99.070	
6.750	99.368	99.305	99.242	6.750	99.726	99.663	99.600	6.750	99.648	99.585	99.522	
6.875	99.567	99.504	99.441	6.875	99.793	99.730	99.667	6.875	99.912	99.849	99.786	
7.000	99.909	99.846	99.783	7.000	100.197	100.134	100.071	7.000	100.366	100.303	100.240	
7.125	100.108	100.045	99.982	7.125	100.435	100.372	100.309	7.125	100.632	100.569	100.506	

2/1/5 ARM Margin: 2.75% 5/1/5 ARM Margin: 2.75% 5/1/5 ARM Margin: 2.75%

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0.000
--	-------

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	97.702	97.702	97.696	5.750	97.682	97.653	97.603	4.375				
5.875	98.251	98.251	98.244	5.875	98.250	98.220	98.170	4.500				
6.000	99.014	99.014	99.008	6.000	98.947	98.903	98.888	4.625				
6.125	99.478	99.478	99.471	6.125	99.476	99.432	99.417	4.750	95.904	95.896	95.693	
6.250	99.760	99.753	99.738	6.250	99.513	99.468	99.453	4.875	96.304	96.296	96.093	
6.375	100.226	100.219	100.205	6.375	99.857	99.813	99.798	5.000	97.051	97.051	97.046	
6.500	100.653	100.646	100.632	6.500	100.403	100.359	100.344	5.125	97.263	97.255	97.248	
6.625	101.090	101.046	101.031	6.625	100.840	100.796	100.781	5.250	97.799	97.799	97.794	
6.750	101.087	101.072	101.051	6.750	100.616	100.571	100.556	5.375	98.101	98.101	98.096	
6.875	101.519	101.505	101.483	6.875	101.141	101.097	101.081	5.500	98.516	98.492	98.481	
7.000	101.905	101.891	101.869	7.000	101.648	101.603	101.588	5.625	98.820	98.788	98.770	
7.125	102.280	102.235	102.220	7.125	102.030	101.985	101.970	5.750	99.174	99.142	99.118	
7.250	102.222	102.200	102.171	7.250	101.712	101.668	101.639	5.875	99.483	99.450	99.426	
7.375	102.538	102.516	102.487	7.375	102.202	102.158	102.130	6.000	99.688	99.680	99.649	

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	95.473	95.465	95.263									
4.875	95.788	95.780	95.788									
5.000	96.557	96.549	96.542									
5.125	97.016	97.008	97.001									
5.250	97.319	97.311	97.304									
5.375	97.620	97.612	97.605									
5.500	97.908	97.860	97.822									
5.625	98.248	98.200	98.162									
5.750	98.572	98.524	98.486									
5.875	98.880	98.832	98.794									
6.000	99.399	99.350	99.312									

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	97.702	97.702	97.696	5.750	97.682	97.653	97.603	4.250				
5.875	98.251	98.251	98.244	5.875	98.250	98.220	98.170	4.375				
6.000	98.764	98.764	98.758	6.000	98.825	98.796	98.746	4.500				
6.125	99.228	99.228	99.221	6.125	99.086	99.306	99.257	4.625				
6.250	99.510	99.503	99.488	6.250	99.310	99.273	99.229	4.750	95.904	95.896	95.693	
6.375	99.976	99.969	99.955	6.375	99.575	99.538	99.501	4.875	96.304	96.296	96.093	
6.500	100.403	100.396	100.382	6.500	99.944	99.923	99.885	5.000	97.051	97.051	97.046	
6.625	100.796	100.789	100.775	6.625	100.272	100.235	100.209	5.125	97.263	97.255	97.248	
6.750	100.837	100.822	100.801	6.750	100.263	100.219	100.168	5.250	97.799	97.799	97.794	
6.875	101.269	101.255	101.233	6.875	100.425	100.381	100.329	5.375	98.101	98.101	98.096	
7.000	101.655	101.641	101.619	7.000	100.700	100.646	100.637	5.500	98.516	98.492	98.481	
7.125	101.995	101.981	101.959	7.125	101.030	100.973	100.964	5.625	98.820	98.788	98.770	
7.250	101.972	101.950	101.921	7.250	101.060	101.038	101.009	5.750	99.174	99.142	99.118	
7.375	102.288	102.266	102.237	7.375	101.492	101.470	101.440	5.875	99.483	99.450	99.426	
7.500	102.614	102.592	102.563	7.500	101.798	101.776	101.747	6.000	99.688	99.680	99.649	

