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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:
2:46:34 PM

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	95.980	96.040	96.035	5.625	95.980	96.040	96.035	5.000	93.381	93.336	93.321	
5.750	96.998	96.971	96.964	5.750	96.998	96.971	96.964	5.125	94.112	94.067	94.052	
5.875	97.524	97.512	97.504	5.875	97.524	97.512	97.504	5.250	94.875	94.830	94.815	
6.000	98.098	98.038	98.030	6.000	98.098	98.038	98.030	5.375	95.519	95.474	95.459	
6.125	98.521	98.516	98.489	6.125	98.521	98.516	98.489	5.500	96.502	96.547	96.529	
6.250	99.004	98.989	98.974	6.250	99.004	98.989	98.974	5.625	97.255	97.296	97.274	
6.375	99.462	99.446	99.430	6.375	99.462	99.446	99.430	5.750	98.108	98.067	98.033	
6.500	99.936	99.966	99.928	6.500	99.936	99.966	99.928	5.875	98.635	98.572	98.556	
6.625	100.361	100.387	100.343	6.625	100.361	100.387	100.343	6.000	99.142	99.078	99.062	
6.750	100.563	100.552	100.517	6.750	100.563	100.552	100.517	6.125	99.468	99.448	99.405	
6.875	101.012	101.031	101.005	6.875	101.012	101.031	101.005	6.250	99.934	99.915	99.873	
7.000	101.391	101.408	101.380	7.000	101.391	101.408	101.380	6.375	100.359	100.340	100.300	
7.125	101.728	101.739	101.701	7.125	101.728	101.739	101.701	6.500	100.786	100.745	100.731	
7.250	101.938	101.929	101.905	7.250	101.938	101.929	101.905	6.625	101.105	101.065	101.051	
7.375	102.323	102.315	102.293	7.375	102.323	102.315	102.293	6.750	100.971	100.960	100.935	
7.500	102.707	102.699	102.679	7.500	102.707	102.699	102.679	6.875	101.346	101.335	101.302	
7.625	103.033	103.025	103.005	7.625	103.033	103.025	103.005	7.000	101.692	101.681	101.650	
7.750	102.765	102.760	102.716	7.750	102.765	102.760	102.716	7.125	102.024	102.013	101.983	
7.875	103.174	103.169	103.127	7.875	103.174	103.169	103.127	7.250	102.115	102.107	102.084	
8.000	102.817	102.794	102.640	8.000	102.817	102.794	102.640	7.375	102.445	102.437	102.416	
8.125	103.041	103.018	102.864	8.125	103.041	103.018	102.864	7.500	102.800	102.792	102.773	
8.250				8.250				7.625	103.128	103.120	103.101	
8.375				8.375				7.750	102.888	102.883	102.839	
8.500				8.500				7.875	103.213	103.208	103.166	
8.625				8.625				8.000	102.416	102.393	102.241	

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625	95.113	95.946	95.910	4.625	96.279	96.116	96.116					
4.750	96.628	96.711	96.675	4.750	96.655	96.546	96.546					
4.875	97.057	97.139	97.103	4.875	97.147	97.044	97.044					
5.000	97.423	97.489	97.480	5.000	97.276	97.311	97.260					
5.125	97.978	97.970	97.962	5.125	97.892	97.756	97.755					
5.250	98.412	98.404	98.396	5.250	98.104	98.094	98.016					
5.375	98.796	98.788	98.780	5.375	98.608	98.484	98.484					
5.500	99.163	99.155	99.147	5.500	99.112	99.067	99.053					
5.625	99.260	99.242	99.223	5.625	99.109	99.054	99.013					
5.750	99.641	99.623	99.606	5.750	99.608	99.554	99.512					
5.875	100.064	100.009	99.968	5.875	100.064	100.009	99.968					
6.000	100.361	100.375	100.291	6.000	100.361	100.306	100.265					
6.125	100.200	100.116	100.088	6.125	100.012	100.039	99.999					
6.250	100.549	100.466	100.439	6.250	100.493	100.424	100.368					
6.375	100.927	100.857	100.802	6.375	100.927	100.857	100.802					
6.500	101.193	101.123	101.068	6.500	101.193	101.123	101.068					
6.625	101.104	101.014	100.976	6.625	100.858	100.876	100.818					
6.750	101.324	101.315	101.271	6.750	101.309	101.234	101.165					
6.875	101.729	101.654	101.585	6.875	101.729	101.654	101.585					
7.000	101.971	101.897	101.828	7.000	101.971	101.897	101.828					

