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

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

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

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

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



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

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

Effective Time:
8:12:13 AM

Conventional Fixed													
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	
5.625	96.515	96.576	96.522	5.625	96.515	96.576	96.522	5.000	93.757	93.712	93.697		
5.750	97.507	97.503	97.496	5.750	97.507	97.503	97.496	5.125	94.426	94.381	94.366		
5.875	98.048	98.045	98.038	5.875	98.048	98.045	98.038	5.250	95.189	95.144	95.129		
6.000	98.578	98.575	98.568	6.000	98.578	98.575	98.568	5.375	95.832	95.787	95.772		
6.125	99.028	99.025	99.018	6.125	99.028	99.025	99.018	5.500	96.926	96.972	96.887		
6.250	99.423	99.413	99.398	6.250	99.423	99.413	99.398	5.625	97.682	97.473	97.635		
6.375	99.879	99.869	99.854	6.375	99.879	99.869	99.854	5.750	98.486	98.446	98.414		
6.500	100.344	100.334	100.319	6.500	100.344	100.334	100.319	5.875	99.002	98.938	98.922		
6.625	100.703	100.692	100.677	6.625	100.703	100.692	100.677	6.000	99.503	99.440	99.424		
6.750	100.864	100.846	100.823	6.750	100.864	100.846	100.823	6.125	99.865	99.845	99.787		
6.875	101.308	101.290	101.268	6.875	101.308	101.290	101.268	6.250	100.233	100.215	100.176		
7.000	101.693	101.675	101.652	7.000	101.693	101.675	101.652	6.375	100.663	100.646	100.609		
7.125	102.038	102.020	101.997	7.125	102.038	102.020	101.997	6.500	101.067	101.027	101.013		
7.250	102.076	102.068	102.049	7.250	102.076	102.068	102.049	6.625	101.383	101.367	101.334		
7.375	102.464	102.456	102.439	7.375	102.464	102.456	102.439	6.750	101.162	101.151	101.103		
7.500	102.845	102.837	102.823	7.500	102.845	102.837	102.823	6.875	101.540	101.529	101.501		
7.625	103.171	103.163	103.151	7.625	103.171	103.163	103.151	7.000	101.886	101.875	101.849		
7.750	103.709	103.703	103.664	7.750	103.709	103.703	103.664	7.125	102.215	102.204	102.181		
7.875	103.112	103.106	103.069	7.875	103.112	103.106	103.069	7.250	102.202	102.194	102.175		
8.000	102.867	102.844	102.764	8.000	102.867	102.844	102.764	7.375	102.531	102.523	102.507		
8.125	103.081	103.058	102.978	8.125	103.081	103.058	102.978	7.500	102.881	102.873	102.859		
8.250				8.250				7.625	103.201	103.193	103.182		
8.375				8.375				7.750	103.039	102.783	102.742		
8.500				8.500				7.875	103.114	103.108	103.072		
8.625				8.625				8.000	102.493	102.470	102.392		

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	96.089	96.172	96.164	4.625	96.380	96.372	96.349						
4.750	96.854	96.937	96.929	4.750	96.843	96.743	96.639						
4.875	97.283	97.366	97.358	4.875	97.342	97.242	97.145						
5.000	97.569	97.615	97.596	5.000	97.348	97.412	97.361						
5.125	97.976	97.967	97.959	5.125	97.975	97.875	97.802						
5.250	98.413	98.404	98.396	5.250	98.211	98.198	98.138						
5.375	98.805	98.873	98.832	5.375	98.739	98.639	98.506						
5.500	99.246	99.200	99.186	5.500	99.246	99.200	99.186						
5.625	99.300	99.351	99.338	5.625	99.187	99.137	99.110						
5.750	99.708	99.760	99.743	5.750	99.692	99.639	99.598						
5.875	100.149	100.143	100.127	5.875	100.149	100.096	100.055						
6.000	100.478	100.532	100.521	6.000	100.446	100.393	100.352						
6.125	100.220	100.261	100.200	6.125	100.306	100.239	100.163						
6.250	100.588	100.636	100.560	6.250	100.544	100.547	100.466						
6.375	100.989	101.029	100.968	6.375	100.980	100.911	100.856						
6.500	101.244	101.175	101.120	6.500	101.244	101.185	101.120						
6.625	101.156	101.067	101.029	6.625	100.950	100.969	100.907						
6.750	101.398	101.425	101.377	6.750	101.354	101.282	101.213						
6.875	101.777	101.705	101.636	6.875	101.777	101.705	101.636						
7.000	102.017	101.945	101.876	7.000	102.017	101.945	101.876						

