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

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

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

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

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

Conventional Fixed															
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
5.625	95.001	94.989	94.995	5.625	95.001	94.989	94.995	5.000	91.316	91.250	91.250				
5.750	95.982	95.985	95.985	5.750	95.982	95.985	95.985	5.125	92.939	92.894	92.878				
5.875	96.522	96.525	96.525	5.875	96.522	96.525	96.525	5.250	93.702	93.656	93.641				
6.000	97.049	97.052	97.052	6.000	97.049	97.052	97.052	5.375	94.345	94.300	94.285				
6.125	97.497	97.500	97.500	6.125	97.497	97.500	97.500	5.500	95.377	95.378	95.368				
6.250	98.126	98.119	98.111	6.250	98.126	98.119	98.111	5.625	96.127	96.125	96.110				
6.375	98.591	98.583	98.576	6.375	98.591	98.583	98.576	5.750	96.983	96.954	96.937				
6.500	99.048	99.040	99.033	6.500	99.048	99.040	99.033	5.875	97.510	97.481	97.464				
6.625	99.408	99.400	99.393	6.625	99.408	99.400	99.393	6.000	98.019	97.990	97.973				
6.750	99.908	99.892	99.877	6.750	99.908	99.892	99.877	6.125	98.500	98.485	98.455				
6.875	100.351	100.336	100.321	6.875	100.351	100.336	100.321	6.250	98.972	98.957	98.929				
7.000	100.733	100.717	100.702	7.000	100.733	100.717	100.702	6.375	99.419	99.398	99.381				
7.125	101.070	101.055	101.040	7.125	101.070	101.055	101.040	6.500	99.829	99.811	99.792				
7.250	101.464	101.442	101.419	7.250	101.464	101.442	101.419	6.625	100.159	100.144	100.123				
7.375	101.844	101.842	101.798	7.375	101.844	101.812	101.798	6.750	100.205	100.194	100.157				
7.500	102.212	102.189	102.167	7.500	102.212	102.189	102.167	6.875	100.586	100.575	100.539				
7.625	102.473	102.450	102.428	7.625	102.473	102.450	102.428	7.000	100.934	100.923	100.888				
7.750	102.624	102.211	102.158	7.750	102.624	102.211	102.158	7.125	101.135	101.136	101.226				
7.875	102.496	102.420	102.375	7.875	102.496	102.420	102.375	7.250	101.526	101.518	101.473				
8.000	102.922	102.847	102.801	8.000	102.922	102.847	102.801	7.375	101.856	101.848	101.804				
8.125	102.653	102.664	102.565	8.125	102.653	102.664	102.565	7.500	102.212	102.199	102.167				
8.250				8.250				7.625	102.536	102.528	102.486				
8.375				8.375				7.750	102.427	102.382	102.313				
8.500				8.500				7.875	102.504	102.460	102.391				
8.625				8.625				8.000	102.011	102.023	101.924				

Conventional Fixed															
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
4.625	95.322	95.392	95.337	4.625	95.399	95.658	95.658								
4.750	95.842	95.912	95.857	4.750	95.860	96.032	96.032								
4.875	96.269	96.340	96.286	4.875	96.351	96.529	96.529								
5.000	96.633	96.625	96.616	5.000	96.622	96.670	96.572								
5.125	97.160	97.217	97.128	5.125	97.386	97.296	97.296								
5.250	97.564	97.572	97.547	5.250	97.630	97.547	97.547								
5.375	98.029	98.084	97.992	5.375	98.165	98.088	98.088								
5.500	98.668	98.624	98.610	5.500	98.418	98.624	98.360								
5.625	98.577	98.606	98.515	5.625	98.577	98.514	98.473								
5.750	99.083	99.021	98.979	5.750	99.083	99.021	98.979								
5.875	99.541	99.478	99.437	5.875	99.291	99.478	99.187								
6.000	99.838	99.797	99.733	6.000	99.838	99.775	99.733								
6.125	99.599	99.628	99.520	6.125	99.571	99.588	99.465								
6.250	99.892	99.913	99.795	6.250	99.879	99.892	99.765								
6.375	100.351	100.378	100.267	6.375	100.302	100.224	100.169								
6.500	100.565	100.567	100.446	6.500	100.565	100.539	100.432								
6.625	100.505	100.520	100.519	6.625	100.391	100.393	100.378								
6.750	100.929	100.944	100.943	6.750	100.862	100.776	100.707								
6.875	101.286	101.199	101.130	6.875	101.286	101.199	101.130								
7.000	101.525	101.438	101.369	7.000	101.525	101.438	101.369								