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	97.958	97.919	97.904	6.000	97.641	97.596	97.581	5.125	95.953	95.908	96.144	
6.125	98.522	98.483	98.468	6.125	98.079	98.034	98.019	5.250	96.475	96.430	96.416	
6.250	98.939	98.924	98.883	6.250	98.530	98.475	98.460	5.375	96.954	96.908	96.894	
6.375	99.358	99.313	99.298	6.375	99.309	99.265	99.249	5.500	97.285	97.240	97.226	
6.500	99.893	99.849	99.833	6.500	99.791	99.746	99.731	5.625	97.334	97.279	97.488	
6.625	100.198	100.166	100.144	6.625	100.130	100.085	100.070	5.750	97.829	97.774	97.733	
6.750	100.475	100.467	100.433	6.750	99.851	99.806	99.791	5.875	98.278	98.223	98.182	
6.875	100.808	100.800	100.768	6.875	100.344	100.299	100.284	6.000	98.590	98.520	98.466	
7.000	101.088	101.080	101.049	7.000	100.772	100.728	100.712	6.125	99.144	99.074	99.019	
7.125	101.396	101.388	101.357	7.125	101.041	100.996	100.981	6.250	99.620	99.550	99.495	
7.250	101.510	101.512	101.491	7.250	101.058	101.053	101.030	6.375	100.046	99.976	99.921	
7.375	101.806	101.808	101.787	7.375	101.393	101.341	101.311	6.500	100.285	100.215	100.160	
7.500	102.394	102.146	102.127	7.500	101.790	101.738	101.707	6.625	99.846	99.771	99.702	
7.625	102.293	102.289	102.261	7.625	102.043	101.991	101.961	6.750	100.311	100.236	100.167	
7.750	101.731	101.727	101.684	7.750	101.535	101.531	101.487	6.875	100.718	100.644	100.575	
7.875	102.049	102.045	102.003	7.875	100.845	100.824	100.874	7.000	100.910	100.835	100.766	

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	0.000	0.000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000								



YOUR BFF IN WHOLESALE

Friday, April 5, 2024

Effective Time: 2:46:34 PM

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

Table with 3 columns: Conventional 5/6 ARM, Conventional 7/6 ARM, Conventional 10/6 ARM. Each column has sub-columns for Rate, 15 Day, 30 Day, 45 Day. Rows include interest rates from 5.000 to 7.125.

Table with 3 columns: Conventional 5/6 ARM High Balance, Conventional 7/6 ARM High Balance, Conventional 10/6 ARM High Balance. Each column has sub-columns for Rate, 15 Day, 30 Day, 45 Day. Rows include interest rates from 5.000 to 7.125.

Summary row for 2/1 5 ARM, 5/1 5 ARM, and 5/1 5 ARM with Margin: 2.75%.

Conventional ARM Adjustments

Cumulative LLPA Cap table with 2 columns: Description (FTHB with AMI at or below 100% or 120% in designated High Cost Areas) and Value (0.000).

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with 10 columns for FICO score ranges and 10 rows for LTV ranges.

Additional Purchase LLPA Adjusters table with 10 columns for FICO score ranges and 10 rows for property types and financing terms.

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with 10 columns for FICO score ranges and 10 rows for LTV ranges.

Additional R/T Refinance LLPA Adjusters table with 10 columns for FICO score ranges and 10 rows for property types and financing terms.

Cash-Out Refinance LTV / FICO Adjusters: All Products table with 5 columns for FICO score ranges and 10 rows for LTV ranges.

Additional Cash-Out Refinance LLPA Adjusters table with 5 columns for FICO score ranges and 10 rows for property types and financing terms.

