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

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

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

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

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

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	Rate	
5.625	96.385	96.216	96.195	5.625	96.385	96.216	96.195	5.000	93.306	93.261	93.246		
5.750	97.227	97.225	97.217	5.750	97.227	97.225	97.217	5.125	94.209	94.164	94.149		
5.875	97.794	97.792	97.785	5.875	97.794	97.792	97.785	5.250	94.972	94.927	94.912		
6.000	98.327	98.325	98.318	6.000	98.327	98.325	98.318	5.375	95.616	95.571	95.556		
6.125	98.787	98.785	98.777	6.125	98.787	98.785	98.777	5.500	96.710	96.505	96.487		
6.250	99.180	99.171	99.156	6.250	99.180	99.171	99.156	5.625	97.201	97.261	97.239		
6.375	99.666	99.656	99.641	6.375	99.666	99.656	99.641	5.750	97.833	97.908	97.881		
6.500	100.117	100.108	100.093	6.500	100.117	100.108	100.093	5.875	98.354	98.444	98.412		
6.625	100.499	100.490	100.475	6.625	100.499	100.490	100.475	6.000	98.874	98.969	98.935		
6.750	100.720	100.703	100.680	6.750	100.720	100.703	100.680	6.125	99.300	99.397	99.363		
6.875	101.177	101.160	101.137	6.875	101.177	101.160	101.137	6.250	99.727	99.538	99.489		
7.000	101.580	101.563	101.540	7.000	101.580	101.563	101.540	6.375	100.189	100.261	100.208		
7.125	101.925	101.908	101.886	7.125	101.925	101.908	101.886	6.500	100.653	100.484	100.679		
7.250	102.058	102.028	101.998	7.250	102.058	102.028	101.998	6.625	101.060	100.888	100.837		
7.375	102.403	102.374	102.343	7.375	102.403	102.374	102.343	6.750	100.804	100.851	100.837		
7.500	102.758	102.728	102.698	7.500	102.758	102.728	102.698	6.875	101.181	101.241	101.213		
7.625	103.078	103.049	103.018	7.625	103.078	103.049	103.018	7.000	101.580	101.616	101.586		
7.750	103.540	103.483	103.416	7.750	103.540	103.483	103.416	7.125	101.925	101.932	101.902		
7.875	102.823	102.795	102.723	7.875	102.823	102.795	102.723	7.250	102.058	102.028	101.998		
8.000	102.814	102.850	102.774	8.000	102.814	102.850	102.774	7.375	102.403	102.374	102.343		
8.125	103.041	103.077	103.001	8.125	103.041	103.077	103.001	7.500	102.758	102.728	102.698		
8.250				8.250				7.625	102.828	103.049	102.768		
8.375				8.375				7.750	102.540	102.475	102.415		
8.500				8.500				7.875	102.189	102.218	102.146		
8.625				8.625				8.000	102.440	102.472	102.398		

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	Rate	
4.625	95.987	96.064	96.089	4.625	96.315	96.315	96.105						
4.750	96.502	96.578	96.573	4.750	96.425	96.675	96.566						
4.875	96.928	97.010	97.005	4.875	96.906	96.906	97.053						
5.000	97.160	97.262	96.997	5.000	97.122	97.194	97.053						
5.125	97.687	97.749	97.617	5.125	97.917	97.917	97.733						
5.250	98.029	98.105	97.965	5.250	98.141	98.141	97.964						
5.375	98.602	98.668	98.286	5.375	98.657	98.657	98.487						
5.500	98.965	98.919	98.906	5.500	98.965	98.919	98.906						
5.625	99.105	99.152	99.065	5.625	98.954	98.942	98.894						
5.750	99.507	99.562	99.471	5.750	99.459	99.413	99.399						
5.875	99.916	99.947	99.856	5.875	99.916	99.870	99.856						
6.000	100.287	100.341	100.254	6.000	100.213	100.167	100.153						
6.125	100.028	100.062	100.050	6.125	99.989	100.046	100.021						
6.250	100.384	100.428	100.411	6.250	100.360	100.356	100.327						
6.375	100.796	100.831	100.819	6.375	100.796	100.734	100.706						
6.500	101.059	100.998	100.970	6.500	101.059	100.998	100.970						
6.625	100.882	100.903	100.905	6.625	100.837	100.826	100.815						
6.750	101.310	101.286	101.289	6.750	101.310	101.228	101.159						
6.875	101.732	101.651	101.582	6.875	101.732	101.651	101.582						
7.000	101.972	101.891	101.822	7.000	101.972	101.891	101.822						