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	98.311	98.230	98.203	6.000	97.938	97.893	97.878	5.125	96.068	96.022	96.009		
6.125	98.888	98.806	98.771	6.125	98.385	98.590	98.525	5.250	96.601	96.556	96.542		
6.250	99.245	99.230	99.191	6.250	98.725	98.681	98.665	5.375	97.085	97.039	97.025		
6.375	99.634	99.619	99.582	6.375	99.520	99.475	99.460	5.500	97.418	97.373	97.359		
6.500	100.108	100.063	100.048	6.500	100.006	99.961	99.946	5.625	97.412	97.359	97.318		
6.625	100.432	100.368	100.352	6.625	100.345	100.300	100.285	5.750	97.913	97.860	97.818		
6.750	100.698	100.664	100.634	6.750	99.961	99.916	99.901	5.875	98.364	98.311	98.269		
6.875	101.013	101.004	100.977	6.875	100.459	100.415	100.399	6.000	98.648	98.595	98.554		
7.000	101.297	101.288	101.262	7.000	100.890	100.845	100.830	6.125	99.190	99.122	99.067		
7.125	101.610	101.601	101.578	7.125	101.156	101.112	101.097	6.250	99.671	99.602	99.547		
7.250	101.557	101.559	101.472	7.250	101.147	101.141	101.122	6.375	100.099	100.030	99.975		
7.375	101.860	101.862	101.775	7.375	101.416	101.410	101.393	6.500	100.335	100.267	100.212		
7.500	102.202	102.204	102.120	7.500	101.778	101.728	101.697	6.625	99.888	99.816	99.747		
7.625	102.340	102.336	102.242	7.625	102.029	101.993	101.981	6.750	100.356	100.284	100.215		
7.750	101.643	101.626	101.582	7.750	101.436	101.432	101.391	6.875	100.767	100.695	100.626		
7.875	101.951	101.935	101.897	7.875	100.901	100.880	100.804	7.000	100.955	100.883	100.814		

Conventional Fixed Adjustments

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

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

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.								

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	96.792	96.695	96.611	5.250				5.250				
5.375	97.157	97.060	96.976	5.375				5.375				
5.500	97.510	97.413	97.330	5.500				5.500				
5.625	97.851	97.754	97.670	5.625	97.595	97.498	97.415	5.625	95.163	95.100	95.037	
5.750	98.192	98.095	98.011	5.750	97.970	97.873	97.789	5.750	97.300	97.203	97.119	
5.875	98.534	98.437	98.353	5.875	98.304	98.207	98.123	5.875	97.720	97.623	97.539	
6.000	98.840	98.743	98.659	6.000	98.587	98.490	98.406	6.000	98.100	98.003	97.919	
6.125	99.109	99.012	98.928	6.125	98.816	98.719	98.636	6.125	98.439	98.342	98.258	
6.250	99.337	99.240	99.156	6.250	99.058	98.961	98.877	6.250	98.763	98.666	98.583	
6.375	99.485	99.388	99.305	6.375	99.277	99.180	99.096	6.375	99.037	98.940	98.856	
6.500	99.649	99.552	99.468	6.500	99.522	99.425	99.341	6.500	99.299	99.202	99.118	
6.625	99.818	99.721	99.638	6.625	99.785	99.688	99.605	6.625	99.539	99.442	99.359	
6.750	99.959	98.896	98.833	6.750	99.078	99.015	98.952	6.750	99.733	99.636	99.553	
6.875	99.163	99.100	99.037	6.875	99.148	99.085	99.022	6.875	99.869	99.772	99.688	
7.000	99.511	99.448	99.385	7.000	99.556	99.493	99.430	7.000	99.449	99.386	99.323	
7.125				7.125	99.798	99.735	99.672	7.125	99.718	99.655	99.593	