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	95.473	95.465	95.263									
4.875	95.788	95.780	95.788									
5.000	96.557	96.549	96.542									
5.125	97.016	97.008	97.001									
5.250	97.319	97.311	97.304									
5.375	97.620	97.612	97.605									
5.500	97.908	97.860	97.822									
5.625	98.248	98.200	98.162									
5.750	98.572	98.524	98.486									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	96.755	96.850	96.782	2.625				2.625				
5.750	97.323	97.401	97.304	2.750				2.750				
5.875	97.896	97.971	97.869	2.875				2.875				
6.000	98.434	98.505	98.400	3.000				3.000				
6.125	98.915	98.986	98.881	3.125				3.125				
6.250	99.131	99.190	99.119	3.250				3.250				
6.375	99.625	99.679	99.604	3.375				3.375				
6.500	100.059	100.103	100.024	3.500				3.500				
6.625	100.543	100.587	100.509	3.625				3.625				
6.750	100.472	100.515	100.454	3.750				3.750				
6.875	100.899	100.928	100.863	3.875				3.875				
7.000	101.247	101.267	101.199	4.000				4.000				
7.125	101.697	101.719	101.651	4.125				4.125				
7.250	101.483	101.509	101.568	4.250				4.250				
7.375	101.794	101.809	101.864									

