

Effective: 4/3/24 7:52 AM

Lock Cut-off Time: 6:00 PM PST  
 Lock Desk: 8:00 AM – 6:00 PM PST  
 Phone Number: (949) 676-0868  
 Contact Email: [lockdesk@flexpointinc.com](mailto:lockdesk@flexpointinc.com)  
 Broker Portal: <https://origination.mortgage.meridianlink.com>



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

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

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

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

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

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	96.054	96.114	96.123	5.625	96.054	96.114	96.123	5.000	93.320	93.275	93.260	
5.750	97.025	97.022	97.015	5.750	97.025	97.022	97.015	5.125	94.005	93.960	93.945	
5.875	97.566	97.564	97.556	5.875	97.566	97.564	97.556	5.250	94.768	94.723	94.708	
6.000	98.094	98.091	98.083	6.000	98.094	98.091	98.083	5.375	95.411	95.367	95.351	
6.125	98.547	98.544	98.537	6.125	98.547	98.544	98.537	5.500	96.368	96.413	96.391	
6.250	99.091	99.081	99.066	6.250	99.091	99.081	99.066	5.625	97.122	97.164	97.138	
6.375	99.548	99.538	99.523	6.375	99.548	99.538	99.523	5.750	97.768	97.806	97.775	
6.500	99.986	99.976	99.961	6.500	99.986	99.976	99.961	5.875	98.301	98.336	98.300	
6.625	100.359	100.349	100.334	6.625	100.359	100.349	100.334	6.000	98.825	98.858	98.820	
6.750	100.654	100.637	100.614	6.750	100.654	100.637	100.614	6.125	99.250	99.283	99.245	
6.875	101.115	101.097	101.075	6.875	101.115	101.097	101.075	6.250	99.532	99.556	99.488	
7.000	101.490	101.473	101.450	7.000	101.490	101.473	101.450	6.375	100.003	100.024	99.951	
7.125	101.848	101.830	101.808	7.125	101.848	101.830	101.808	6.500	100.476	100.495	100.419	
7.250	102.044	102.015	101.985	7.250	102.044	102.015	101.985	6.625	100.888	100.907	100.832	
7.375	102.391	102.362	102.331	7.375	102.391	102.362	102.331	6.750	100.708	100.719	100.639	
7.500	102.759	102.730	102.699	7.500	102.759	102.730	102.699	6.875	101.161	101.116	101.101	
7.625	103.053	103.023	102.993	7.625	103.053	103.023	102.993	7.000	101.490	101.481	101.450	
7.750	102.587	102.515	102.447	7.750	102.587	102.515	102.447	7.125	101.848	101.830	101.808	
7.875	102.925	102.835	102.775	7.875	102.925	102.835	102.775	7.250	102.044	102.015	101.985	
8.000	102.829	102.806	102.710	8.000	102.829	102.806	102.710	7.375	102.391	102.362	102.331	
8.125	103.061	103.038	102.942	8.125	103.061	103.038	102.942	7.500	102.759	102.730	102.699	
8.250				8.250				7.625	102.803	102.773	102.743	
8.375				8.375				7.750	102.587	102.515	102.447	
8.500				8.500				7.875	102.188	102.167	102.075	
8.625				8.625				8.000	102.439	102.417	102.322	

  

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				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	
4.625	95.881	95.964	95.989	4.625	96.011	96.361	96.066					
4.750	96.397	96.480	96.425	4.750	96.386	96.636	96.527					
4.875	96.827	96.909	96.855	4.875	96.867	96.867	96.764					
5.000	97.084	97.159	97.094	5.000	97.054	97.054	96.879					
5.125	97.478	97.547	97.411	5.125	97.859	97.859	97.691					
5.250	97.838	97.902	97.759	5.250	98.084	98.084	97.922					
5.375	98.397	98.465	98.330	5.375	98.349	98.599	98.444					
5.500	99.030	98.984	98.970	5.500	98.780	98.984	98.720					
5.625	99.017	99.052	98.962	5.625	99.017	98.966	98.925					
5.750	99.523	99.472	99.430	5.750	99.523	99.472	99.430					
5.875	99.980	99.929	99.888	5.875	99.790	99.929	99.888					
6.000	100.277	100.235	100.185	6.000	100.277	100.226	100.185					
6.125	100.031	100.029	99.852	6.125	100.031	100.004	99.912					
6.250	100.516	100.449	100.394	6.250	100.516	100.449	100.394					
6.375	100.952	100.885	100.830	6.375	100.952	100.885	100.830					
6.500	101.216	101.149	101.094	6.500	101.216	101.149	101.094					
6.625	100.947	100.913	100.849	6.625	100.947	100.877	100.808					
6.750	101.420	101.350	101.281	6.750	101.420	101.350	101.281					
6.875	101.843	101.773	101.704	6.875	101.843	101.773	101.704					
7.000	102.082	102.013	101.944	7.000	102.082	102.013	101.944					