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	Rate	
6.000	98.024	97.943	97.915	6.000	97.771	97.726	97.711	5.125	95.789	95.993	95.979		
6.125	98.595	98.534	98.498	6.125	98.218	98.173	98.158	5.250	96.321	96.276	96.262		
6.250	98.985	98.933	98.924	6.250	98.372	98.327	98.312	5.375	96.805	96.759	96.745		
6.375	99.349	99.297	99.288	6.375	98.168	99.123	99.108	5.500	97.138	97.092	97.079		
6.500	99.781	99.759	99.721	6.500	99.655	99.610	99.595	5.625	97.429	97.383	97.370		
6.625	100.162	100.127	100.083	6.625	99.994	99.949	99.934	5.750	97.679	97.633	97.620		
6.750	100.515	100.484	100.476	6.750	99.701	99.656	99.641	5.875	98.130	98.084	98.071		
6.875	100.835	100.805	100.797	6.875	100.201	100.156	100.141	6.000	98.451	98.390	98.362		
7.000	101.112	101.081	101.073	7.000	100.632	100.587	100.572	6.125	99.007	98.945	98.917		
7.125	101.436	101.385	101.377	7.125	100.898	100.853	100.838	6.250	99.487	99.425	99.397		
7.250	101.467	101.484	101.385	7.250	101.126	101.117	101.099	6.375	99.915	99.853	99.825		
7.375	101.780	101.802	101.704	7.375	101.402	101.394	101.376	6.500	100.151	100.089	100.062		
7.500	102.135	102.163	102.065	7.500	101.697	101.689	101.671	6.625	99.844	99.762	99.693		
7.625	102.271	102.308	102.202	7.625	101.990	101.962	101.944	6.750	100.312	100.230	100.161		
7.750	101.633	101.613	101.546	7.750	101.296	101.276	101.248	6.875	100.722	100.640	100.572		
7.875	101.932	101.924	101.852	7.875	100.911	100.874	100.802	7.000	100.910	100.829	100.760		

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	
740-779	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	-						



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:
11:38:25 AM

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	96.664	96.567	96.481	5.250				5.250				
5.375	97.030	96.933	96.847	5.375				5.375				
5.500	97.382	97.285	97.200	5.500				5.500				
5.625	97.723	97.626	97.540	5.625	97.436	97.339	97.253	5.625	95.522	95.459	95.397	
5.750	98.065	97.968	97.883	5.750	97.811	97.714	97.628	5.750	97.122	97.025	96.939	
5.875	98.408	98.311	98.226	5.875	98.146	98.049	97.963	5.875	97.535	97.438	97.352	
6.000	98.716	98.619	98.533	6.000	98.431	98.334	98.248	6.000	97.913	97.816	97.730	
6.125	98.985	98.888	98.802	6.125	98.661	98.564	98.478	6.125	98.252	98.155	98.070	
6.250	99.208	99.111	99.025	6.250	98.897	98.800	98.714	6.250	98.572	98.475	98.389	
6.375	99.360	99.263	99.177	6.375	99.120	99.023	98.937	6.375	98.849	98.752	98.666	
6.500	99.522	99.425	99.339	6.500	99.375	99.278	99.192	6.500	99.113	99.017	98.931	
6.625	99.685	99.588	99.503	6.625	99.655	99.558	99.472	6.625	99.355	99.258	99.172	
6.750	98.799	98.736	98.673	6.750	99.067	99.004	98.941	6.750	99.553	99.456	99.370	
6.875	99.003	98.940	98.877	6.875	99.137	99.074	99.011	6.875	99.697	99.600	99.514	
7.000	99.350	99.287	99.224	7.000	99.546	99.483	99.420	7.000	99.637	99.574	99.512	
7.125				7.125	99.788	99.725	99.662	7.125	99.907	99.844	99.782	
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	95.846	95.783	95.720	5.250				5.250				
5.375	96.190	96.127	96.064	5.375				5.375				
5.500	96.496	96.433	96.370	5.500				5.500				
5.625	96.865	96.802	96.739	5.625	96.444	96.381	96.318	5.625	95.692	95.629	95.566	
5.750	97.202	97.139	97.076	5.750	96.849	96.786	96.723	5.750	96.171	96.108	96.045	
5.875	97.400	97.337	97.274	5.875	97.250	97.187	97.124	5.875	96.468	96.405	96.342	
6.000	97.742	97.679	97.616	6.000	97.484	97.421	97.358	6.000	96.924	96.861	96.798	
6.125	97.941	97.878	97.815	6.125	97.884	97.821	97.758	6.125	97.190	97.127	97.064	
6.250	98.284	98.221	98.158	6.250	98.287	98.224	98.161	6.250	97.640	97.577	97.514	
6.375	98.483	98.420	98.357	6.375	98.693	98.630	98.567	6.375	98.090	98.027	97.964	
6.500	98.684	98.621	98.558	6.500	98.762	98.699	98.636	6.500	98.544	98.481	98.418	
6.625	98.743	98.680	98.617	6.625	98.830	98.767	98.704	6.625	98.626	98.563	98.500	
6.750	98.968	98.905	98.842	6.750	99.236	99.173	99.110	6.750	99.081	99.018	98.955	
6.875	99.172	99.109	99.046	6.875	99.306	99.243	99.180	6.875	99.350	99.287	99.224	
7.000	99.520	99.457	99.394	7.000	99.715	99.652	99.589	7.000	99.807	99.744	99.681	
7.125	99.723	99.660	99.597	7.125	99.958	99.895	99.832	7.125	100.077	100.014	99.951	
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
≥ 780	-0.375	-0.375	-0.625	-0.875
760-779	-0.375	-0.375	-0.875	-1.250
740-759	-0.375	-0.375	-1.000	-1.625
720-739	-0.375	-0.500	-1.375	-2.000
700-719	-0.375	-0.500	-1.625	-2.625
680-699	-0.375	-0.625	-2.000	-2.875
660-679	-0.375	-0.875	-2.750	-4.000
640-659	-0.375	-1.375	-3.125	-4.625
620-639	-0.375	-1.375	-3.375	-4.875