Additional Miscellaneous LLPA Adjusters table with 2 columns: Description (Escrow Waiver, Temporary 2-1 Buydown, Lock Extension per Day) and Value (-0.250, -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	96.975	96.971	96.964	5.750	96.845	96.804	96.751	4.375				
5.875	97.515	97.512	97.504	5.875	97.423	97.382	97.329	4.500				
6.000	98.041	98.038	98.030	6.000	98.009	97.968	97.916	4.625				
6.125	98.488	98.485	98.477	6.125	98.282	98.241	98.188	4.750	95.429	95.216	95.208	
6.250	99.004	98.989	98.974	6.250	98.895	98.850	98.835	4.875	95.828	95.615	95.607	
6.375	99.501	99.456	99.441	6.375	99.251	99.206	99.191	5.000	96.830	96.817	96.810	
6.500	100.067	100.022	100.007	6.500	99.817	99.772	99.757	5.125	97.039	97.031	97.023	
6.625	100.504	100.459	100.444	6.625	100.254	100.209	100.194	5.250	97.590	97.577	97.570	
6.750	100.536	100.514	100.491	6.750	100.217	100.172	100.157	5.375	97.898	97.885	97.878	
6.875	100.998	100.953	100.938	6.875	100.748	100.703	100.688	5.500	98.297	98.279	98.272	
7.000	101.509	101.464	101.449	7.000	101.259	101.214	101.199	5.625	98.594	98.565	98.558	
7.125	101.888	101.844	101.828	7.125	101.638	101.594	101.578	5.750	98.944	98.903	98.875	
7.250	101.938	101.908	101.878	7.250	101.530	101.478	101.448	5.875	99.258	99.217	99.189	
7.375	102.312	102.283	102.252	7.375	102.025	101.973	101.943	6.000	99.446	99.405	99.377	

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	94.997	95.065	95.053									
4.875	95.581	95.573	95.565									
5.000	96.337	96.329	96.321									
5.125	96.790	96.782	96.774									
5.250	97.093	97.085	97.077									
5.375	97.391	97.383	97.375									
5.500	97.645	97.593	97.565									
5.625	97.992	97.935	97.894									
5.750	98.322	98.265	98.224									
5.875	98.637	98.580	98.538									
6.000	99.165	99.108	99.066									

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	96.975	96.971	96.964	5.750	96.845	96.804	96.751	4.250				
5.875	97.515	97.512	97.504	5.875	97.423	97.382	97.329	4.375				
6.000	98.041	98.038	98.030	6.000	98.009	97.968	97.916	4.500				
6.125	98.488	98.485	98.477	6.125	98.282	98.241	98.188	4.625				
6.250	99.004	98.989	98.974	6.250	98.662	98.618	98.572	4.750	95.429	95.216	95.208	
6.375	99.460	99.446	99.430	6.375	98.936	98.892	98.846	4.875	95.828	95.615	95.607	
6.500	99.919	99.904	99.889	6.500	99.276	99.235	99.221	5.000	96.830	96.817	96.810	
6.625	100.268	100.253	100.238	6.625	99.595	99.555	99.541	5.125	97.039	97.031	97.023	
6.750	100.536	100.514	100.491	6.750	99.738	99.686	99.633	5.250	97.590	97.577	97.570	
6.875	100.973	100.951	100.928	6.875	99.913	99.861	99.808	5.375	97.898	97.885	97.878	
7.000	101.346	101.324	101.301	7.000	100.182	100.171	100.140	5.500	98.297	98.279	98.272	
7.125	101.682	101.660	101.637	7.125	100.514	100.503	100.473	5.625	98.594	98.565	98.558	
7.250	101.938	101.908	101.878	7.250	100.902	100.872	100.842	5.750	98.944	98.903	98.875	
7.375	102.312	102.283	102.252	7.375	101.349	101.319	101.289	5.875	99.258	99.217	99.189	
7.500	102.677	102.647	102.617	7.500	101.671	101.641	101.611	6.000	99.446	99.405	99.377	

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	94.997	95.065	95.053									
4.875	95.581	95.573	95.565									
5.000	96.337	96.329	96.321									
5.125	96.790	96.782	96.774									
5.250	97.093	97.085	97.077									
5.375	97.391	97.383	97.375									
5.500	97.645	97.593	97.565									
5.625	97.992	97.935	97.894									
5.750	98.322	98.265	98.224									

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	95.824	95.870	95.841	2.625				2.625				
5.750	96.570	96.609	96.582	2.750				2.750				
5.875	97.131	97.166	97.135	2.875				2.875				
6.000	97.698	97.730	97.696	3.000				3.000				
6.125	98.186	98.218	98.183	3.125				3.125				
6.250	98.615	98.639	98.590	3.250				3.250				
6.375	99.106	99.127	99.074	3.375				3.375				
6.500	99.546	99.564	99.508	3.500				3.500				
6.625	100.041	100.059	100.003	3.625				3.625				
6.750	100.169	100.179	100.140	3.750				3.750				
6.875	100.591	100.598	100.554	3.875				3.875				
7.000	100.957	100.961	100.914	4.000				4.000				
7.125	101.427	101.432	101.384	4.125				4.125				
7.250	101.493	101.490	101.460	4.250				4.250				
7.375	101.812	101.805	101.771									