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:
8:08:55 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	96.286	96.320	96.328	5.000				5.000	96.286	96.320	96.328	
5.125	97.066	97.099	97.107	5.125				5.125	97.066	97.099	97.107	
5.250	98.276	98.276	98.276	5.250	98.276	98.276	98.276	5.250	98.276	98.276	98.276	
5.375	98.890	98.879	98.879	5.375	98.890	98.879	98.879	5.375	98.890	98.879	98.879	
5.500	99.453	99.378	99.375	5.500	99.453	99.378	99.375	5.500	99.453	99.378	99.375	
5.625	99.826	99.826	99.826	5.625	99.826	99.826	99.826	5.625	99.826	99.826	99.826	
5.750	100.368	100.184	100.164	5.750	100.368	100.184	100.164	5.750	100.368	100.184	100.164	
5.875	100.598	100.407	100.217	5.875	100.598	100.407	100.217	5.875	100.598	100.407	100.217	
6.000	100.994	100.804	100.614	6.000	100.994	100.804	100.614	6.000	100.994	100.804	100.614	
6.125	101.466	101.276	101.151	6.125	101.466	101.276	101.151	6.125	101.466	101.276	101.151	
6.250	101.748	101.558	101.444	6.250	101.748	101.558	101.444	6.250	101.748	101.558	101.444	
6.375	101.293	101.256	101.219	6.375	101.293	101.256	101.219	6.375	101.293	101.256	101.219	
6.500	101.736	101.700	101.663	6.500	101.736	101.700	101.663	6.500	101.736	101.700	101.663	
6.625	102.180	102.143	102.106	6.625	102.180	102.143	102.106	6.625	102.180	102.143	102.106	
6.750	102.338	102.287	102.236	6.750	102.338	102.287	102.236	6.750	102.338	102.287	102.236	
6.875	102.128	102.053	101.903	6.875	102.128	102.053	101.903	6.875	102.128	102.053	101.903	
7.000	102.456	102.405	102.354	7.000	102.456	102.405	102.354	7.000	102.456	102.405	102.354	
7.125	102.804	102.753	102.702	7.125	102.804	102.753	102.702	7.125	102.804	102.753	102.702	
7.250	102.859	102.785	102.735	7.250	102.859	102.785	102.735	7.250	102.859	102.785	102.735	
7.375	102.528	102.453	102.303	7.375	102.528	102.453	102.303	7.375	102.528	102.453	102.303	
7.500	102.888	102.813	102.663	7.500	102.888	102.813	102.663	7.500	102.888	102.813	102.663	
7.625	102.998	102.923	102.773	7.625	102.998	102.923	102.773	7.625	102.998	102.923	102.773	
7.750	102.858	102.783	102.633	7.750	102.858	102.783	102.633	7.750	102.858	102.783	102.633	
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	95.442	95.425	95.183	
2.875				2.875				5.125	95.961	95.945	95.952	
3.000				3.000				5.250	97.446	97.446	97.446	
3.125				3.125				5.375	98.149	98.149	98.149	
3.250				3.250				5.500	98.770	98.770	98.770	
3.375				3.375				5.625	98.940	98.930	98.921	
3.500	91.033	91.211	91.140	3.500	91.033	91.211	91.140	5.750	99.736	99.545	99.439	
3.625	91.580	91.759	91.688	3.625	91.580	91.759	91.688	5.875	100.195	99.761	99.814	
3.750	92.709	92.868	92.812	3.750	92.709	92.868	92.812	6.000	100.452	100.367	100.342	
3.875	93.256	93.415	93.359	3.875	93.256	93.415	93.359	6.125	100.936	100.915	100.889	
4.000	93.801	93.960	93.904	4.000	93.801	93.960	93.904	6.250	101.153	100.581	101.022	
4.125	94.344	94.503	94.447	4.125	94.344	94.503	94.447	6.375	100.677	100.652	100.610	
4.250	95.322	95.462	95.436	4.250	95.322	95.462	95.436	6.500	101.233	101.208	101.165	
4.375	95.863	96.003	95.977	4.375	95.863	96.003	95.977	6.625	101.687	101.661	101.619	
4.500	96.400	96.540	96.514	4.500	96.400	96.540	96.514	6.750	101.611	101.302	101.516	
4.625	97.181	97.070	97.044	4.625	97.181	97.070	97.044	6.875	101.160	100.867	101.059	
4.750	97.287	97.407	97.303	4.750	97.287	97.407	97.303	7.000	101.660	101.618	101.559	
4.875	97.563	97.683	97.579	4.875	97.563	97.683	97.579	7.125	101.995	101.702	101.893	
5.000	98.078	98.199	98.094	5.000	98.078	98.199	98.094	7.250	100.466	100.441	100.948	
5.125	98.579	98.699	98.595	5.125	98.579	98.699	98.595	7.375	101.361	101.336	101.261	
5.250	98.753	98.789	98.692	5.250	98.753	98.789	98.692	7.500	101.795	101.769	101.694	
5.375	98.930	99.031	98.926	5.375	98.930	99.031	98.926	7.625	102.016	101.991	101.916	
5.500	99.398	99.499	99.394	5.500	99.398	99.499	99.394	7.750				
5.625	99.840	99.940	99.835	5.625	99.840	99.940	99.835	7.875				
5.750	100.028	99.981	99.967	5.750	100.028	99.981	99.967	8.000				
5.875	99.818	99.899	99.809	5.875	99.818	99.899	99.809	8.125				
6.000				6.000				8.250				