Additional Cash-Out Refinance LLPA Adjusters				
	≤30	30.01-60	60.01-70	70.01-75
Attached Condo	0.000	0.000	-0.125	-0.125
Investment Property	-1.125	-1.125	-1.625	-2.125
2nd Home	-1.125	-1.125	-1.625	-2.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375
High Balance	-2.000	-2.000	-2.250	-2.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875
DTI > 40%	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	96.977	96.975	96.967	5.750	97.011	96.975	96.922	4.375				
5.875	97.544	97.542	97.535	5.875	97.596	97.561	97.508	4.500				
6.000	98.077	98.075	98.068	6.000	98.190	98.154	98.102	4.625				
6.125	98.537	98.535	98.527	6.125	98.471	98.435	98.382	4.750	95.385	95.377	95.176	
6.250	99.180	99.171	99.156	6.250	98.753	98.715	98.669	4.875	95.781	95.773	95.572	
6.375	99.666	99.656	99.641	6.375	99.340	99.295	99.280	5.000	96.715	96.714	96.707	
6.500	100.117	100.108	100.093	6.500	99.678	99.633	99.618	5.125	96.918	96.917	96.910	
6.625	100.499	100.490	100.475	6.625	100.117	100.073	100.057	5.250	97.487	97.481	97.474	
6.750	100.720	100.703	100.680	6.750	100.315	100.270	100.255	5.375	97.818	97.793	97.786	
6.875	101.177	101.160	101.137	6.875	100.602	100.557	100.542	5.500	98.257	98.226	98.205	
7.000	101.580	101.563	101.540	7.000	101.118	101.074	101.058	5.625	98.579	98.547	98.520	
7.125	101.925	101.908	101.886	7.125	101.495	101.451	101.435	5.750	98.945	98.913	98.886	
7.250	102.058	102.028	101.998	7.250	101.374	101.325	101.295	5.875	99.265	99.233	99.206	
7.375	102.403	102.374	102.343	7.375	101.876	101.827	101.797	6.000	99.463	99.431	99.404	

Home Ready 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.375												
4.500												
4.625												
4.750	94.962	94.954	94.913									
4.875	95.424	95.416	95.409									
5.000	96.186	96.178	96.171									
5.125	96.643	96.635	96.628									
5.250	96.945	96.937	96.930									
5.375	97.266	97.237	97.230									
5.500	97.638	97.591	97.549									
5.625	97.990	97.943	97.901									
5.750	98.327	98.279	98.238									
5.875	98.646	98.599	98.557									
6.000	99.184	99.137	99.095									

Home Ready Adjustments

Cumulative LLPA Caps	
Home Ready	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



YOUR BFF IN WHOLESALE

Tuesday, April 2, 2024

Effective Time:

11:38:25 AM

Brokers First Funding

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	96.977	96.975	96.967	5.750	97.011	96.975	96.922	4.250				
5.875	97.544	97.542	97.535	5.875	97.596	97.561	97.508	4.375				
6.000	98.077	98.075	98.068	6.000	98.190	98.154	98.102	4.500				
6.125	98.537	98.535	98.527	6.125	98.471	98.435	98.382	4.625				
6.250	98.930	98.921	98.906	6.250	98.753	98.715	98.669	4.750	95.385	95.377	95.176	
6.375	99.416	99.406	99.391	6.375	99.037	98.998	98.952	4.875	95.781	95.773	95.572	
6.500	99.867	99.858	99.843	6.500	99.295	99.256	99.230	5.000	96.715	96.714	96.707	
6.625	100.249	100.240	100.225	6.625	99.600	99.556	99.542	5.125	96.918	96.917	96.910	
6.750	100.470	100.453	100.430	6.750	99.890	99.843	99.790	5.250	97.487	97.481	97.474	
6.875	100.927	100.910	100.887	6.875	100.074	100.028	99.975	5.375	97.818	97.793	97.786	
7.000	101.330	101.313	101.290	7.000	100.303	100.256	100.203	5.500	98.257	98.226	98.205	
7.125	101.675	101.658	101.636	7.125	100.565	100.528	100.517	5.625	98.579	98.547	98.520	
7.250	101.808	101.778	101.748	7.250	100.902	100.872	100.842	5.750	98.945	98.913	98.886	
7.375	102.153	102.124	102.093	7.375	101.359	101.330	101.299	5.875	99.265	99.233	99.206	
7.500	102.508	102.478	102.448	7.500	101.689	101.659	101.629	6.000	99.463	99.431	99.404	

Home Possible 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125												
4.250												
4.375												
4.500												
4.625												
4.750	94.962	94.954	94.913									
4.875	95.424	95.416	95.409									
5.000	96.186	96.178	96.171									
5.125	96.643	96.635	96.628									
5.250	96.945	96.937	96.930									
5.375	97.266	97.237	97.230									
5.500	97.638	97.591	97.549									
5.625	97.990	97.943	97.901									
5.750	98.327	98.279	98.238									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

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

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

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



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

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

Effective Time:
11:38:25 AM

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	95.928	96.043	95.999	2.625				2.625				
5.750	96.687	96.761	96.734	2.750				2.750				
5.875	97.258	97.346	97.314	2.875				2.875				
6.000	97.796	97.895	97.860	3.000				3.000				
6.125	98.284	98.383	98.348	3.125				3.125				
6.250	98.643	98.702	98.653	3.250				3.250				
6.375	99.136	99.208	99.155	3.375				3.375				
6.500	99.572	99.652	99.595	3.500				3.500				
6.625	100.071	100.153	100.097	3.625				3.625				
6.750	100.169	100.214	100.190	3.750				3.750				
6.875	100.596	100.654	100.626	3.875				3.875				
7.000	100.956	101.024	100.993	4.000				4.000				
7.125	101.444	101.515	101.483	4.125				4.125				
7.250	101.432	101.464	101.356	4.250				4.250				
7.375	101.756	101.800	101.687									

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

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	95.445	95.532	95.470	5.000				5.000	95.445	95.532	95.470	
5.125	96.225	96.313	96.250	5.125				5.125	96.225	96.313	96.250	
5.250	97.629	97.629	97.629	5.250	97.629	97.629	97.629	5.250	97.629	97.629	97.629	
5.375	98.235	98.235	98.235	5.375	98.235	98.235	98.235	5.375	98.235	98.235	98.235	
5.500	98.741	98.741	98.741	5.500	98.741	98.741	98.741	5.500	98.741	98.741	98.741	
5.625	99.196	99.196	99.196	5.625	99.196	99.196	99.196	5.625	99.196	99.196	99.196	
5.750	99.819	99.628	99.438	5.750	99.819	99.628	99.438	5.750	99.819	99.628	99.438	
5.875	100.054	99.864	99.673	5.875	100.054	99.864	99.673	5.875	100.054	99.864	99.673	
6.000	100.460	100.269	100.079	6.000	100.460	100.269	100.079	6.000	100.460	100.269	100.079	
6.125	100.979	100.789	100.631	6.125	100.979	100.789	100.631	6.125	100.979	100.789	100.631	
6.250	101.276	101.086	100.895	6.250	101.276	101.086	100.895	6.250	101.276	101.086	100.895	
6.375	101.054	101.017	100.980	6.375	101.054	101.017	100.980	6.375	101.054	101.017	100.980	
6.500	101.540	101.503	101.467	6.500	101.540	101.503	101.467	6.500	101.540	101.503	101.467	
6.625	101.993	101.956	101.919	6.625	101.993	101.956	101.919	6.625	101.993	101.956	101.919	
6.750	102.296	102.245	102.194	6.750	102.296	102.245	102.194	6.750	102.296	102.245	102.194	
6.875	102.009	101.958	101.907	6.875	102.009	101.958	101.907	6.875	102.009	101.958	101.907	
7.000	102.490	102.439	102.388	7.000	102.490	102.439	102.388	7.000	102.490	102.439	102.388	
7.125	102.818	102.767	102.715	7.125	102.818	102.767	102.715	7.125	102.818	102.767	102.715	
7.250	102.704	102.630	102.573	7.250	102.704	102.630	102.573	7.250	102.704	102.630	102.573	
7.375	102.240	102.165	102.015	7.375	102.240	102.165	102.015	7.375	102.240	102.165	102.015	
7.500	102.407	102.374	102.342	7.500	102.407	102.374	102.342	7.500	102.407	102.374	102.342	
7.625	102.646	102.613	102.581	7.625	102.646	102.613	102.581	7.625	102.646	102.613	102.581	
7.750	102.320	102.245	102.095	7.750	102.320	102.245	102.095	7.750	102.320	102.245	102.095	
7.875				7.875				7.875				
8.000				8.000				8.000				

FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750				2.750				5.000	94.381	94.418	94.355
2.875				2.875				5.125	95.151	95.188	95.126
3.000				3.000				5.250	96.799	96.799	96.799
3.125				3.125				5.375	97.505	97.505	97.505
3.250				3.250				5.500	98.136	98.136	98.136
3.375				3.375				5.625	98.317	98.360	98.245
3.500	90.529	90.729	90.674	3.500	90.529	90.729	90.674	5.750	98.936	98.996	98.805
3.625	91.075	91.275	91.220	3.625	91.075	91.275	91.220	5.875	99.652	99.108	99.271
3.750	92.201	92.379	92.339	3.750	92.201	92.379	92.339	6.000	99.935	99.718	99.833
3.875	92.747	92.925	92.884	3.875	92.747	92.925	92.884	6.125	100.490	100.273	100.388
4.000	93.291	93.470	93.429	4.000	93.291	93.470	93.429	6.250	100.681	99.951	100.550
4.125	93.834	94.012	93.972	4.125	93.834	94.012	93.972	6.375	100.512	100.274	100.447
4.250	95.058	95.214	95.188	4.250	95.058	95.214	95.188	6.500	101.085	100.848	101.020
4.375	95.599	95.755	95.729	4.375	95.599	95.755	95.729	6.625	101.568	101.331	101.504
4.500	96.137	96.293	96.267	4.500	96.137	96.293	96.267	6.750	101.546	100.927	101.444
4.625	96.669	96.825	96.800	4.625	96.669	96.825	96.800	6.875	101.202	100.931	101.084
4.750	96.986	96.870	96.969	4.750	96.986	96.870	96.969	7.000	101.712	101.692	101.594
4.875	97.266	97.400	97.248	4.875	97.266	97.400	97.248	7.125	102.067	101.796	101.948
5.000	97.786	97.920	97.769	5.000	97.786	97.920	97.769	7.250	100.387	100.343	100.848
5.125	98.294	98.427	98.276	5.125	98.294	98.427	98.276	7.375	101.302	101.257	101.225
5.250	98.385	98.497	98.392	5.250	98.385	98.497	98.392	7.500	101.754	101.709	101.677
5.375	98.636	98.747	98.642	5.375	98.636	98.747	98.642	7.625	101.993	101.949	101.917
5.500	99.115	99.227	99.122	5.500	99.115	99.227	99.122	7.750			
5.625	99.569	99.681	99.576	5.625	99.569	99.681	99.576	7.875			
5.750	99.661	99.615	99.601	5.750	99.661	99.615	99.601	8.000			
5.875	99.522	99.611	99.584	5.875	99.522	99.611	99.584	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	96.799	96.799	96.799	5.000	94.381	94.418	94.355	4.500	93.771	93.802	93.776
5.375	97.505	97.505	97.505	5.125	95.151	95.188	95.126	4.625	94.292	94.323	94.297
5.500	98.136	98.136	98.136	5.250	96.799	96.799	96.799	4.750	92.872	92.805	92.654
5.625	98.317	98.360	98.245	5.375	97.505	97.505	97.505	4.875	93.385	93.319	93.167
5.750	98.936	98.996	98.805	5.500	98.136	98.136	98.136	5.000	93.879	93.813	93.661
5.875	99.652	99.108	99.271	5.625	98.317	98.360	98.245	5.125	94.346	94.280	94.128
6.000	99.935	99.718	99.833	5.750	98.936	98.996	98.805	5.250	94.490	94.402	94.297
6.125	100.490	100.273	100.388	5.875	99.652	99.108	99.271	5.375	94.693	94.604	94.499
6.250	100.681	99.951	100.550	6.000	99.935	99.718	99.833	5.500	95.104	95.016	94.910
6.375	100.512	100.274	100.447	6.125	100.490	100.273	100.388	5.625	95.467	95.379	95.274
6.500	101.085	100.848	101.020	6.250	100.681	99.951	100.550	5.750	95.136	95.090	95.076
6.625	101.568	101.331	101.504	6.375	100.512	100.274	100.447	5.875	94.644	94.582	94.555
6.750	101.546	100.927	101.444	6.500	101.085	100.848	101.020	6.000	95.119	95.057	95.030
6.875	101.202	100.931	101.084	6.625	101.568	101.331	101.504	6.125	95.588	95.526	95.498