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:
2:46:34 PM

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	95.167	95.254	95.177	5.000				5.000	95.167	95.254	95.177	
5.125	95.949	96.036	95.959	5.125				5.125	95.949	96.036	95.959	
5.250	97.466	97.403	97.396	5.250	97.466	97.403	97.396	5.250	97.466	97.403	97.396	
5.375	98.218	98.143	98.018	5.375	98.218	98.143	98.018	5.375	98.218	98.143	98.018	
5.500	98.656	98.581	98.511	5.500	98.656	98.581	98.511	5.500	98.656	98.581	98.511	
5.625	98.973	98.965	98.958	5.625	98.973	98.965	98.958	5.625	98.973	98.965	98.958	
5.750	99.811	99.620	99.442	5.750	99.811	99.620	99.442	5.750	99.811	99.620	99.442	
5.875	100.068	99.878	99.687	5.875	100.068	99.878	99.687	5.875	100.068	99.878	99.687	
6.000	100.459	100.269	100.146	6.000	100.459	100.269	100.146	6.000	100.459	100.269	100.146	
6.125	100.947	100.756	100.705	6.125	100.947	100.756	100.705	6.125	100.947	100.756	100.705	
6.250	101.229	101.038	100.916	6.250	101.229	101.038	100.916	6.250	101.229	101.038	100.916	
6.375	101.126	101.038	100.950	6.375	101.126	101.038	100.950	6.375	101.126	101.038	100.950	
6.500	101.533	101.445	101.357	6.500	101.533	101.445	101.357	6.500	101.533	101.445	101.357	
6.625	101.943	101.855	101.767	6.625	101.943	101.855	101.767	6.625	101.943	101.855	101.767	
6.750	102.340	102.274	102.208	6.750	102.340	102.274	102.208	6.750	102.340	102.274	102.208	
6.875	101.994	101.928	101.862	6.875	101.994	101.928	101.862	6.875	101.994	101.928	101.862	
7.000	102.474	102.408	102.342	7.000	102.474	102.408	102.342	7.000	102.474	102.408	102.342	
7.125	102.815	102.749	102.683	7.125	102.815	102.749	102.683	7.125	102.815	102.749	102.683	
7.250	102.942	102.853	102.793	7.250	102.942	102.853	102.793	7.250	102.942	102.853	102.793	
7.375	102.412	102.337	102.187	7.375	102.412	102.337	102.187	7.375	102.412	102.337	102.187	
7.500	102.568	102.544	102.482	7.500	102.568	102.544	102.482	7.500	102.568	102.544	102.482	
7.625	102.807	102.783	102.720	7.625	102.807	102.783	102.720	7.625	102.807	102.783	102.720	
7.750	102.492	102.417	102.267	7.750	102.492	102.417	102.267	7.750	102.492	102.417	102.267	
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	94.303	94.390	94.313	
2.875				2.875				5.125	94.825	94.911	94.834	
3.000				3.000				5.250	96.830	96.823	96.816	
3.125				3.125				5.375	97.303	97.296	97.288	
3.250				3.250				5.500	97.921	97.913	97.906	
3.375				3.375				5.625	98.198	98.204	98.124	
3.500	90.497	90.697	90.658	3.500	90.497	90.697	90.658	5.750	99.178	98.988	98.797	
3.625	91.044	91.243	91.205	3.625	91.044	91.243	91.205	5.875	99.666	99.338	99.285	
3.750	92.228	92.405	92.366	3.750	92.228	92.405	92.366	6.000	99.917	99.949	99.847	
3.875	92.774	92.951	92.912	3.875	92.774	92.951	92.912	6.125	100.463	100.506	100.403	
4.000	93.319	93.496	93.457	4.000	93.319	93.496	93.457	6.250	100.884	100.191	100.503	
4.125	93.862	94.039	94.000	4.125	93.862	94.039	94.000	6.375	100.538	100.558	100.451	
4.250	95.174	95.330	95.290	4.250	95.174	95.330	95.290	6.500	101.114	101.134	101.027	
4.375	95.716	95.871	95.831	4.375	95.716	95.871	95.831	6.625	101.601	101.621	101.514	
4.500	96.254	96.409	96.369	4.500	96.254	96.409	96.369	6.750	101.590	101.229	101.458	
4.625	96.788	96.943	96.903	4.625	96.788	96.943	96.903	6.875	101.308	101.056	101.178	
4.750	97.083	97.216	97.113	4.750	97.083	97.216	97.113	7.000	101.820	101.818	101.690	
4.875	97.364	97.497	97.393	4.875	97.364	97.497	97.393	7.125	102.175	101.923	102.045	
5.000	97.885	98.018	97.914	5.000	97.885	98.018	97.914	7.250	100.536	100.512	101.153	