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	95.725	95.662	95.599	5.250				5.250				
5.375	96.070	96.007	95.944	5.375				5.375				
5.500	96.376	96.313	96.250	5.500				5.500				
5.625	96.744	96.681	96.618	5.625	96.292	96.229	96.166	5.625	95.332	95.269	95.206	
5.750	97.080	97.017	96.954	5.750	96.699	96.636	96.573	5.750	95.809	95.746	95.683	
5.875	97.277	97.214	97.151	5.875	97.099	97.036	96.973	5.875	96.105	96.042	95.979	
6.000	97.618	97.555	97.492	6.000	97.166	97.103	97.040	6.000	96.560	96.497	96.434	
6.125	97.816	97.753	97.690	6.125	97.564	97.501	97.438	6.125	96.826	96.763	96.700	
6.250	98.158	98.095	98.032	6.250	97.966	97.903	97.840	6.250	97.274	97.211	97.148	
6.375	98.357	98.294	98.231	6.375	98.369	98.306	98.243	6.375	97.721	97.658	97.595	
6.500	98.701	98.638	98.575	6.500	98.606	98.543	98.480	6.500	98.173	98.110	98.047	
6.625	98.904	98.841	98.778	6.625	98.842	98.779	98.716	6.625	98.441	98.378	98.315	
6.750	99.129	99.066	99.003	6.750	99.247	99.184	99.121	6.750	98.895	98.832	98.769	
6.875	99.333	99.270	99.207	6.875	99.318	99.255	99.192	6.875	99.163	99.100	99.037	
7.000	99.680	99.617	99.554	7.000	99.726	99.663	99.600	7.000	99.618	99.555	99.492	
7.125	99.883	99.820	99.757	7.125	99.968	99.905	99.842	7.125	99.888	99.825	99.762	

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	-5.125

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	-3.250
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	97.507	97.253	97.246	5.750	97.316	97.278	97.225	4.375				
5.875	98.048	97.795	97.788	5.875	97.897	97.858	97.805	4.500				
6.000	98.578	98.575	98.568	6.000	98.483	98.194	98.391	4.625				
6.125	99.028	99.025	99.018	6.125	99.012	98.973	98.920	4.750	95.574	95.361	95.352	
6.250	99.423	99.413	99.398	6.250	99.083	99.038	99.023	4.875	95.975	95.763	95.754	
6.375	99.879	99.869	99.854	6.375	99.696	99.651	99.636	5.000	96.934	96.932	96.925	
6.500	100.344	100.334	100.319	6.500	100.032	99.987	99.972	5.125	97.136	97.134	97.127	
6.625	100.719	100.692	100.677	6.625	100.469	100.424	100.409	5.250	97.698	97.696	97.689	
6.750	100.864	100.846	100.823	6.750	100.325	100.280	100.265	5.375	98.006	98.005	97.998	
6.875	101.308	101.290	101.268	6.875	100.861	100.817	100.801	5.500	98.414	98.400	98.393	
7.000	101.693	101.675	101.652	7.000	101.377	101.332	101.317	5.625	98.718	98.694	98.687	
7.125	102.038	102.020	101.997	7.125	101.754	101.709	101.694	5.750	99.059	99.016	98.988	
7.250	102.054	102.024	101.994	7.250	101.510	101.460	101.429	5.875	99.376	99.333	99.305	
7.375	102.436	102.406	102.376	7.375	102.011	101.960	101.930	6.000	99.568	99.525	99.497	

Home Ready 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.375												
4.500												
4.625												
4.750	95.138	95.059	95.045									
4.875	95.576	95.567	95.559									
5.000	96.333	96.324	96.316									
5.125	96.786	96.777	96.769									
5.250	97.089	97.080	97.072									
5.375	97.402	97.379	97.371									
5.500	97.755	97.704	97.690									
5.625	98.104	98.050	98.025									
5.750	98.438	98.379	98.338									
5.875	98.755	98.697	98.656									
6.000	99.287	99.229	99.187									

Home Ready Adjustments

Cumulative LLPA Caps	
Home Ready	0.000

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

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

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

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

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

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	97.507	97.253	97.246	5.750	97.316	97.278	97.225	4.250				
5.875	98.048	97.795	97.788	5.875	97.897	97.858	97.805	4.375				
6.000	98.578	98.575	98.568	6.000	98.483	98.194	98.391	4.500				
6.125	99.028	99.025	99.018	6.125	98.762	98.723	98.670	4.625				
6.250	99.173	99.163	99.148	6.250	99.021	98.981	98.936	4.750	95.574	95.361	95.352	
6.375	99.879	99.869	99.854	6.375	99.295	99.255	99.210	4.875	95.975	95.763	95.754	
6.500	100.344	100.334	100.319	6.500	99.557	99.517	99.503	5.000	96.934	96.932	96.925	
6.625	100.703	100.692	100.677	6.625	99.873	99.857	99.824	5.125	97.136	97.134	97.127	
6.750	100.864	100.596	100.573	6.750	100.069	100.021	99.968	5.250	97.698	97.696	97.689	
6.875	101.308	101.040	101.268	6.875	100.252	100.204	100.151	5.375	98.006	98.005	97.998	
7.000	101.693	101.425	101.402	7.000	100.482	100.434	100.382	5.500	98.414	98.400	98.393	
7.125	102.038	101.770	101.747	7.125	100.705	100.694	100.671	5.625	98.718	98.694	98.687	
7.250	102.054	102.024	101.994	7.250	100.957	100.927	100.897	5.750	99.059	99.016	98.988	
7.375	102.436	102.406	102.376	7.375	101.413	101.383	101.353	5.875	99.376	99.333	99.305	
7.500	102.558	102.528	102.498	7.500	101.741	101.712	101.681	6.000	99.568	99.525	99.497	