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.250	97.629	97.629	97.629	5.250	97.629	97.629	97.629	5.250	97.629	97.629	97.629
5.375	98.235	98.235	98.235	5.375	98.235	98.235	98.235	5.375	98.235	98.235	98.235
5.500	98.741	98.741	98.741	5.500	98.741	98.741	98.741	5.500	98.741	98.741	98.741
5.625	99.196	99.196	99.196	5.625	99.196	99.196	99.196	5.625	99.196	99.196	99.196
5.750	99.819	99.628	99.438	5.750	99.819	99.628	99.438	5.750	99.819	99.628	99.438
5.875	100.054	99.864	99.673	5.875	100.054	99.864	99.673	5.875	100.054	99.864	99.673
6.000	100.460	100.269	100.079	6.000	100.460	100.269	100.079	6.000	100.460	100.269	100.079
6.125	100.979	100.789	100.631	6.125	100.979	100.789	100.631	6.125	100.979	100.789	100.631
6.250	101.276	101.086	100.895	6.250	101.276	101.086	100.895	6.250	101.276	101.086	100.895
6.375	101.054	101.017	100.980	6.375	101.054	101.017	100.980	6.375	101.054	101.017	100.980
6.500	101.540	101.503	101.467	6.500	101.540	101.503	101.467	6.500	101.540	101.503	101.467
6.625	101.993	101.956	101.919	6.625	101.993	101.956	101.919	6.625	101.993	101.956	101.919
6.750	102.296	102.245	102.194	6.750	102.296	102.245	102.194	6.750	102.296	102.245	102.194
6.875	102.009	101.958	101.907	6.875	102.009	101.958	101.907	6.875	102.009	101.958	101.907
7.000	102.490	102.439	102.388	7.000	102.490	102.439	102.388	7.000	102.490	102.439	102.388

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	96.137	96.293	96.267	4.250	95.058	95.214	95.188	5.250	96.799	96.799	96.799
4.625	96.669	96.825	96.800	4.375	95.599	95.755	95.729	5.375	97.505	97.505	97.505
4.750	96.986	96.870	96.969	4.500	96.137	96.293	96.267	5.500	98.136	98.136	98.136
4.875	97.266	97.400</									