5.125	98.393	98.526	98.423	5.125	98.393	98.526	98.423	7.375	101.452	101.427	101.365	
5.250	98.478	98.589	98.501	5.250	98.478	98.589	98.501	7.500	101.904	101.879	101.817	
5.375	98.729	98.840	98.752	5.375	98.729	98.840	98.752	7.625	102.143	102.118	102.056	
5.500	99.209	99.320	99.232	5.500	99.209	99.320	99.232	7.750				
5.625	99.663	99.774	99.685	5.625	99.663	99.774	99.685	7.875				
5.750	99.816	99.761	99.720	5.750	99.816	99.761	99.720	8.000				
5.875	99.593	99.682	99.655	5.875	99.593	99.682	99.655	8.125				
6.000				6.000				8.250				
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.250	96.630	96.823	96.816	5.000	94.303	94.390	94.313	4.500	93.765	93.920	93.880	
5.375	97.303	97.296	97.288	5.125	94.825	94.911	94.834	4.625	94.287	94.443	94.403	
5.500	97.921	97.913	97.906	5.250	96.830	96.823	96.816	4.750	93.020	92.903	92.799	
5.625	98.198	98.204	98.124	5.375	97.303	97.296	97.288	4.875	93.284	93.417	93.314	
5.750	99.178	98.988	98.797	5.500	97.921	97.913	97.906	5.000	93.780	93.913	93.810	
5.875	99.666	99.338	99.285	5.625	98.198	98.204	98.124	5.125	94.248	94.381	94.278	
6.000	99.917	99.949	99.847	5.750	99.178	98.988	98.797	5.250	94.384	94.495	94.407	
6.125	100.463	100.506	100.403	5.875	99.666	99.338	99.285	5.375	94.587	94.698	94.610	
6.250	100.884	100.191	100.503	6.000	99.917	99.949	99.847	5.500	94.998	95.109	95.021	
6.375	100.538	100.558	100.451	6.125	100.463	100.506	100.403	5.625	95.359	95.470	95.382	
6.500	101.114	101.134	101.027	6.250	100.884	100.191	100.503	5.750	95.291	95.236	95.195	
6.625	101.601	101.621	101.514	6.375	100.538	100.558	100.451	5.875	94.787	94.717	94.661	
6.750	101.590	101.229	101.458	6.500	101.114	101.134	101.027	6.000	95.259	95.189	95.134	
6.875	101.308	101.056	101.178	6.625	101.601	101.621	101.514	6.125	95.724	95.654	95.599	
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	97.466	97.403	97.396	5.250	97.466	97.403	97.396	5.250	97.466	97.403	97.396	
5.375	98.218	98.143	98.018	5.375	98.218	98.143	98.018	5.375	98.218	98.143	98.018	
5.500	98.656	98.581	98.511	5.500	98.656	98.581	98.511	5.500	98.656	98.581	98.511	
5.625	98.973	98.965	98.958	5.625	98.973	98.965	98.958	5.625	98.973	98.965	98.958	
5.750	99.811	99.620	99.442	5.750	99.811	99.620	99.442	5.750	99.811	99.620	99.442	
5.875	100.068	99.878	99.687	5.875	100.068	99.878	99.687	5.875	100.068	99.878	99.687	
6.000	100.459	100.269	100.146	6.000	100.459	100.269	100.146	6.000	100.459	100.269	100.146	
6.125	100.947	100.756	100.705	6.125	100.947	100.756	100.705	6.125	100.947	100.756	100.705	
6.250	101.229	101.038	100.916	6.250	101.229	101.038	100.916	6.250	101.229	101.038	100.916	
6.375	101.126	101.038	100.950	6.375	101.126	101.038	100.950	6.375	101.126	101.038	100.950	
6.500	101.533	101.445	101.357	6.500	101.533	101.445	101.357	6.500	101.533	101.445	101.357	
6.625	101.943	101.855	101.767	6.625	101.943	101.855	101.767	6.625	101.943	101.855	101.767	
6.750	102.340	102.274	102.208	6.750	102.340	102.274	102.208	6.750	102.340	102.274	102.208	
6.875	101.994	101.928	101.862	6.875	101.994	101.928	101.862	6.875	101.994	101.928	101.862	
7.000	102.474	102.408	102.342	7.000	102.474	102.408	102.342	7.000	102.474	102.408	102.342	
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	96.254	96.409	96.369	4.250	95.174	95.330	95.290	5.250	96.830	96.823	96.816	
4.625	96.788	96.943	96.903	4.375	95.716	95.871	95.831	5.375	97.303	97.296	97.288	
4.750	97.083	97.216	97.113	4.500	96.254	96.409	96.369	5.500	97.921	97.913	97.906	
4.875	97.364	97.497	97.393	4.625	96.788	96.943	96.903	5.625	98.198	98.204	98.124	
5.000	97.885	98.018	97.914	4.750	97.083	97.216	97.113	5.750	99.178	98.988		