  

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	97.915	97.845	97.803	6.000	97.552	97.507	97.492	5.125	95.850	95.805	95.791	
6.125	98.504	98.428	98.379	6.125	97.999	97.955	97.939	5.250	96.385	96.339	96.325	
6.250	98.855	98.839	98.829	6.250	98.450	98.406	98.390	5.375	96.869	96.823	96.809	
6.375	99.275	99.230	99.219	6.375	99.246	99.202	99.186	5.500	97.202	97.157	97.143	
6.500	99.832	99.787	99.772	6.500	99.734	99.689	99.674	5.625	97.492	97.441	97.400	
6.625	100.165	100.147	100.123	6.625	100.072	100.028	100.013	5.750	97.763	97.696	97.651	
6.750	100.487	100.451	100.443	6.750	99.779	99.734	99.719	5.875	98.204	98.143	98.102	
6.875	100.803	100.794	100.786	6.875	100.279	100.234	100.219	6.000	98.607	98.540	98.485	
7.000	101.091	101.082	101.074	7.000	100.710	100.665	100.650	6.125	99.162	99.095	99.040	
7.125	101.393	101.384	101.376	7.125	100.976	100.932	100.916	6.250	99.643	99.576	99.521	
7.250	101.418	101.420	101.411	7.250	101.048	101.042	101.036	6.375	100.071	100.004	99.949	
7.375	101.728	101.729	101.721	7.375	101.339	101.317	101.311	6.500	100.307	100.241	100.185	
7.500	102.327	102.079	102.073	7.500	101.738	101.684	101.638	6.625	99.954	99.884	99.815	
7.625	102.235	102.231	102.215	7.625	101.988	101.933	101.895	6.750	100.422	100.352	100.283	
7.750	101.599	101.582	101.522	7.750	101.332	101.328	101.323	6.875	100.833	100.763	100.694	
7.875	101.902	101.881	101.846	7.875	100.851	100.831	100.739	7.000	101.021	100.951	100.882	

  

**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	-1.000	-0.875	-0.750	-0.500	
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875	
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125	
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250	
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500	
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750	

  

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	-1.375	-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	

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	96.589	96.492	96.407	5.250				5.250				
5.375	96.946	96.849	96.765	5.375				5.375				
5.500	97.299	97.202	97.118	5.500				5.500				
5.625	97.648	97.551	97.466	5.625	97.334	97.237	97.152	5.625	94.959	94.896	94.833	
5.750	97.993	97.896	97.812	5.750	97.708	97.611	97.526	5.750	97.003	96.906	96.821	
5.875	98.335	98.238	98.154	5.875	98.042	97.945	97.860	5.875	97.415	97.318	97.233	
6.000	98.638	98.541	98.456	6.000	98.326	98.229	98.144	6.000	97.792	97.695	97.610	
6.125	98.899	98.802	98.717	6.125	98.555	98.458	98.373	6.125	98.130	98.033	97.949	
6.250	99.123	99.026	98.941	6.250	98.797	98.700	98.615	6.250	98.455	98.358	98.274	
6.375	99.272	99.175	99.090	6.375	99.016	98.919	98.834	6.375	98.729	98.632	98.547	
6.500	99.435	99.338	99.253	6.500	99.261	99.164	99.079	6.500	98.984	98.887	98.802	
6.625	99.605	99.508	99.423	6.625	99.524	99.427	99.342	6.625	99.208	99.111	99.026	
6.750	98.794	98.731	98.668	6.750	98.886	98.823	98.760	6.750	99.406	99.309	99.224	
6.875	98.997	98.934	98.871	6.875	98.957	98.894	98.831	6.875	99.565	99.468	99.383	
7.000	99.345	99.282	99.219	7.000	99.364	99.301	99.238	7.000	99.241	99.178	99.116	
7.125				7.125	99.606	99.543	99.480	7.125	99.511	99.448	99.385	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				
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	95.559	95.496	95.433	5.250				5.250				
5.375	95.906	95.843	95.780	5.375				5.375				
5.500	96.212	96.149	96.086	5.500				5.500				
5.625	96.579	96.516	96.453	5.625	96.101	96.038	95.975	5.625	95.128	95.065	95.002	
5.750	96.915	96.852	96.789	5.750	96.509	96.446	96.383	5.750	95.604	95.541	95.478	
5.875	97.112	97.049	96.986	5.875	96.909	96.846	96.783	5.875	95.900	95.837	95.774	
6.000	97.452	97.389	97.326	6.000	96.977	96.914	96.851	6.000	96.357	96.294	96.231	
6.125	97.651	97.588	97.525	6.125	97.374	97.311	97.248	6.125	96.623	96.560	96.497	
6.250	97.993	97.930	97.867	6.250	97.775	97.712	97.649	6.250	97.070	97.007	96.944	
6.375	98.191	98.128	98.065	6.375	98.178	98.115	98.052	6.375	97.517	97.454	97.391	
6.500	98.536	98.473	98.410	6.500	98.415	98.352	98.289	6.500	97.967	97.904	97.841	
6.625	98.738	98.675	98.612	6.625	98.651	98.588	98.525	6.625	98.235	98.172	98.109	
6.750	98.963	98.900	98.837	6.750	99.056	98.993	98.930	6.750	98.688	98.625	98.562	
6.875	99.167	99.104	99.041	6.875	99.126	99.063	99.000	6.875	98.956	98.893	98.830	
7.000	99.514	99.451	99.388	7.000	99.534	99.471	99.408	7.000	99.411	99.348	99.285	
7.125	99.717	99.654	99.591	7.125	99.776	99.713	99.650	7.125	99.680	99.617	99.554	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				
Conventional ARM Adjustments												
<b>Cumulative LLPA Cap</b>												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas											0.000	
<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
<b>Additional Purchase LLPA Adjusters</b>												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250			
<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500			
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500			
<b>Additional R/T Refinance LLPA Adjusters</b>												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250			
<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80							
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375							
760-779	-0.375	-0.375	-0.875	-1.250	-1.875							
740-759	-0.375	-0.375	-1.000	-1.625	-2.375							
720-739	-0.375	-0.500	-1.375	-2.000	-2.750							
700-719	-0.375	-0.500	-1.625	-2.625	-3.250							
680-699	-0.375	-0.625	-2.000	-2.875	-3.750							
660-679	-0.375	-0.875	-2.750	-4.000	-4.750							
640-659	-0.375	-1.375	-3.125	-4.625	-5.125							
620-639	-0.375	-1.375	-3.375	-4.875	-5.125							
<b>Additional Cash-Out Refinance LLPA Adjusters</b>												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80							
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750							
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375							
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375							
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500							
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625							
High Balance	-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							
<b>Additional Miscellaneous LLPA Adjusters</b>												
Escrow Waiver	-0.250											
Temporary 2-1 Buydown	Buydown options and pricing available through PML											
Lock Extension per Day	-0.025											