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	98.235	98.235	98.235	5.375	98.235	98.235	98.235	5.000				
5.500	98.741	98.741	98.741	5.500	98.741	98.741	98.741	5.125				
5.625	99.196	99.196	99.196	5.625	99.196	99.196	99.196	5.250	97.629	97.629	97.629	
5.750	99.819	99.628	99.438	5.750	99.819	99.628	99.438	5.375	98.235	98.235	98.235	
5.875	100.054	99.864	99.673	5.875	100.054	99.864	99.673	5.500	98.741	98.741	98.741	
6.000	100.460	100.269	100.079	6.000	100.460	100.269	100.079	5.625	99.196	99.196	99.196	
6.125	100.979	100.789	100.598	6.125	100.979	100.789	100.598	5.750	99.819	99.628	99.438	
6.250	101.276	101.086	100.895	6.250	101.276	101.086	100.895	5.875	100.054	99.864	99.673	
6.375	101.054	101.017	100.980	6.375	101.054	101.017	100.980	6.000	100.460	100.269	100.079	
6.500	101.540	101.503	101.467	6.500	101.540	101.503	101.467	6.125	100.979	100.789	100.598	
6.625	101.993	101.956	101.919	6.625	101.993	101.956	101.919	6.250	101.276	101.086	100.895	
6.750	102.296	102.245	102.194	6.750	102.296	102.245	102.194	6.375	101.054	101.017	100.980	
6.875	102.009	101.958	101.907	6.875	102.009	101.958	101.907	6.500	101.540	101.503	101.467	
7.000	102.240	102.189	102.138	7.000	102.240	102.189	102.138	6.625	101.993	101.956	101.919	
7.125	102.818	102.767	102.715	7.125	102.818	102.767	102.715	6.750	102.296	102.245	102.194	
7.250	102.704	102.630	102.573	7.250	102.704	102.630	102.573	6.875	102.009	101.958	101.907	
7.375	102.240	102.165	102.015	7.375	102.240	102.165	102.015	7.000	102.240	102.189	102.138	
7.500	102.350	102.275	102.125	7.500	102.350	102.275	102.125	7.125	102.818	102.767	102.715	
7.625	102.460	102.385	102.299	7.625	102.460	102.385	102.299	7.250	102.704	102.630	102.573	
7.750	102.320	102.245	102.095	7.750	102.320	102.245	102.095	7.375	102.240	102.165	102.015	
7.875	102.430	102.355	102.205	7.875	102.430	102.355	102.205	7.500	102.350	102.275	102.125	
8.000	102.540	102.465	102.315	8.000	102.540	102.465	102.315	7.625	102.460	102.385	102.299	
8.125	102.650	102.575	102.425	8.125	102.650	102.575	102.425	7.750	102.320	102.245	102.095	
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				4.875				
2.875				2.875				5.000				
3.000				3.000				5.125				
3.125				3.125				5.250	96.799	96.799	96.799	
3.250				3.250				5.375	97.505	97.505	97.255	
3.375				3.375				5.500	98.136	98.136	98.136	
3.500	90.539	90.739	90.684	3.500	90.539	90.739	90.684	5.625	98.122	98.185	98.070	
3.625	91.050	91.251	91.195	3.625	91.050	91.251	91.195	5.750	98.936	98.996	98.805	
3.750	92.268	92.446	92.406	3.750	92.268	92.446	92.406	5.875	99.652	99.088	99.271	
3.875	92.778	92.956	92.915	3.875	92.778	92.956	92.915	6.000	99.917	99.565	99.680	
4.000	93.282	93.460	93.419	4.000	93.282	93.460	93.419	6.125	100.347	100.115	100.230	
4.125	93.778	93.956	93.916	4.125	93.778	93.956	93.916	6.250	100.681	99.951	100.550	
4.250	95.110	95.266	95.240	4.250	95.110	95.266	95.240	6.375	100.399	100.181	100.354	
4.375	95.602	95.758	95.732	4.375	95.602	95.758	95.732	6.500	100.922	100.704	100.877	
4.500	96.081	96.237	96.212	4.500	96.081	96.237	96.212	6.625	101.318	101.283	101.244	
4.625	96.545	96.701	96.675	4.625	96.545	96.701	96.675	6.750	101.546	100.927	101.444	
4.750	97.009	96.892	96.991	4.750	97.009	96.892	96.991	6.875	101.050	100.799	100.951	
4.875	97.216	97.350	97.199	4.875	97.216	97.350	97.199	7.000	101.490	101.439	101.388	
5.000	97.653	97.786	97.635	5.000	97.653	97.786	97.635	7.125	101.818	101.639	101.715	
5.125	98.314	98.198	98.047	5.125	98.314	98.198	98.047	7.250	100.435	100.410	101.098	
5.250	98.365	98.476	98.371	5.250	98.365	98.476	98.371	7.375	101.106	101.082	101.050	
5.375	98.519	98.631	98.526	5.375	98.519	98.631	98.526	7.500	101.454	101.430	101.398	
5.500	99.145	99.006	98.901	5.500	99.145	99.006	98.901	7.625	101.669	101.645	101.613	
5.625	99.488	99.600	99.495	5.625	99.488	99.600	99.495	7.750				
5.750	99.661	99.615	99.601	5.750	99.661	99.615	99.601	7.875				
5.875	99.608	99.698	99.670	5.875	99.608	99.698	99.670	8.000				
6.000				6.000				8.125				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.500	100.922	100.704	100.877	6.125	100.347	100.115	100.230	4.500	93.641	93.673	93.647	
6.625	101.318	101.283	101.244	6.250	100.681	99.951	100.550	4.625	94.063	94.094	94.068	
6.750	101.546	100.927	101.444	6.375	100.399	100.181	100.354	4.750	92.844	92.778	92.627	
6.875	101.050	100.799	100.951	6.500	100.922	100.704	100.877	4.875	93.257	93.191	93.039	
7.000	101.490	101.439	101.388	6.625	101.318	101.283	101.244	5.000	93.635	93.569	93.418	
7.125	101.818	101.639	101.715	6.750	101.546	100.927	101.444	5.125	93.977	93.911	93.759	
7.250	100.435	100.410	101.098	6.875	101.050	100.799	100.951	5.250	94.411	94.322	94.217	
7.375	101.106	101.082	101.050	7.000	101.490	101.439	101.388	5.375	94.497	94.408	94.303	
7.500	101.454	101.430	101.398	7.125	101.818	101.639	101.715	5.500	94.794	94.705	94.850	
7.625	101.669	101.645	101.613	7.250	100.435	100.410	101.098	5.625	95.302	95.214	95.109	
7.750				7.375	101.106	101.082	101.050	5.750	95.136	95.090	95.076	
7.875				7.500	101.454	101.430	101.398	5.875	94.644	94.582	94.555	
8.000				7.625	101.669	101.645	101.613	6.000	95.119	95.057	95.030	
8.125				7.750				6.125	95.588	95.526	95.498	
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	101.054	101.017	100.980	6.375	101.054	101.017	100.980	6.000	100.460	100.269	100.079	
6.500	101.540	101.503	101.467	6.500	101.540	101.503	101.467	6.125	100.979	100.789	100.598	
6.625	101.993	101.956	101.919	6.625	101.993	101.956	101.919	6.250	101.276	101.086	100.895	
6.750	102.296	102.245	102.194	6.750	102.296	102.245	102.194	6.375	101.054	101.017	100.980	
6.875	102.009	101.958	101.907	6.875	102.009	101.958	101.907	6.500	101.540	101.503	101.467	
7.000	102.240	102.189	102.138	7.000	102.240	102.189	102.138	6.625	101.993	101.956	101.919	
7.125	102.818	102.767	102.715	7.125	102.818	102.767	102.715	6.750	102.296	102.245	102.194	
7.250	102.704	102.630	102.573	7.250	102.704	102.630	102.573	6.875	102.009	101.958	101.907	
7.375	102.240	102.165	102.015	7.375	102.240	102.165	102.015	7.000	102.240	102.189	102.138	
7.500	102.350	102.275	102.125	7.500	102.350	102.275	102.125	7.125	102.818	102.767	102.715	
7.625	102.460	102.385	102.299	7.625	102.460	102.385	102.299	7.250	102.704	102.630	102.573	
7.750	102.320	102.245	102.095	7.750	102.320	102.245	102.095	7.375	102.240	102.165	102.015	
7.875	102.430	102.355	102.205	7.875	102.430	102.355	102.205	7.500	102.350	102.275	102.125	
8.000	102.540	102.465	102.315	8.000	102.540	102.465	102.315	7.625	102.460	102.385	102.299	
8.125	102.650	102.575	102.425	8.125	102.650	102.575	102.425	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	96.081	96.237	96.212	4.500	96.081	96.237	96.212	6.625	101.318	101.283	101.244	
4.625	96.545	96.701	96.675	4.625	96.545	96.701	96.675	6.750	101.546	100.927	101.444	
4.750	97.009	96.892	96.991	4.750	97.009	96.892	96.991	6.875	101.050	100.799	100.951	
4.875	97.216	97.350	97.199	4.875	97.216	97.350	97.199	7.000	101.490	101.439	101.388	
5.000	97.653	97.786	97.635	5.000	97.653	97.786	97.635	7.125	101.818	101.639	101.715	
5.125	98											