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	98.218	98.143	98.018	5.375	98.218	98.143	98.018	5.000				
5.500	98.656	98.581	98.511	5.500	98.656	98.581	98.511	5.125				
5.625	98.973	98.965	98.958	5.625	98.973	98.965	98.958	5.250	97.466	97.403	97.396	
5.750	99.811	99.620	99.442	5.750	99.811	99.620	99.442	5.375	98.218	98.143	98.018	
5.875	100.068	99.878	99.687	5.875	100.068	99.878	99.687	5.500	98.656	98.581	98.511	
6.000	100.459	100.269	100.146	6.000	100.459	100.269	100.146	5.625	98.973	98.965	98.958	
6.125	100.947	100.756	100.705	6.125	100.947	100.756	100.705	5.750	99.811	99.620	99.442	
6.250	101.229	101.038	100.916	6.250	101.229	101.038	100.916	5.875	100.068	99.878	99.687	
6.375	101.126	101.038	100.950	6.375	101.126	101.038	100.950	6.000	100.459	100.269	100.146	
6.500	101.533	101.445	101.357	6.500	101.533	101.445	101.357	6.125	100.947	100.756	100.705	
6.625	101.943	101.855	101.767	6.625	101.943	101.855	101.767	6.250	101.229	101.038	100.916	
6.750	102.340	102.274	102.208	6.750	102.340	102.274	102.208	6.375	101.126	101.038	100.950	
6.875	101.994	101.928	101.862	6.875	101.994	101.928	101.862	6.500	101.533	101.445	101.357	
7.000	102.474	102.408	102.342	7.000	102.474	102.408	102.342	6.625	101.943	101.855	101.767	
7.125	102.815	102.749	102.683	7.125	102.815	102.749	102.683	6.750	102.340	102.274	102.208	
7.250	102.942	102.853	102.793	7.250	102.942	102.853	102.793	6.875	101.994	101.928	101.862	
7.375	102.412	102.337	102.187	7.375	102.412	102.337	102.187	7.000	102.474	102.408	102.342	
7.500	102.522	102.447	102.297	7.500	102.522	102.447	102.297	7.125	102.815	102.749	102.683	
7.625	102.632	102.557	102.439	7.625	102.632	102.557	102.439	7.250	102.942	102.853	102.793	
7.750	102.492	102.417	102.267	7.750	102.492	102.417	102.267	7.375	102.412	102.337	102.187	
7.875	102.602	102.527	102.377	7.875	102.602	102.527	102.377	7.500	102.522	102.447	102.297	
8.000	102.712	102.637	102.487	8.000	102.712	102.637	102.487	7.625	102.632	102.557	102.439	
8.125	102.822	102.747	102.597	8.125	102.822	102.747	102.597	7.750	102.492	102.417	102.267	
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	96.830	96.823	96.816	
3.250				3.250				5.375	97.303	97.296	97.288	
3.375				3.375				5.500	97.921	97.913	97.906	
3.500	90.508	90.708	90.669	3.500	90.508	90.708	90.669	5.625	98.198	98.154	98.124	
3.625	91.021	91.220	91.182	3.625	91.021	91.220	91.182	5.750	99.178	98.988	98.797	
3.750	92.296	92.473	92.434	3.750	92.296	92.473	92.434	5.875	99.666	99.319	99.285	
3.875	92.806	92.983	92.944	3.875	92.806	92.983	92.944	6.000	99.917	99.799	99.696	
4.000	93.311	93.488	93.449	4.000	93.311	93.488	93.449	6.125	100.314	100.352	100.250	
4.125	93.808	93.986	93.946	4.125	93.808	93.986	93.946	6.250	100.884	100.191	100.503	
4.250	95.228	95.383	95.343	4.250	95.228	95.383	95.343	6.375	100.451	100.471	100.363	
4.375	95.720	95.875	95.835	4.375	95.720	95.875	95.835	6.500	100.959	100.999	100.892	
4.500	96.200	96.356	96.316	4.500	96.200	96.356	96.316	6.625	101.295	101.335	101.227	
4.625	96.665	96.820	96.780	4.625	96.665	96.820	96.780	6.750	101.590	101.229	101.458	
4.750	97.106	97.239	97.136	4.750	97.106	97.239	97.136	6.875	101.160	100.928	101.050	
4.875	97.314	97.447	97.344	4.875	97.314	97.447	97.344	7.000	101.524	101.542	101.414	
5.000	97.751	97.884	97.780	5.000	97.751	97.884	97.780	7.125	101.815	101.766	101.683	
5.125	98.412	98.295	98.191	5.125	98.412	98.295	98.191	7.250	100.584	100.579	101.153	
5.250	98.462	98.568	98.479	5.250	98.462	98.568	98.479	7.375	101.256	101.252	101.190	