Home Possible 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125												
4.250												
4.375												
4.500												
4.625												
4.750	95.138	95.059	95.045									
4.875	95.576	95.567	95.559									
5.000	96.333	96.324	96.316									
5.125	96.786	96.777	96.769									
5.250	97.089	97.080	97.072									
5.375	97.402	97.379	97.371									
5.500	97.755	97.704	97.690									
5.625	98.104	98.050	98.025									
5.750	98.438	98.379	98.338									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

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

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	96.358	96.404	96.324	2.625				2.625				
5.750	96.994	97.032	96.939	2.750				2.750				
5.875	97.558	97.593	97.495	2.875				2.875				
6.000	98.124	98.156	98.054	3.000				3.000				
6.125	98.612	98.644	98.542	3.125				3.125				
6.250	98.914	98.938	98.854	3.250				3.250				
6.375	99.408	99.429	99.341	3.375				3.375				
6.500	99.850	99.868	99.776	3.500				3.500				
6.625	100.343	100.362	100.270	3.625				3.625				
6.750	100.358	100.369	100.279	3.750				3.750				
6.875	100.790	100.797	100.702	3.875				3.875				
7.000	101.162	101.167	101.069	4.000				4.000				
7.125	101.625	101.630	101.531	4.125				4.125				
7.250	101.553	101.550	101.453	4.250				4.250				
7.375	101.876	101.870	101.769									

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

RefiNow Adjustments

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

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

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

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

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

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

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

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



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

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

Effective Time:
8:12:13 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	95.740	95.811	95.781	5.000				5.000	95.740	95.811	95.781	
5.125	96.522	96.592	96.562	5.125				5.125	96.522	96.592	96.562	
5.250	97.833	97.847	97.862	5.250	97.833	97.847	97.862	5.250	97.833	97.847	97.862	
5.375	98.515	98.472	98.487	5.375	98.515	98.472	98.487	5.375	98.515	98.472	98.487	
5.500	99.078	99.003	98.989	5.500	99.078	99.003	98.989	5.500	99.078	99.003	98.989	
5.625	99.415	99.429	99.444	5.625	99.415	99.429	99.444	5.625	99.415	99.429	99.444	
5.750	100.074	99.884	99.693	5.750	100.074	99.884	99.693	5.750	100.074	99.884	99.693	
5.875	100.337	100.147	99.956	5.875	100.337	100.147	99.956	5.875	100.337	100.147	99.956	
6.000	100.743	100.552	100.362	6.000	100.743	100.552	100.362	6.000	100.743	100.552	100.362	
6.125	101.268	101.077	100.887	6.125	101.268	101.077	100.887	6.125	101.268	101.077	100.887	
6.250	101.562	101.371	101.181	6.250	101.562	101.371	101.181	6.250	101.562	101.371	101.181	
6.375	101.308	101.257	101.206	6.375	101.308	101.257	101.206	6.375	101.308	101.257	101.206	
6.500	101.761	101.709	101.658	6.500	101.761	101.709	101.658	6.500	101.761	101.709	101.658	
6.625	102.180	102.129	102.078	6.625	102.180	102.129	102.078	6.625	102.180	102.129	102.078	
6.750	102.328	102.284	102.240	6.750	102.328	102.284	102.240	6.750	102.328	102.284	102.240	
6.875	102.011	101.967	101.923	6.875	102.011	101.967	101.923	6.875	102.011	101.967	101.923	
7.000	102.507	102.463	102.419	7.000	102.507	102.463	102.419	7.000	102.507	102.463	102.419	
7.125	102.861	102.817	102.773	7.125	102.861	102.817	102.773	7.125	102.861	102.817	102.773	
7.250	102.785	102.711	102.652	7.250	102.785	102.711	102.652	7.250	102.785	102.711	102.652	
7.375	102.521	102.446	102.296	7.375	102.521	102.446	102.296	7.375	102.521	102.446	102.296	
7.500	102.631	102.556	102.425	7.500	102.631	102.556	102.425	7.500	102.631	102.556	102.425	
7.625	102.760	102.710	102.660	7.625	102.760	102.710	102.660	7.625	102.760	102.710	102.660	
7.750	102.601	102.526	102.376	7.750	102.601	102.526	102.376	7.750	102.601	102.526	102.376	
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	94.676	94.696	94.666
2.875				2.875				5.125	95.448	95.468	95.438
3.000				3.000				5.250	97.003	97.017	97.032
3.125				3.125				5.375	97.728	97.742	97.757
3.250				3.250				5.500	98.355	98.369	98.384
3.375				3.375				5.625	98.547	98.573	98.491
3.500	90.803	90.987	90.979	3.500	90.803	90.987	90.979	5.750	99.442	99.251	99.061
3.625	91.350	91.534	91.526	3.625	91.350	91.534	91.526	5.875	99.935	99.333	99.554
3.750	92.534	92.696	92.672	3.750	92.534	92.696	92.672	6.000	100.200	99.944	100.076
3.875	93.080	93.242	93.218	3.875	93.080	93.242	93.218	6.125	100.732	100.499	100.631
4.000	93.626	93.787	93.764	4.000	93.626	93.787	93.764	6.250	100.967	100.320	100.836
4.125	94.169	94.331	94.307	4.125	94.169	94.331	94.307	6.375	100.698	100.693	100.601
4.250	95.419	95.559	95.550	4.250	95.419	95.559	95.550	6.500	101.271	101.265	101.174
4.375	95.961	96.101	96.092	4.375	95.961	96.101	96.092	6.625	101.751	101.496	101.654
4.500	96.500	96.640	96.631	4.500	96.500	96.640	96.631	6.750	101.585	101.276	101.490
4.625	97.034	97.173	97.165	4.625	97.034	97.173	97.165	6.875	101.298	101.010	101.133
4.750	97.205	97.322	97.281	4.750	97.205	97.322	97.281	7.000	101.807	101.770	101.642
4.875	97.486	97.603	97.562	4.875	97.486	97.603	97.562	7.125	102.160	101.873	101.995
5.000	98.007	98.124	98.084	5.000	98.007	98.124	98.084	7.250	100.513	100.452	101.114
5.125	98.516	98.634	98.593	5.125	98.516	98.634	98.593	7.375	101.424	101.362	101.312
5.250	98.586	98.681	98.671	5.250	98.586	98.681	98.671	7.500	101.872	101.810	101.760
5.375	98.838	98.933	98.923	5.375	98.838	98.933	98.923	7.625	102.107	102.046	101.995
5.500	99.319	99.414	99.404	5.500	99.319	99.414	99.404	7.750			
5.625	99.774	99.869	99.859	5.625	99.774	99.869	99.859	7.875			
5.750	99.894	99.841	99.800	5.750	99.894	99.841	99.800	8.000			
5.875	99.720	99.793	99.735	5.875	99.720	99.793	99.735	8.125			
6.000				6.000				8.250			