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:
11:38:25 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	97.862	97.662	97.362	6.750	95.262	95.062	94.762	6.750				
6.875	98.391	98.191	97.891	6.875	95.791	95.591	95.291	6.875				
7.000	98.900	98.700	98.400	7.000	96.300	96.100	95.800	7.000				
7.125	99.353	99.153	98.853	7.125	96.753	96.553	96.253	7.125				
7.250	99.795	99.595	99.295	7.250	97.195	96.995	96.695	7.250				
7.375	99.952	99.692	99.392	7.375	97.352	97.092	96.792	7.375				
7.500	100.421	100.161	99.861	7.500	97.821	97.561	97.261	7.500				
7.625	100.834	100.574	100.274	7.625	98.234	97.974	97.674	7.625				
7.750	101.236	100.976	100.676	7.750	98.636	98.376	98.076	7.750				
7.875	100.627	100.307	100.007	7.875	98.027	97.707	97.407	7.875				
8.000	101.066	100.746	100.446	8.000	98.466	98.146	97.846	8.000				
8.125	101.449	101.129	100.829	8.125	98.849	98.529	98.229	8.125				
8.250	101.811	101.491	101.191	8.250	99.211	98.891	98.591	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	95.862	95.662	95.362	6.750	93.262	93.062	92.762	6.750				
6.875	96.391	96.191	95.891	6.875	93.791	93.591	93.291	6.875				
7.000	96.900	96.700	96.400	7.000	94.300	94.100	93.800	7.000				
7.125	97.353	97.153	96.853	7.125	94.753	94.553	94.253	7.125				
7.250	97.795	97.595	97.295	7.250	95.195	94.995	94.695	7.250				
7.375	97.952	97.692	97.392	7.375	95.352	95.092	94.792	7.375				
7.500	98.421	98.161	97.861	7.500	95.821	95.561	95.261	7.500				
7.625	98.834	98.574	98.274	7.625	96.234	95.974	95.674	7.625				
7.750	99.236	98.976	98.676	7.750	96.636	96.376	96.076	7.750				
7.875	98.627	98.307	98.007	7.875	96.027	95.707	95.407	7.875				
8.000	99.066	98.746	98.446	8.000	96.466	96.146	95.846	8.000				
8.125	99.449	99.129	98.829	8.125	96.849	96.529	96.229	8.125				
8.250	99.811	99.491	99.191	8.250	97.211	96.891	96.591	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.