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.250	97.446	97.446	97.446	5.000	95.442	95.425	95.183	4.500	93.905	93.920	93.894	
5.375	98.149	98.149	98.149	5.125	95.961	95.945	95.952	4.625	94.420	94.435	94.409	
5.500	98.770	98.770	98.770	5.250	97.446	97.446	97.446	4.750	93.218	93.139	93.034	
5.625	98.940	98.930	98.921	5.375	98.149	98.149	98.149	4.875	93.474	93.394	93.289	
5.750	99.736	99.545	99.439	5.500	98.770	98.770	98.770	5.000	93.955	93.875	93.771	
5.875	100.195	99.761	99.814	5.625	98.940	98.930	98.921	5.125	94.406	94.326	94.222	
6.000	100.452	100.367	100.342	5.750	99.736	99.545	99.439	5.250	94.583	94.484	94.417	
6.125	100.936	100.915	100.889	5.875	100.195	99.761	99.814	5.375	94.767	94.668	94.563	
6.250	101.153	100.581	101.022	6.000	100.452	100.367	100.342	5.500	95.155	95.056	95.201	
6.375	100.677	100.652	100.610	6.125	100.936	100.915	100.889	5.625	95.745	95.646	95.541	
6.500	101.233	101.208	101.165	6.250	101.153	100.581	101.022	5.750	95.503	95.456	95.442	
6.625	101.687	101.661	101.619	6.375	100.677	100.652	100.610	5.875	94.915	94.852	94.824	
6.750	101.611	101.302	101.516	6.500	101.233	101.208	101.165	6.000	95.387	95.324	95.296	
6.875	101.160	100.867	101.059	6.625	101.687	101.661	101.619	6.125	95.852	95.789	95.761	

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	98.276	98.276	98.276	5.250	98.276	98.276	98.276	5.250	98.276	98.276	98.276	
5.375	98.890	98.879	98.879	5.375	98.890	98.879	98.879	5.375	98.890	98.879	98.879	
5.500	99.453	99.378	99.375	5.500	99.453	99.378	99.375	5.500	99.453	99.378	99.375	
5.625	99.826	99.826	99.826	5.625	99.826	99.826	99.826	5.625	99.826	99.826	99.826	
5.750	100.368	100.184	100.164	5.750	100.368	100.184	100.164	5.750	100.368	100.184	100.164	
5.875	100.598	100.407	100.217	5.875	100.598	100.407	100.217	5.875	100.598	100.407	100.217	
6.000	100.994	100.804	100.614	6.000	100.994	100.804	100.614	6.000	100.994	100.804	100.614	
6.125	101.466	101.276	101.151	6.125	101.466	101.276	101.151	6.125	101.466	101.276	101.151	
6.250	101.748	101.558	101.444	6.250	101.748	101.558	101.444	6.250	101.748	101.558	101.444	
6.375	101.293	101.256	101.219	6.375	101.293	101.256	101.219	6.375	101.293	101.256	101.219	
6.500	101.736	101.700	101.663	6.500	101.736	101.700	101.663	6.500	101.736	101.700	101.663	
6.625	102.180	102.143	102.106	6.625	102.180	102.143	102.106	6.625	102.180	102.143	102.106	
6.750	102.338	102.287	102.236	6.750	102.338	102.287	102.236	6.750	102.338	102.287	102.236	
6.875	102.128	102.053	101.903	6.875	102.128	102.053	101.903	6.875	102.128	102.053	101.903	
7.000	102.456	102.405	102.354	7.000	102.456	102.405	102.354	7.000	102.456	102.405	102.354	

FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	96.400	96.540	96.514	4.250	95.322	95.462	95.436	5.250	97.446	97.446	97.446	
4.625	97.181	97.070	97.044	4.375	95.863	96.003	95.977	5.375	98.149	98.149	98.149	
4.750	97.287	97.407	97.303	4.500	96.400	96.540	96.514	5.500	98.770	98.770	98.770	
4.875	97.563	97.683	97.579	4.625	97.181	97.070	97.044	5.625	98.			