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.250	97.003	97.017	97.032	5.000	94.676	94.696	94.666	4.500	94.136	94.150	94.141
5.375	97.728	97.742	97.757	5.125	95.448	95.468	95.438	4.625	94.659	94.673	94.664
5.500	98.355	98.369	98.384	5.250	97.003	97.017	97.032	4.750	93.091	93.008	92.968
5.625	98.547	98.573	98.491	5.375	97.728	97.742	97.757	4.875	93.606	93.524	93.483
5.750	99.442	99.251	99.061	5.500	98.355	98.369	98.384	5.000	94.103	94.020	93.979
5.875	99.935	99.333	99.554	5.625	98.547	98.573	98.491	5.125	94.573	94.490	94.449
6.000	100.200	99.944	100.076	5.750	99.442	99.251	99.061	5.250	94.692	94.587	94.577
6.125	100.732	100.499	100.631	5.875	99.935	99.333	99.554	5.375	94.897	94.792	94.782
6.250	100.967	100.320	100.836	6.000	100.200	99.944	100.076	5.500	95.311	95.206	95.195
6.375	100.698	100.693	100.601	6.125	100.732	100.499	100.631	5.625	95.676	95.571	95.561
6.500	101.271	101.265	101.174	6.250	100.967	100.320	100.836	5.750	95.369	95.316	95.275
6.625	101.751	101.496	101.654	6.375	100.698	100.693	100.601	5.875	94.827	94.759	94.704
6.750	101.585	101.276	101.490	6.500	101.271	101.265	101.174	6.000	95.303	95.234	95.179
6.875	101.298	101.010	101.133	6.625	101.751	101.496	101.654	6.125	95.772	95.703	95.648