5.375	98.861	98.722	98.633	5.375	98.861	98.722	98.633	7.500	101.605	101.601	101.538	
5.500	99.235	99.095	99.257	5.500	99.235	99.095	99.257	7.625	101.820	101.815	101.753	
5.625	99.576	99.687	99.599	5.625	99.576	99.687	99.599	7.750				
5.750	99.816	99.761	99.720	5.750	99.816	99.761	99.720	7.875				
5.875	99.676	99.514	99.488	5.875	99.676	99.514	99.488	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	100.959	100.999	100.892	6.125	100.314	100.352	100.250	4.500	93.637	93.792	93.752	
6.625	101.295	101.335	101.227	6.250	100.884	100.191	100.503	4.625	94.059	94.214	94.174	
6.750	101.590	101.229	101.458	6.375	100.451	100.471	100.363	4.750	92.992	92.875	93.022	
6.875	101.160	100.928	101.050	6.500	100.959	100.999	100.892	4.875	93.155	93.288	93.184	
7.000	101.524	101.542	101.414	6.625	101.295	101.335	101.227	5.000	93.532	93.665	93.562	
7.125	101.815	101.766	101.683	6.750	101.590	101.229	101.458	5.125	94.122	94.005	93.901	
7.250	100.584	100.579	101.153	6.875	101.160	100.928	101.050	5.250	94.301	94.412	94.324	
7.375	101.256	101.252	101.190	7.000	101.524	101.542	101.414	5.375	94.385	94.496	94.407	
7.500	101.605	101.601	101.538	7.125	101.815	101.766	101.683	5.500	94.929	94.790	94.951	
7.625	101.820	101.815	101.753	7.250	100.584	100.579	101.153	5.625	95.183	95.294	95.206	
7.750				7.375	101.256	101.252	101.190	5.750	95.291	95.236	95.195	
7.875				7.500	101.605	101.601	101.538	5.875	94.787	94.717	94.661	
8.000				7.625	101.820	101.815	101.753	6.000	95.259	95.189	95.134	
8.125				7.750				6.125	95.724	95.654	95.599	
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	101.126	101.038	100.950	6.375	101.126	101.038	100.950	6.000	100.459	100.269	100.146	
6.500	101.533	101.445	101.357	6.500	101.533	101.445	101.357	6.125	100.947	100.756	100.705	
6.625	101.943	101.855	101.767	6.625	101.943	101.855	101.767	6.250	101.229	101.038	100.916	
6.750	102.340	102.274	102.208	6.750	102.340	102.274	102.208	6.375	101.126	101.038	100.950	
6.875	101.994	101.928	101.862	6.875	101.994	101.928	101.862	6.500	101.533	101.445	101.357	
7.000	102.474	102.408	102.342	7.000	102.474	102.408	102.342	6.625	101.943	101.855	101.767	
7.125	102.815	102.749	102.683	7.125	102.815	102.749	102.683	6.750	102.340	102.274	102.208	
7.250	102.942	102.853	102.793	7.250	102.942	102.853	102.793	6.875	101.994	101.928	101.862	
7.375	102.412	102.337	102.187	7.375	102.412	102.337	102.187	7.000	102.474	102.408	102.342	
7.500	102.522	102.447	102.297	7.500	102.522	102.447	102.297	7.125	102.815	102.749	102.683	
7.625	102.632	102.557	102.439	7.625	102.632	102.557	102.439	7.250	102.942	102.853	102.793	
7.750	102.492	102.417	102.267	7.750	102.492	102.417	102.267	7.375	102.412	102.337	102.187	
7.875	102.602	102.527	102.377	7.875	102.602	102.527	102.377	7.500	102.522	102.447	102.297	
8.000	102.712	102.637	102.487	8.000	102.712	102.637	102.487	7.625	102.632	102.557	102.439	
8.125	102.822	102.747	102.597	8.125	102.822	102.747	102.597	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	96.200	96.356	96.316	4.500	96.200	96.356	96.316	6.625	101.295	101.335	101.227	
4.625	96.665	96.820	96.780	4.625	96.665	96.820	96.780	6.750	101.590	101.229	101.458	
4.750	97.106	97.239	97.136	4.750	97.106	97.239	97.136	6.875	101.160	100.928	101.050	
4.875	97.314	97.447	97.344	4.875	97.314	97.447	97.344	7.000	101.524	101.542	101.414	
5.000	97.751	97.884	97.780	5.000	97.751	97.884	97.780	7.125	101.815	101.766	101.683	
5.125	98.412											