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	96.775	96.772	96.765	5.750	96.836	96.799	96.746	4.375				
5.875	97.316	97.314	97.306	5.875	97.417	97.380	97.327	4.500				
6.000	97.844	97.841	97.833	6.000	98.003	97.965	97.913	4.625				
6.125	98.297	98.294	98.287	6.125	98.532	98.495	98.442	4.750	95.226	95.013	95.005	
6.250	99.091	99.081	99.066	6.250	98.803	98.758	98.743	4.875	95.628	95.415	95.407	
6.375	99.548	99.538	99.523	6.375	99.417	99.372	99.357	5.000	96.545	96.544	96.537	
6.500	100.006	99.976	99.961	6.500	99.756	99.711	99.696	5.125	96.746	96.744	96.738	
6.625	100.446	100.401	100.386	6.625	100.196	100.151	100.136	5.250	97.316	97.306	97.299	
6.750	100.654	100.637	100.614	6.750	100.143	100.098	100.083	5.375	97.643	97.615	97.608	
6.875	101.115	101.097	101.075	6.875	100.681	100.636	100.621	5.500	98.067	98.026	98.012	
7.000	101.490	101.473	101.450	7.000	101.197	101.152	101.137	5.625	98.385	98.341	98.314	
7.125	101.848	101.830	101.808	7.125	101.574	101.529	101.514	5.750	98.747	98.703	98.676	
7.250	102.044	102.015	101.985	7.250	101.468	101.413	101.367	5.875	99.063	99.019	99.011	
7.375	102.391	102.362	102.331	7.375	101.970	101.915	101.869	6.000	99.369	99.351	99.343	

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	94.790	94.750	94.741									
4.875	95.265	95.256	95.248									
5.000	96.021	96.012	96.004									
5.125	96.474	96.467	96.458									
5.250	96.779	96.771	96.762									
5.375	97.077	97.069	97.062									
5.500	97.448	97.388	97.346									
5.625	97.868	97.851	97.843									
5.750	98.159	98.143	98.135									
5.875	98.446	98.430	98.422									
6.000	98.974	98.914	98.873									