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	98.890	98.879	98.879	5.375	98.890	98.879	98.879	5.000				
5.500	99.453	99.378	99.375	5.500	99.453	99.378	99.375	5.125				
5.625	99.826	99.826	99.826	5.625	99.826	99.826	99.826	5.250	98.276	98.276	98.276	
5.750	100.368	100.184	100.164	5.750	100.368	100.184	100.164	5.375	98.890	98.879	98.879	
5.875	100.598	100.407	100.217	5.875	100.598	100.407	100.217	5.500	99.453	99.378	99.375	
6.000	100.994	100.804	100.614	6.000	100.994	100.804	100.614	5.625	99.826	99.826	99.826	
6.125	101.466	101.276	101.123	6.125	101.466	101.276	101.123	5.750	100.368	100.184	100.164	
6.250	101.748	101.558	101.367	6.250	101.748	101.558	101.367	5.875	100.598	100.407	100.217	
6.375	101.293	101.256	101.219	6.375	101.293	101.256	101.219	6.000	100.994	100.804	100.614	
6.500	101.736	101.700	101.663	6.500	101.736	101.700	101.663	6.125	101.466	101.276	101.123	
6.625	102.180	102.143	102.106	6.625	102.180	102.143	102.106	6.250	101.748	101.558	101.367	
6.750	102.338	102.287	102.236	6.750	102.338	102.287	102.236	6.375	101.293	101.256	101.219	
6.875	102.128	102.053	101.903	6.875	102.128	102.053	101.903	6.500	101.736	101.700	101.663	
7.000	102.456	102.405	102.354	7.000	102.456	102.405	102.354	6.625	102.180	102.143	102.106	
7.125	102.804	102.753	102.702	7.125	102.804	102.753	102.702	6.750	102.338	102.287	102.236	
7.250	102.859	102.785	102.735	7.250	102.859	102.785	102.735	6.875	102.128	102.053	101.903	
7.375	102.528	102.453	102.303	7.375	102.528	102.453	102.303	7.000	102.456	102.405	102.354	
7.500	102.638	102.563	102.413	7.500	102.638	102.563	102.413	7.125	102.804	102.753	102.702	
7.625	102.748	102.673	102.773	7.625	102.748	102.673	102.773	7.250	102.859	102.785	102.735	
7.750	102.858	102.783	102.633	7.750	102.858	102.783	102.633	7.375	102.528	102.453	102.303	
7.875	102.968	102.893	102.743	7.875	102.968	102.893	102.743	7.500	102.638	102.563	102.413	
8.000	103.078	103.003	102.853	8.000	103.078	103.003	102.853	7.625	102.748	102.673	102.773	
8.125	103.188	103.113	102.963	8.125	103.188	103.113	102.963	7.750	102.858	102.783	102.633	
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	97.446	97.446	97.446	
3.250				3.250				5.375	98.149	98.149	98.149	
3.375				3.375				5.500	98.770	98.770	98.770	
3.500	91.040	91.218	91.147	3.500	91.040	91.218	91.147	5.625	98.910	98.866	98.845	
3.625	91.551	91.729	91.658	3.625	91.551	91.729	91.658	5.750	99.736	99.545	99.439	
3.750	92.774	92.933	92.877	3.750	92.774	92.933	92.877	5.875	100.195	99.731	99.814	
3.875	93.282	93.441	93.385	3.875	93.282	93.441	93.385	6.000	100.452	100.193	100.167	
4.000	93.784	93.943	93.887	4.000	93.784	93.943	93.887	6.125	100.833	100.718	100.693	
4.125	94.277	94.436	94.380	4.125	94.277	94.436	94.380	6.250	101.153	100.581	101.022	
4.250	95.369	95.529	95.483	4.250	95.369	95.529	95.483	6.375	100.618	100.522	100.544	
4.375	95.856	95.996	95.970	4.375	95.856	95.996	95.970	6.500	101.061	101.007	100.988	
4.500	96.329	96.469	96.443	4.500	96.329	96.469	96.443	6.625	101.505	101.290	101.431	
4.625	97.035	97.174	97.149	4.625	97.035	97.174	97.149	6.750	101.611	101.302	101.516	
4.750	97.300	97.420	97.316	4.750	97.300	97.420	97.316	6.875	101.003	100.966	100.907	
4.875	97.748	97.618	97.514	4.875	97.748	97.618	97.514	7.000	101.456	101.405	101.354	
5.000	98.173	98.043	98.188	5.000	98.173	98.043	98.188	7.125	101.804	101.549	101.702	
5.125	98.572	98.692	98.588	5.125	98.572	98.692	98.588	7.250	100.512	100.506	100.948	