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:
2:46:34 PM

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	97.993	97.810	97.510	6.750	95.393	95.210	94.910	6.750			
6.875	98.512	98.329	98.029	6.875	95.912	95.729	95.429	6.875			
7.000	99.011	98.828	98.528	7.000	96.411	96.228	95.928	7.000			
7.125	99.454	99.271	98.971	7.125	96.854	96.671	96.371	7.125			
7.250	99.886	99.703	99.403	7.250	97.286	97.103	96.803	7.250			
7.375	99.838	99.598	99.298	7.375	97.238	96.998	96.698	7.375			
7.500	100.297	100.057	99.757	7.500	97.697	97.457	97.157	7.500			
7.625	100.700	100.460	100.160	7.625	98.100	97.860	97.560	7.625			
7.750	101.092	100.852	100.552	7.750	98.492	98.252	97.952	7.750			
7.875	100.498	100.202	99.902	7.875	97.898	97.602	97.302	7.875			
8.000	100.927	100.631	100.331	8.000	98.327	98.031	97.731	8.000			
8.125	101.300	101.004	100.704	8.125	98.700	98.404	98.104	8.125			
8.250	101.662	101.366	101.066	8.250	99.062	98.766	98.466	8.250			
8.375				8.375				8.375			

Government DPA											
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	95.993	95.810	95.510	6.750	93.393	93.210	92.910	6.750			
6.875	96.512	96.329	96.029	6.875	93.912	93.729	93.429	6.875			
7.000	97.011	96.828	96.528	7.000	94.411	94.228	93.928	7.000			
7.125	97.454	97.271	96.971	7.125	94.854	94.671	94.371	7.125			
7.250	97.886	97.703	97.403	7.250	95.286	95.103	94.803	7.250			
7.375	97.838	97.598	97.298	7.375	95.238	94.998	94.698	7.375			
7.500	98.297	98.057	97.757	7.500	95.697	95.457	95.157	7.500			
7.625	98.700	98.460	98.160	7.625	96.100	95.860	95.560	7.625			
7.750	99.092	98.852	98.552	7.750	96.492	96.252	95.952	7.750			
7.875	98.498	98.202	97.902	7.875	95.898	95.602	95.302	7.875			
8.000	98.927	98.631	98.331	8.000	96.327	96.031	95.731	8.000			
8.125	99.300	99.004	98.704	8.125	96.700	96.404	96.104	8.125			
8.250	99.662	99.366	99.066	8.250	97.062	96.766	96.466	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.