**Home Ready Adjustments**

Cumulative LLPA Caps	
Home Ready	0.000

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

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

**Additional Purchase LLPA Adjusters**

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

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

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

**Additional R/T Refinance LLPA Adjusters**

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

**Additional Miscellaneous LLPA Adjusters**

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

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	96.775	96.772	96.765	5.750	96.836	96.799	96.746	4.250				
5.875	97.316	97.314	97.306	5.875	97.417	97.380	97.327	4.375				
6.000	97.844	97.841	97.833	6.000	98.003	97.965	97.913	4.500				
6.125	98.297	98.294	98.287	6.125	98.532	98.495	98.442	4.625				
6.250	98.841	98.831	98.816	6.250	98.660	98.621	98.576	4.750	95.226	95.013	95.005	
6.375	99.298	99.288	99.273	6.375	98.945	98.906	98.860	4.875	95.628	95.415	95.407	
6.500	99.736	99.726	99.711	6.500	99.204	99.161	99.147	5.000	96.545	96.544	96.537	
6.625	100.359	100.099	100.334	6.625	99.529	99.487	99.473	5.125	96.746	96.744	96.738	
6.750	100.404	100.387	100.364	6.750	99.860	99.813	99.760	5.250	97.316	97.306	97.299	
6.875	100.865	100.847	100.825	6.875	100.040	99.993	99.941	5.375	97.643	97.615	97.608	
7.000	101.240	101.223	101.200	7.000	100.260	100.213	100.160	5.500	98.067	98.026	98.012	
7.125	101.598	101.580	101.558	7.125	100.501	100.489	100.479	5.625	98.385	98.341	98.314	
7.250	101.794	101.765	101.735	7.250	100.916	100.886	100.856	5.750	98.747	98.703	98.676	
7.375	102.141	102.112	102.081	7.375	101.365	101.336	101.306	5.875	99.063	99.019	99.011	
7.500	102.509	102.480	102.449	7.500	101.692	101.662	101.632	6.000	99.369	99.351	99.343	

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	94.790	94.750	94.741									
4.875	95.265	95.256	95.248									
5.000	96.021	96.012	96.004									
5.125	96.474	96.467	96.458									
5.250	96.779	96.771	96.762									
5.375	97.077	97.069	97.062									
5.500	97.448	97.388	97.346									
5.625	97.868	97.851	97.843									
5.750	98.159	98.143	98.135									

**Home Possible Adjustments**

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

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

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

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

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

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



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

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

YOUR BFF IN WHOLESALE  
 Wednesday, April 3, 2024  
 Effective Time:  
 7:52:20 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	95.648	95.694	95.677	2.625				2.625				
5.750	96.439	96.478	96.447	2.750				2.750				
5.875	97.023	97.058	97.022	2.875				2.875				
6.000	97.569	97.601	97.562	3.000				3.000				
6.125	98.060	98.092	98.053	3.125				3.125				
6.250	98.456	98.480	98.412	3.250				3.250				
6.375	98.959	98.980	98.907	3.375				3.375				
6.500	99.401	99.420	99.343	3.500				3.500				
6.625	99.906	99.924	99.848	3.625				3.625				
6.750	100.076	100.087	99.996	3.750				3.750				
6.875	100.511	100.518	100.423	3.875				3.875				
7.000	100.882	100.886	100.788	4.000				4.000				
7.125	101.378	101.383	101.285	4.125				4.125				
7.250	101.391	101.387	101.369	4.250				4.250				
7.375	101.726	101.719	101.696									

  

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

**RefiNow Adjustments**

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

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

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

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

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

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

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

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

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	95.127	95.210	95.183	5.000				5.000	95.127	95.210	95.183	
5.125	95.909	95.992	95.965	5.125				5.125	95.909	95.992	95.965	
5.250	97.428	97.420	97.413	5.250	97.428	97.420	97.413	5.250	97.428	97.420	97.413	
5.375	98.053	98.045	98.038	5.375	98.053	98.045	98.038	5.375	98.053	98.045	98.038	
5.500	98.609	98.548	98.541	5.500	98.609	98.548	98.541	5.500	98.609	98.548	98.541	
5.625	99.011	99.003	98.996	5.625	99.011	99.003	98.996	5.625	99.011	99.003	98.996	
5.750	99.713	99.523	99.337	5.750	99.713	99.523	99.337	5.750	99.713	99.523	99.337	
5.875	99.977	99.787	99.596	5.875	99.977	99.787	99.596	5.875	99.977	99.787	99.596	
6.000	100.382	100.192	100.007	6.000	100.382	100.192	100.007	6.000	100.382	100.192	100.007	
6.125	100.906	100.716	100.572	6.125	100.906	100.716	100.572	6.125	100.906	100.716	100.572	
6.250	101.201	101.011	100.820	6.250	101.201	101.011	100.820	6.250	101.201	101.011	100.820	
6.375	101.073	101.029	100.985	6.375	101.073	101.029	100.985	6.375	101.073	101.029	100.985	
6.500	101.528	101.484	101.440	6.500	101.528	101.484	101.440	6.500	101.528	101.484	101.440	
6.625	101.978	101.934	101.890	6.625	101.978	101.934	101.890	6.625	101.978	101.934	101.890	
6.750	102.341	102.290	102.238	6.750	102.341	102.290	102.238	6.750	102.341	102.290	102.238	
6.875	102.054	102.003	101.951	6.875	102.054	102.003	101.951	6.875	102.054	102.003	101.951	
7.000	102.534	102.483	102.431	7.000	102.534	102.483	102.431	7.000	102.534	102.483	102.431	
7.125	102.859	102.808	102.757	7.125	102.859	102.808	102.757	7.125	102.859	102.808	102.757	
7.250	102.781	102.707	102.649	7.250	102.781	102.707	102.649	7.250	102.781	102.707	102.649	
7.375	102.224	102.149	102.005	7.375	102.224	102.149	102.005	7.375	102.224	102.149	102.005	
7.500	102.518	102.481	102.461	7.500	102.518	102.481	102.461	7.500	102.518	102.481	102.461	
7.625	102.760	102.723	102.703	7.625	102.760	102.723	102.703	7.625	102.760	102.723	102.703	
7.750	102.304	102.229	102.079	7.750	102.304	102.229	102.079	7.750	102.304	102.229	102.079	
7.875				7.875				7.875				
8.000				8.000				8.000				