5.250	98.753	98.757	98.692	5.250	98.753	98.757	98.692	7.375	101.168	101.163	101.087	
5.375	99.048	98.899	98.793	5.375	99.048	98.899	98.793	7.500	101.502	101.497	101.421	
5.500	99.409	99.510	99.404	5.500	99.409	99.510	99.404	7.625	101.703	101.698	101.622	
5.625	99.740	99.841	99.735	5.625	99.740	99.841	99.735	7.750				
5.750	100.028	99.981	99.967	5.750	100.028	99.981	99.967	7.875				
5.875	99.897	99.728	99.638	5.875	99.897	99.728	99.638	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	101.061	101.007	100.988	6.125	100.833	100.718	100.693	4.500	93.751	93.765	93.740	
6.625	101.505	101.290	101.431	6.250	101.153	100.581	101.022	4.625	94.157	94.171	94.146	
6.750	101.611	101.302	101.516	6.375	100.618	100.522	100.544	4.750	93.177	93.097	92.993	
6.875	101.003	100.966	100.907	6.500	101.061	101.007	100.988	4.875	93.324	93.244	93.389	
7.000	101.456	101.405	101.354	6.625	101.505	101.290	101.431	5.000	93.934	93.854	93.750	
7.125	101.804	101.549	101.702	6.750	101.611	101.302	101.516	5.125	94.259	94.179	94.074	
7.250	100.512	100.506	100.948	6.875	101.003	100.966	100.907	5.250	94.493	94.432	94.417	
7.375	101.168	101.163	101.087	7.000	101.456	101.405	101.354	5.375	94.811	94.712	94.607	
7.500	101.502	101.497	101.421	7.125	101.804	101.549	101.702	5.500	95.090	94.991	94.886	
7.625	101.703	101.698	101.622	7.250	100.512	100.506	100.948	5.625	95.334	95.235	95.219	
7.750				7.375	101.168	101.163	101.087	5.750	95.503	95.456	95.442	
7.875				7.500	101.502	101.497	101.421	5.875	94.915	94.852	94.824	
8.000				7.625	101.703	101.698	101.622	6.000	95.387	95.324	95.296	
8.125				7.750				6.125	95.852	95.789	95.761	
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.375	101.293	101.256	101.219	6.375	101.293	101.256	101.219	6.000	100.994	100.804	100.614	
6.500	101.736	101.700	101.663	6.500	101.736	101.700	101.663	6.125	101.466	101.276	101.123	
6.625	102.180	102.143	102.106	6.625	102.180	102.143	102.106	6.250	101.748	101.558	101.367	
6.750	102.338	102.287	102.236	6.750	102.338	102.287	102.236	6.375	101.293	101.256	101.219	
6.875	102.128	102.053	101.903	6.875	102.128	102.053	101.903	6.500	101.736	101.700	101.663	
7.000	102.456	102.405	102.354	7.000	102.456	102.405	102.354	6.625	102.180	102.143	102.106	
7.125	102.804	102.753	102.702	7.125	102.804	102.753	102.702	6.750	102.338	102.287	102.236	
7.250	102.859	102.785	102.735	7.250	102.859	102.785	102.735	6.875	102.128	102.053	101.903	
7.375	102.528	102.453	102.303	7.375	102.528	102.453	102.303	7.000	102.456	102.405	102.354	
7.500	102.638	102.563	102.413	7.500	102.638	102.563	102.413	7.125	102.804	102.753	102.702	
7.625	102.748	102.673	102.773	7.625	102.748	102.673	102.773	7.250	102.859	102.785	102.735	
7.750	102.858	102.783	102.633	7.750	102.858	102.783	102.633	7.375	102.528	102.453	102.303	
7.875	102.968	102.893	102.743	7.875	102.968	102.893	102.743	7.500	102.638	102.563	102.413	
8.000	103.078	103.003	102.853	8.000	103.078	103.003	102.853	7.625	102.748	102.673	102.773	
8.125	103.188	103.113	102.963	8.125	103.188	103.113	102.963	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	96.329	96.469	96.443	4.500	96.329	96.469	96.443	6.625	101.505	101.290	101.431	
4.625	97.035	97.174	97.149	4.625	97.035	97.174	97.149	6.750	101.611	101.302	101.516	
4.750	97.300	97.420	97.316	4.750	97.300	97.420	97.316	6.875	101.003	100.966	100.907	
4.875	97.748	97.618	97.514	4.875	97.748	97.618	97.514	7.000	101.456	101.405	101.354	
5.000	98.173	98.043	98.188	5.000	98.173	98.043	98.188	7.125	101.804	101.549	101.702	