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	97.833	97.847	97.862	5.250	97.833	97.847	97.862	5.250	97.833	97.847	97.862
5.375	98.515	98.472	98.487	5.375	98.515	98.472	98.487	5.375	98.515	98.472	98.487
5.500	99.078	99.003	98.989	5.500	99.078	99.003	98.989	5.500	99.078	99.003	98.989
5.625	99.415	99.429	99.444	5.625	99.415	99.429	99.444	5.625	99.415	99.429	99.444
5.750	100.074	99.884	99.693	5.750	100.074	99.884	99.693	5.750	100.074	99.884	99.693
5.875	100.337	100.147	99.956	5.875	100.337	100.147	99.956	5.875	100.337	100.147	99.956
6.000	100.743	100.552	100.362	6.000	100.743	100.552	100.362	6.000	100.743	100.552	100.362
6.125	101.268	101.077	100.887	6.125	101.268	101.077	100.887	6.125	101.268	101.077	100.887
6.250	101.562	101.371	101.181	6.250	101.562	101.371	101.181	6.250	101.562	101.371	101.181
6.375	101.308	101.257	101.206	6.375	101.308	101.257	101.206	6.375	101.308	101.257	101.206
6.500	101.761	101.709	101.658	6.500	101.761	101.709	101.658	6.500	101.761	101.709	101.658
6.625	102.180	102.129	102.078	6.625	102.180	102.129	102.078	6.625	102.180	102.129	102.078
6.750	102.328	102.284	102.240	6.750	102.328	102.284	102.240	6.750	102.328	102.284	102.240
6.875	102.011	101.967	101.923	6.875	102.011	101.967	101.923	6.875	102.011	101.967	101.923
7.000	102.507	102.463	102.419	7.000	102.507	102.463	102.419	7.000	102.507	102.463	102.419

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	96.500	96.640	96.631	4.250	95.419	95.559	95.550	5.250	97.003	97.017	97.032
4.625	97.034	97.173	97.165	4.375	95.961	96.101	96.092	5.375	97.728	97.742	97.757
4.750	97.205	97.322	97.281	4.500	96.500	96.640	96.631	5.500	98.355	98.369	98.384
4.875	97.486	97.603	97.562	4.625	97.034	97.173	97.165	5.625	98.547	98.573	98.491