Government												
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	94.313	94.346	94.319	
2.875				2.875				5.125	94.835	94.867	94.840	
3.000				3.000				5.250	96.598	96.590	96.583	
3.125				3.125				5.375	97.323	97.315	97.308	
3.250				3.250				5.500	97.950	97.943	97.936	
3.375				3.375				5.625	98.126	98.164	98.117	
3.500	90.292	90.488	90.406	3.500	90.292	90.488	90.406	5.750	99.081	98.890	98.700	
3.625	90.838	91.035	90.952	3.625	90.838	91.035	90.952	5.875	99.575	99.206	99.194	
3.750	91.995	92.169	92.117	3.750	91.995	92.169	92.117	6.000	99.840	99.818	99.750	
3.875	92.540	92.715	92.663	3.875	92.540	92.715	92.663	6.125	100.346	100.376	100.307	
4.000	93.085	93.260	93.208	4.000	93.085	93.260	93.208	6.250	100.606	100.606	100.475	
4.125	93.628	93.803	93.751	4.125	93.628	93.803	93.751	6.375	100.429	100.436	100.363	
4.250	94.171	94.346	94.294	4.250	94.171	94.346	94.294	6.500	101.007	101.015	100.942	
4.375	95.502	95.654	95.586	4.375	95.502	95.654	95.586	6.625	101.498	101.506	101.433	
4.500	96.040	96.192	96.124	4.500	96.040	96.192	96.124	6.750	101.591	101.083	101.488	
4.625	96.574	96.727	96.658	4.625	96.574	96.727	96.658	6.875	101.222	100.947	101.119	
4.750	96.794	96.924	96.777	4.750	96.794	96.924	96.777	7.000	101.737	101.712	101.634	
4.875	97.325	97.205	97.308	4.875	97.325	97.205	97.308	7.125	102.094	101.819	101.991	
5.000	97.848	97.728	97.581	5.000	97.848	97.728	97.581	7.250	100.490	100.441	101.138	
5.125	98.359	98.239	98.091	5.125	98.359	98.239	98.091	7.375	101.409	101.360	101.340	
5.250	98.367	98.395	98.307	5.250	98.367	98.395	98.307	7.500	101.865	101.816	101.796	
5.375	98.541	98.649	98.548	5.375	98.541	98.649	98.548	7.625	102.107	102.058	102.038	
5.500	99.025	99.132	99.031	5.500	99.025	99.132	99.031	7.750				
5.625	99.733	99.591	99.490	5.625	99.733	99.591	99.490	7.875				
5.750	99.724	99.673	99.632	5.750	99.724	99.673	99.632	8.000				
5.875	99.739	99.574	99.488	5.875	99.739	99.574	99.488	8.125				
6.000				6.000				8.250				

Government												
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	96.598	96.590	96.583	5.000	94.313	94.346	94.319	4.500	93.677	93.704	93.636	
5.375	97.323	97.315	97.308	5.125	94.835	94.867	94.840	4.625	94.201	94.228	94.160	
5.500	97.950	97.943	97.936	5.250	96.598	96.590	96.583	4.750	92.681	92.861	92.714	
5.625	98.126	98.164	98.117	5.375	97.323	97.315	97.308	4.875	93.199	93.128	92.981	
5.750	99.081	98.890	98.700	5.500	97.950	97.943	97.936	5.000	93.698	93.628	93.481	
5.875	99.575	99.206	99.194	5.625	98.126	98.164	98.117	5.125	94.172	94.102	93.955	
6.000	99.840	99.818	99.750	5.750	99.081	98.890	98.700	5.250	94.397	94.304	94.203	
6.125	100.346	100.376	100.307	5.875	99.575	99.206	99.194	5.375	94.606	94.514	94.413	
6.250	100.606	100.606	100.475	6.000	99.840	99.818	99.750	5.500	95.025	94.933	94.832	
6.375	100.429	100.436	100.363	6.125	100.346	100.376	100.307	5.625	95.397	95.305	95.204	
6.500	101.007	101.015	100.942	6.250	100.606	100.606	100.475	5.750	95.199	95.148	95.107	
6.625	101.498	101.506	101.433	6.375	100.429	100.436	100.363	5.875	94.799	94.732	94.677	
6.750	101.591	101.083	101.488	6.500	101.007	101.015	100.942	6.000	95.274	95.207	95.152	
6.875	101.222	100.947	101.119	6.625	101.498	101.506	101.433	6.125	95.743	95.677	95.621	