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:
8:08:55 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	98.194	98.022	97.722	6.750	95.594	95.422	95.122	6.750				
6.875	98.624	98.442	98.142	6.875	96.024	95.842	95.542	6.875				
7.000	99.123	98.941	98.641	7.000	96.523	96.341	96.041	7.000				
7.125	99.566	99.384	99.084	7.125	96.966	96.784	96.484	7.125				
7.250	99.998	99.816	99.516	7.250	97.398	97.216	96.916	7.250				
7.375	100.208	99.959	99.659	7.375	97.608	97.359	97.059	7.375				
7.500	100.667	100.418	100.118	7.500	98.067	97.818	97.518	7.500				
7.625	101.070	100.821	100.521	7.625	98.470	98.221	97.921	7.625				
7.750	101.462	101.213	100.913	7.750	98.862	98.613	98.313	7.750				
7.875	100.970	100.653	100.353	7.875	98.370	98.053	97.753	7.875				
8.000	101.399	101.082	100.782	8.000	98.799	98.482	98.182	8.000				
8.125	101.772	101.455	101.155	8.125	99.172	98.855	98.555	8.125				
8.250	102.134	101.817	101.517	8.250	99.534	99.217	98.917	8.250				
8.375				8.375				8.375				

Government DPA												
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.194	96.022	95.722	6.750	93.594	93.422	93.122	6.750				
6.875	96.624	96.442	96.142	6.875	94.024	93.842	93.542	6.875				
7.000	97.123	96.941	96.641	7.000	94.523	94.341	94.041	7.000				
7.125	97.566	97.384	97.084	7.125	94.966	94.784	94.484	7.125				
7.250	97.998	97.816	97.516	7.250	95.398	95.216	94.916	7.250				
7.375	98.208	97.959	97.659	7.375	95.608	95.359	95.059	7.375				
7.500	98.667	98.418	98.118	7.500	96.067	95.818	95.518	7.500				
7.625	99.070	98.821	98.521	7.625	96.470	96.221	95.921	7.625				
7.750	99.462	99.213	98.913	7.750	96.862	96.613	96.313	7.750				
7.875	98.970	98.653	98.353	7.875	96.370	96.053	95.753	7.875				
8.000	99.399	99.082	98.782	8.000	96.799	96.482	96.182	8.000				
8.125	99.772	99.455	99.155	8.125	97.172	96.855	96.555	8.125				
8.250	100.134	99.817	99.517	8.250	97.534	97.217	96.917	8.250				
8.375				8.375				8.375				

Government DPA Adjustments

FICO	
FICO =>680	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.000
600 - 619	-1.500

Other Adjustments	
DTI >50	-0.250
Manufactured Home	-0.250
2-Units	-0.250
Temporary 2-1 BuyDown	-0.250

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

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