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	98.515	98.472	98.487	5.375	98.515	98.472	98.487	5.000				
5.500	99.078	99.003	98.989	5.500	99.078	99.003	98.989	5.125	97.833	97.847	97.862	
5.625	99.415	99.429	99.444	5.625	99.415	99.429	99.444	5.250	98.515	98.472	98.487	
5.750	100.074	99.884	99.693	5.750	100.074	99.884	99.693	5.375	99.078	99.003	98.989	
5.875	100.337	100.147	99.956	5.875	100.337	100.147	99.956	5.500	99.415	99.429	99.444	
6.000	100.743	100.552	100.362	6.000	100.743	100.552	100.362	5.625	100.074	99.884	99.693	
6.125	101.268	101.077	100.887	6.125	101.268	101.077	100.887	5.750	100.337	100.147	99.956	
6.250	101.562	101.371	101.181	6.250	101.562	101.371	101.181	6.000	100.743	100.552	100.362	
6.375	101.308	101.257	101.206	6.375	101.308	101.257	101.206	6.125	101.268	101.077	100.887	
6.500	101.761	101.709	101.658	6.500	101.761	101.709	101.658	6.250	101.562	101.371	101.181	
6.625	102.180	102.129	102.078	6.625	102.180	102.129	102.078	6.375	101.308	101.257	101.206	
6.750	102.328	102.284	102.240	6.750	102.328	102.284	102.240	6.500	101.761	101.709	101.658	
6.875	102.011	101.967	101.923	6.875	102.011	101.967	101.923	6.625	102.180	102.129	102.078	
7.000	102.507	102.463	102.169	7.000	102.507	102.463	102.169	6.750	102.328	102.284	102.240	
7.125	102.861	102.817	102.773	7.125	102.861	102.817	102.773	6.875	102.011	101.967	101.923	
7.250	102.785	102.711	102.652	7.250	102.785	102.711	102.652	6.975	102.507	102.463	102.169	
7.375	102.271	102.196	102.296	7.375	102.271	102.196	102.296	7.000	102.507	102.463	102.169	
7.500	102.631	102.556	102.406	7.500	102.631	102.556	102.406	7.125	102.861	102.817	102.773	
7.625	102.741	102.666	102.516	7.625	102.741	102.666	102.516	7.250	102.785	102.711	102.652	
7.750	102.601	102.526	102.376	7.750	102.601	102.526	102.376	7.375	102.271	102.196	102.296	
7.875	102.711	102.636	102.486	7.875	102.711	102.636	102.486	7.500	102.631	102.556	102.406	
8.000	102.821	102.746	102.596	8.000	102.821	102.746	102.596	7.625	102.741	102.666	102.516	
8.125	102.931	102.856	102.706	8.125	102.931	102.856	102.706	7.750	102.601	102.526	102.376	
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				4.875				
2.875				2.875				5.000				
3.000				3.000				5.125				
3.125				3.125				5.250	97.003	97.017	97.032	
3.250				3.250				5.375	97.728	97.742	97.507	
3.375				3.375				5.500	98.355	98.369	98.384	
3.500	90.814	90.997	90.990	3.500	90.814	90.997	90.990	5.625	98.418	98.397	98.344	
3.625	91.326	91.510	91.503	3.625	91.326	91.510	91.503	5.750	99.442	99.251	99.061	
3.750	92.602	92.763	92.740	3.750	92.602	92.763	92.740	5.875	99.935	99.561	99.554	
3.875	93.112	93.274	93.250	3.875	93.112	93.274	93.250	6.000	100.200	100.038	99.920	
4.000	93.617	93.779	93.755	4.000	93.617	93.779	93.755	6.125	100.635	100.586	100.468	
4.125	94.115	94.277	94.253	4.125	94.115	94.277	94.253	6.250	100.967	100.320	100.836	
4.250	95.472	95.634	95.609	4.250	95.472	95.634	95.609	6.375	100.633	100.596	100.531	
4.375	95.966	96.105	96.096	4.375	95.966	96.105	96.096	6.500	101.100	101.114	101.023	
4.500	96.447	96.586	96.577	4.500	96.447	96.586	96.577	6.625	101.505	101.437	101.403	
4.625	96.912	97.051	97.043	4.625	96.912	97.051	97.043	6.750	101.585	101.276	101.490	
4.750	97.228	97.345	97.305	4.750	97.228	97.345	97.305	6.875	101.139	100.872	100.994	
4.875	97.437	97.555	97.514	4.875	97.437	97.555	97.514	7.000	101.507	101.488	101.419	
5.000	97.875	97.992	97.951	5.000	97.875	97.992	97.951	7.125	101.861	101.715	101.773	
5.125	98.538	98.405	98.364	5.125	98.538	98.405	98.364	7.250	100.560	100.518	101.114	
5.250	98.584	98.660	98.650	5.250	98.584	98.660	98.650	7.375	101.228	101.187	101.136	
5.375	98.721	98.816	98.806	5.375	98.721	98.816	98.806	7.500	101.574	101.532	101.482	
5.500	99.347	99.192	99.182	5.500	99.347	99.192	99.182	7.625	101.785	101.744	101.693	
5.625	99.692	99.787	99.776	5.625	99.692	99.787	99.776	7.750				
5.750	99.894	99.841	99.800	5.750	99.894	99.841	99.800	7.875				
5.875	99.804	99.877	99.819	5.875	99.804	99.877	99.819	8.000				
6.000				6.000				8.125				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.500	101.100	101.114	101.023	6.125	100.635	100.586	100.468	4.500	94.009	94.023	94.015	
6.625	101.505	101.437	101.403	6.250	100.967	100.320	100.836	4.625	94.432	94.447	94.438	
6.750	101.585	101.276	101.490	6.375	100.633	100.596	100.531	4.750	93.064	92.982	92.941	
6.875	101.139	100.872	100.994	6.500	101.100	101.114	101.023	4.875	93.479	93.396	93.355	
7.000	101.507	101.488	101.419	6.625	101.505	101.437	101.403	5.000	93.859	93.776	93.735	
7.125	101.861	101.715	101.773	6.750	101.585	101.276	101.490	5.125	94.201	94.118	94.078	
7.250	100.560	100.518	101.114	6.875	101.139	100.872	100.994	5.250	94.611	94.506	94.496	
7.375	101.228	101.187	101.136	7.000	101.507	101.488	101.419	5.375	94.698	94.593	94.583	
7.500	101.574	101.532	101.482	7.125	101.861	101.715	101.773	5.500	94.995	94.890	94.880	
7.625	101.785	101.744	101.693	7.250	100.560	100.518	101.114	5.625	95.503	95.398	95.388	
7.750				7.375	101.228	101.187	101.136	5.750	95.369	95.316	95.275	
7.875				7.500	101.574	101.532	101.482	5.875	94.827	94.759	94.704	
8.000				7.625	101.785	101.744	101.693	6.000	95.303	95.234	95.179	
8.125				7.750				6.125	95.772	95.703	95.648	
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	101.308	101.257	101.206	6.375	101.308	101.257	101.206	6.000	100.743	100.552	100.362	
6.500	101.761	101.709	101.658	6.500	101.761	101.709	101.658	6.125	101.268	101.077	100.887	
6.625	102.180	102.129	102.078	6.625	102.180	102.129	102.078	6.250	101.562	101.371	101.181	
6.750	102.328	102.284	102.240	6.750	102.328	102.284	102.240	6.375	101.308	101.257	101.206	
6.875	102.011	101.967	101.923	6.875	102.011	101.967	101.923	6.500	101.761	101.709	101.658	
7.000	102.507	102.463	102.169	7.000	102.507	102.463	102.169	6.625	102.180	102.129	102.078	
7.125	102.861	102.817	102.773	7.125	102.861	102.817	102.773	6.750	102.328	102.284	102.240	
7.250	102.785	102.711	102.652	7.250	102.785	102.711	102.652	6.875	102.011	101.967	101.923	
7.375	102.271	102.196	102.296	7.375	102.271	102.196	102.296	7.000	102.507	102.463	102.169	
7.500	102.631	102.556	102.406	7.500	102.631	102.556	102.406	7.125	102.861	102.817	102.773	
7.625	102.741	102.666	102.516	7.625	102.741	102.666	102.516	7.250	102.785	102.711	102.652	
7.750	102.601	102.526	102.376	7.750	102.601	102.526	102.376	7.375	102.271	102.196	102.296	
7.875	102.711	102.636	102.486	7.875	102.711	102.636	102.486	7.500	102.631	102.556	102.406	
8.000	102.821	102.746	102.596	8.000	102.821	102.746	102.596	7.625	102.741	102.666	102.516	
8.125	102.931	102.856	102.706	8.125	102.931	102.856	102.706	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	96.447	96.586	96.577	4.500	96.447	96.586	96.577	6.625	101.505	101.437	101.403	
4.625	96.912	97.051	97.043	4.625	96.912	97.051	97.043	6.750	101.585	101.276	101.490	
4.750	97.228	97.345	97.305	4.750	97.228	97.345	97.305	6.875	101.139	100.872	100.994	
4.875	97.437	97.555	97.514	4.875	97.437	97.555	97.514	7.000	101.507	101.488	101.419	
5.000	97.875	97.992	97.951	5.000	97.875	97.992	97.951	7.125	101.861	101.715	101.77	