Government												
FHA 10 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	96.040	96.192	96.124	4.250	94.960	95.112	95.044	5.250	96.598	96.590	96.583	
4.625	96.574	96.727	96.658	4.375	95.502	95.654	95.586	5.375	97.323	97.315	97.308	
4.750	96.794	96.924	96.777	4.500	96.040	96.192	96.124	5.500	97.950	97.943	97.936	
4.875	97.325	97.205	97.308	4.625	96.574	96.727	96.658	5.625	98.126	98.164	98.117	
5.000	97.848	97.728	97.581	4.750	96.794	96.924	96.777	5.750	99.081	98.890	98.700	
5.125	98.359	98.239	98.091	4.875	97.325	97.205	97.308	5.875	99.575	99.206	99.194	
5.250	98.367	98.395	98.307	5.000	97.848	97.728	97.581	6.000	99.840	99.818	99.750	
5.375	98.541	98.649	98.548	5.125	98.359	98.239	98.091	6.125	100.346	100.376	100.307	
5.500	99.025	99.132	99.031	5.250	98.367	98.395	98.307	6.250	100.606	100.606	100.475	
5.625	99.733	99.591	99.490	5.375	98.541	98.649	98.548	6.375	100.429	100.436	100.363	
5.750	99.724	99.673	99.632	5.500	99.025	99.132	99.031	6.500	101.007	101.015	100.942	
5.875	99.739	99.574	99.488	5.625	99.733	99.591	99.490	6.625	101.498	101.506	101.433	
6.000	100.171	100.006	100.170	5.750	99.724	99.673	99.632	6.750	101.591	101.083	101.488	

Government												
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 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	
5.250	96.598	96.590	96.583	5.000	94.313	94.346	94.319	4.500	93.677	93.704	93.636	
5.375	97.323	97.315	97.308	5.125	94.835	94.867	94.840	4.625	94.201	94.228	94.160	
5.500	97.950	97.943	97.936	5.250	96.598	96.590	96.583	4.750	92.681	92.861	92.714	
5.625	98.126	98.164	98.117	5.375	97.323	97.315	97.308	4.875	93.199	93.128	92.981	
5.750	99.081	98.890	98.700	5.500	97.950	97.943	97.936	5.000	93.698	93.628</		



**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:  
7:52:20 AM

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	98.053	98.045	98.038	5.375	98.053	98.045	98.038	5.000				
5.500	98.609	98.548	98.541	5.500	98.609	98.548	98.541	5.125				
5.625	99.011	99.003	98.996	5.625	99.011	99.003	98.996	5.250	97.428	97.420	97.413	
5.750	99.713	99.523	99.337	5.750	99.713	99.523	99.337	5.375	98.053	98.045	98.038	
5.875	99.977	99.787	99.596	5.875	99.977	99.787	99.596	5.500	98.609	98.548	98.541	
6.000	100.382	100.192	100.007	6.000	100.382	100.192	100.007	5.625	99.011	99.003	98.996	
6.125	100.906	100.716	100.572	6.125	100.906	100.716	100.572	5.750	99.713	99.523	99.337	
6.250	101.201	101.011	100.820	6.250	101.201	101.011	100.820	5.875	99.977	99.787	99.596	
6.375	101.073	101.029	100.985	6.375	101.073	101.029	100.985	6.000	100.382	100.192	100.007	
6.500	101.528	101.484	101.440	6.500	101.528	101.484	101.440	6.125	100.906	100.716	100.572	
6.625	101.978	101.934	101.890	6.625	101.978	101.934	101.890	6.250	101.201	101.011	100.820	
6.750	102.341	102.290	102.238	6.750	102.341	102.290	102.238	6.375	101.073	101.029	100.985	
6.875	102.054	102.003	101.701	6.875	102.054	102.003	101.701	6.500	101.528	101.484	101.440	
7.000	102.284	102.233	102.181	7.000	102.284	102.233	102.181	6.625	101.978	101.934	101.890	
7.125	102.859	102.808	102.757	7.125	102.859	102.808	102.757	6.750	102.341	102.290	102.238	
7.250	102.781	102.707	102.649	7.250	102.781	102.707	102.649	6.875	102.054	102.003	101.701	
7.375	102.224	102.149	101.999	7.375	102.224	102.149	101.999	7.000	102.284	102.233	102.181	
7.500	102.334	102.259	102.203	7.500	102.334	102.259	102.203	7.125	102.859	102.808	102.757	
7.625	102.458	102.441	102.421	7.625	102.458	102.441	102.421	7.250	102.781	102.707	102.649	
7.750	102.304	102.229	102.079	7.750	102.304	102.229	102.079	7.375	102.224	102.149	101.999	
7.875	102.414	102.339	102.189	7.875	102.414	102.339	102.189	7.500	102.334	102.259	102.203	
8.000	102.524	102.449	102.299	8.000	102.524	102.449	102.299	7.625	102.458	102.441	102.421	
8.125	102.634	102.559	102.409	8.125	102.634	102.559	102.409	7.750	102.304	102.229	102.079	

  

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	96.598	96.590	96.583
3.250				3.250				5.375	97.323	97.315	97.308
3.375				3.375				5.500	97.950	97.943	97.936
3.500	90.304	90.500	90.418	3.500	90.304	90.500	90.418	5.625	98.091	98.046	98.018
3.625	90.816	91.013	90.930	3.625	90.816	91.013	90.930	5.750	99.081	98.890	98.700
3.750	92.063	92.238	92.186	3.750	92.063	92.238	92.186	5.875	99.575	99.189	99.194
3.875	92.574	92.748	92.696	3.875	92.574	92.748	92.696	6.000	99.840	99.671	99.602
4.000	93.079	93.254	93.202	4.000	93.079	93.254	93.202	6.125	100.274	100.227	100.159
4.125	93.578	93.752	93.701	4.125	93.578	93.752	93.701	6.250	100.606	100.600	100.475
4.250	95.091	95.167	95.099	4.250	95.091	95.167	95.099	6.375	100.398	100.354	100.310
4.375	95.509	95.661	95.593	4.375	95.509	95.661	95.593	6.500	100.861	100.889	100.816
4.500	95.991	96.143	96.075	4.500	95.991	96.143	96.075	6.625	101.303	101.232	101.215
4.625	96.709	96.611	96.543	4.625	96.709	96.611	96.543	6.750	101.591	101.083	101.488
4.750	96.820	96.950	96.803	4.750	96.820	96.950	96.803	6.875	101.080	100.825	100.997
4.875	97.282	97.162	97.265	4.875	97.282	97.162	97.265	7.000	101.534	101.483	101.431
5.000	97.722	97.602	97.705	5.000	97.722	97.602	97.705	7.125	101.859	101.662	101.757
5.125	98.138	98.268	98.121	5.125	98.138	98.268	98.121	7.250	100.538	100.509	101.138
5.250	98.367	98.378	98.307	5.250	98.367	98.378	98.307	7.375	101.214	101.185	101.165
5.375	98.679	98.537	98.436	5.375	98.679	98.537	98.436	7.500	101.566	101.537	101.517
5.500	99.059	99.166	99.065	5.500	99.059	99.166	99.065	7.625	101.783	101.754	101.734
5.625	99.406	99.514	99.413	5.625	99.406	99.514	99.413	7.750			
5.750	99.724	99.673	99.632	5.750	99.724	99.673	99.632	7.875			
5.875	99.575	99.661	99.575	5.875	99.575	99.661	99.575	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	100.861	100.889	100.816	6.125	100.274	100.227	100.159	4.500	93.558	93.585	93.517
6.625	101.303	101.232	101.215	6.250	100.606	100.600	100.475	4.625	93.985	94.012	93.944
6.750	101.591	101.083	101.488	6.375	100.398	100.354	100.310	4.750	92.909	92.839	92.692
6.875	101.080	100.825	100.997	6.500	100.861	100.889	100.816	4.875	93.077	93.007	92.860
7.000	101.534	101.483	101.431	6.625	101.303	101.232	101.215	5.000	93.462	93.392	93.495
7.125	101.859	101.662	101.757	6.750	101.591	101.083	101.488	5.125	94.059	93.989	93.842
7.250	100.538	100.509	101.138	6.875	101.080	100.825	100.997	5.250	94.319	94.226	94.125
7.375	101.214	101.185	101.165	7.000	101.534	101.483	101.431	5.375	94.410	94.317	94.217
7.500	101.566	101.537	101.517	7.125	101.859	101.662	101.757	5.500	94.961	94.869	94.768
7.625	101.783	101.754	101.734	7.250	100.538	100.509	101.138	5.625	95.224	95.131	95.030
7.750				7.375	101.214	101.185	101.165	5.750	95.199	95.148	95.107
7.875				7.500	101.566	101.537	101.517	5.875	94.799	94.732	94.677
8.000				7.625	101.783	101.754	101.734	6.000	95.274	95.207	95.152
8.125				7.750				6.125	95.743	95.677	95.621

  