Brokers First Funding

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Effective Time:

8:12:13 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	97.934	97.751	97.451	6.750	95.334	95.151	94.851	6.750			
6.875	98.344	98.140	97.840	6.875	95.744	95.540	95.240	6.875			
7.000	98.853	98.649	98.349	7.000	96.253	96.049	95.749	7.000			
7.125	99.306	99.102	98.802	7.125	96.706	96.502	96.202	7.125			
7.250	99.748	99.544	99.244	7.250	97.148	96.944	96.644	7.250			
7.375	99.905	99.644	99.344	7.375	97.305	97.044	96.744	7.375			
7.500	100.374	100.113	99.813	7.500	97.774	97.513	97.213	7.500			
7.625	100.787	100.526	100.226	7.625	98.187	97.926	97.626	7.625			
7.750	101.189	100.928	100.628	7.750	98.589	98.328	98.028	7.750			
7.875	100.565	100.248	99.948	7.875	97.965	97.648	97.348	7.875			
8.000	101.004	100.687	100.387	8.000	98.404	98.087	97.787	8.000			
8.125	101.387	101.070	100.770	8.125	98.787	98.470	98.170	8.125			
8.250	101.749	101.432	101.132	8.250	99.149	98.832	98.532	8.250			
8.375				8.375				8.375			

BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	95.934	95.751	95.451	6.750	93.334	93.151	92.851	6.750			
6.875	96.344	96.140	95.840	6.875	93.744	93.540	93.240	6.875			
7.000	96.853	96.649	96.349	7.000	94.253	94.049	93.749	7.000			
7.125	97.306	97.102	96.802	7.125	94.706	94.502	94.202	7.125			
7.250	97.748	97.544	97.244	7.250	95.148	94.944	94.644	7.250			
7.375	97.905	97.644	97.344	7.375	95.305	95.044	94.744	7.375			
7.500	98.374	98.113	97.813	7.500	95.774	95.513	95.213	7.500			
7.625	98.787	98.526	98.226	7.625	96.187	95.926	95.626	7.625			
7.750	99.189	98.928	98.628	7.750	96.589	96.328	96.028	7.750			
7.875	98.565	98.248	97.948	7.875	95.965	95.648	95.348	7.875			
8.000	99.004	98.687	98.387	8.000	96.404	96.087	95.787	8.000			
8.125	99.387	99.070	98.770	8.125	96.787	96.470	96.170	8.125			
8.250	99.749	99.432	99.132	8.250	97.149	96.832	96.532	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.