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	101.073	101.029	100.985	6.375	101.073	101.029	100.985	6.000	100.382	100.192	100.007
6.500	101.528	101.484	101.440	6.500	101.528	101.484	101.440	6.125	100.906	100.716	100.572
6.625	101.978	101.934	101.890	6.625	101.978	101.934	101.890	6.250	101.201	101.011	100.820
6.750	102.341	102.290	102.238	6.750	102.341	102.290	102.238	6.375	101.073	101.029	100.985
6.875	102.054	102.003	101.701	6.875	102.054	102.003	101.701	6.500	101.528	101.484	101.440
7.000	102.284	102.233	102.181	7.000	102.284	102.233	102.181	6.625	101.978	101.934	101.890
7.125	102.859	102.808	102.757	7.125	102.859	102.808	102.757	6.750	102.341	102.290	102.238
7.250	102.781	102.707	102.649	7.250	102.781	102.707	102.649	6.875	102.054	102.003	101.701
7.375	102.224	102.149	101.999	7.375	102.224	102.149	101.999	7.000	102.284	102.233	102.181
7.500	102.334	102.259	102.203	7.500	102.334	102.259	102.203	7.125	102.859	102.808	102.757
7.625	102.458	102.441	102.421	7.625	102.458	102.441	102.421	7.250	102.781	102.707	102.649
7.750	102.304	102.229	102.079	7.750	102.304	102.229	102.079	7.375	102.224	102.149	101.999
7.875	102.414	102.339	102.189	7.875	102.414	102.339	102.189	7.500	102.334	102.259	102.203
8.000	102.524	102.449	102.299	8.000	102.524	102.449	102.299	7.625	102.458	102.441	102.421
8.125	102.634	102.559	102.409	8.125	102.634	102.559	102.409	7.750			

  

VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.500	95.991	96.143	96.075	4.500	95.991	96.143	96.075	6.625	101.303	101.232	101.215
4.625	96.709	96.611	96.543	4.625	96.709	96.611	96.543	6.750	101.591	101.083	101.488
4.750	96.820	96.950	96.803	4.750	96.820	96.950	96.803	6.875	101.080	100.825	100.997
4.875	97.282	97.162	97.265	4.875	97.282	97.162	97.265	7.000	101.534	101.483	101.431
5.000	97.722	97.602	97.705	5.000							



Effective Time:

7:52:20 AM

**Government DPA**

BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	97.780	97.578	97.278	6.750	95.180	94.978	94.678	6.750			
6.875	98.309	98.107	97.807	6.875	95.709	95.507	95.207	6.875			
7.000	98.818	98.616	98.316	7.000	96.218	96.016	95.716	7.000			
7.125	99.271	99.069	98.769	7.125	96.671	96.469	96.169	7.125			
7.250	99.713	99.511	99.211	7.250	97.113	96.911	96.611	7.250			
7.375	99.944	99.674	99.374	7.375	97.344	97.074	96.774	7.375			
7.500	100.413	100.143	99.843	7.500	97.813	97.543	97.243	7.500			
7.625	100.826	100.556	100.256	7.625	98.226	97.956	97.656	7.625			
7.750	101.228	100.958	100.658	7.750	98.628	98.358	98.058	7.750			
7.875	100.616	100.277	99.977	7.875	98.016	97.677	97.377	7.875			
8.000	101.055	100.716	100.416	8.000	98.455	98.116	97.816	8.000			
8.125	101.438	101.099	100.799	8.125	98.838	98.499	98.199	8.125			
8.250	101.800	101.461	101.161	8.250	99.200	98.861	98.561	8.250			
8.375				8.375				8.375			

  

BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_Forgivable <sup>2</sup>							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	95.780	95.578	95.278	6.750	93.180	92.978	92.678	6.750			
6.875	96.309	96.107	95.807	6.875	93.709	93.507	93.207	6.875			
7.000	96.818	96.616	96.316	7.000	94.218	94.016	93.716	7.000			
7.125	97.271	97.069	96.769	7.125	94.671	94.469	94.169	7.125			
7.250	97.713	97.511	97.211	7.250	95.113	94.911	94.611	7.250			
7.375	97.944	97.674	97.374	7.375	95.344	95.074	94.774	7.375			
7.500	98.413	98.143	97.843	7.500	95.813	95.543	95.243	7.500			
7.625	98.826	98.556	98.256	7.625	96.226	95.956	95.656	7.625			
7.750	99.228	98.958	98.658	7.750	96.628	96.358	96.058	7.750			
7.875	98.616	98.277	97.977	7.875	96.016	95.677	95.377	7.875			
8.000	99.055	98.716	98.416	8.000	96.455	96.116	95.816	8.000			
8.125	99.438	99.099	98.799	8.125	96.838	96.499	96.199	8.125			
8.250	99.800	99.461	99.161	8.250	97.200	96.861	96.561	8.250			
8.375				8.375				8.375			

**Government DPA Adjustments**

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

**Other Adjustments**

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

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

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