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	96.992	96.962	96.951	6.000	96.552	96.507	96.491	5.125	95.486	95.442	95.428				
6.125	97.560	97.534	97.523	6.125	96.999	96.954	96.939	5.250	96.023	95.978	95.964				
6.250	97.987	97.976	97.948	6.250	97.560	97.515	97.500	5.375	96.507	96.462	96.449				
6.375	98.382	98.368	98.341	6.375	98.357	98.312	98.297	5.500	96.841	96.797	96.783				
6.500	98.940	98.895	98.880	6.500	98.845	98.800	98.785	5.625	96.802	96.739	96.698				
6.625	99.418	99.397	99.379	6.625	99.184	99.139	99.124	5.750	97.304	97.241	97.200				
6.750	99.720	99.712	99.676	6.750	99.076	99.031	99.015	5.875	97.755	97.692	97.651				
6.875	100.064	100.056	100.021	6.875	99.577	99.532	99.517	6.000	98.039	97.976	97.935				
7.000	100.260	100.240	100.213	7.000	100.009	99.964	99.949	6.125	98.511	98.434	98.379				
7.125	100.784	100.778	100.732	7.125	100.274	100.229	100.214	6.250	98.992	98.915	98.860				
7.250	101.238	101.232	101.186	7.250	100.473	100.467	100.422	6.375	99.421	99.343	99.288				
7.375	101.536	101.530	101.486	7.375	100.843	100.783	100.752	6.500	99.657	99.579	99.524				
7.500	101.841	101.872	101.812	7.500	101.242	101.182	101.152	6.625	99.396	99.309	99.240				
7.625	102.118	102.112	102.069	7.625	101.491	101.431	101.401	6.750	99.864	99.778	99.709				
7.750	101.156	101.173	101.082	7.750	101.075	101.034	100.963	6.875	100.275	100.189	100.120				
7.875	101.449	101.463	101.367	7.875	100.945	101.119	100.824	7.000	100.464	100.377	100.308				

Conventional Fixed Adjustments															
Cumulative LLPA Cap															
FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000														
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only															
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97						
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125						
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250						
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500						
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.000	-0.875	-0.750	-0.500						
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875						
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125						
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250						
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500						
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750						

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

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



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:
1:27:03 PM

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	95.888	95.794	95.714	5.250				5.250				
5.375	96.230	96.136	96.056	5.375				5.375				
5.500	96.573	96.480	96.399	5.500				5.500				
5.625	96.922	96.828	96.748	5.625	96.597	96.503	96.423	5.625	94.718	94.655	94.593	
5.750	97.271	97.177	97.097	5.750	96.967	96.873	96.793	5.750	96.246	96.152	96.072	
5.875	97.621	97.527	97.447	5.875	97.301	97.207	97.127	5.875	96.658	96.564	96.484	
6.000	97.924	97.830	97.750	6.000	97.585	97.491	97.411	6.000	97.035	96.941	96.861	
6.125	98.177	98.083	98.003	6.125	97.815	97.721	97.641	6.125	97.374	97.280	97.200	
6.250	98.388	98.294	98.214	6.250	98.051	97.957	97.877	6.250	97.693	97.600	97.519	
6.375	98.531	98.437	98.357	6.375	98.272	98.178	98.348	6.375	97.969	97.875	97.795	
6.500	98.692	98.598	98.518	6.500	98.515	98.421	98.591	6.500	98.222	98.128	98.048	
6.625	98.862	98.768	98.688	6.625	98.771	98.677	98.597	6.625	98.439	98.345	98.265	
6.750	98.499	98.436	98.373	6.750	98.603	98.540	98.477	6.750	98.882	98.788	98.708	
6.875	98.701	98.638	98.575	6.875	98.673	98.610	98.547	6.875	99.041	98.948	98.867	
7.000	99.046	98.983	98.920	7.000	99.077	99.014	98.951	7.000	98.970	98.907	98.844	
7.125				7.125	99.317	99.254	99.191	7.125	99.237	99.174	99.111	
			Margin: 2.75%				Margin: 2.75%				Margin: 2.75%	

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	95.293	95.230	95.167	5.250				5.250				
5.375	95.639	95.576	95.513	5.375				5.375				
5.500	95.942	95.879	95.816	5.500				5.500				
5.625	96.306	96.243	96.180	5.625	95.840	95.777	95.714	5.625	94.888	94.825	94.762	
5.750	96.639	96.576	96.513	5.750	96.247	96.184	96.121	5.750	95.360	95.297	95.234	
5.875	96.833	96.770	96.707	5.875	96.643	96.580	96.517	5.875	95.654	95.591	95.528	
6.000	97.171	97.108	97.045	6.000	96.711	96.648	96.585	6.000	96.110	96.047	95.984	
6.125	97.368	97.305	97.242	6.125	97.105	97.042	96.979	6.125	96.373	96.310	96.247	
6.250	97.706	97.643	97.580	6.250	97.502	97.439	97.376	6.250	96.817	96.754	96.691	
6.375	97.904	97.841	97.778	6.375	97.901	97.838	97.775	6.375	97.260	97.197	97.134	
6.500	98.244	98.181	98.118	6.500	98.136	98.073	98.010	6.500	97.707	97.644	97.581	
6.625	98.445	98.382	98.319	6.625	98.371	98.308	98.245	6.625	97.973	97.910	97.847	
6.750	98.668	98.605	98.542	6.750	98.772	98.709	98.646	6.750	98.422	98.359	98.296	
6.875	98.871	98.808	98.745	6.875	98.842	98.779	98.716	6.875	98.688	98.625	98.562	
7.000	99.215	99.152	99.089	7.000	99.246	99.183	99.120	7.000	99.139	99.076	99.013	
7.125	99.416	99.353	99.290	7.125	99.486	99.423	99.360	7.125	99.406	99.343	99.280	
			Margin: 2.75%				Margin: 2.75%				Margin: 2.75%	

Conventional ARM Adjustments

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	95.732	95.985	95.985	5.750	95.895	95.876	95.846	4.375				
5.875	96.522	96.525	96.525	5.875	96.473	96.455	96.425	4.500				
6.000	97.049	97.052	97.052	6.000	96.810	96.792	96.761	4.625				
6.125	97.497	97.500	97.500	6.125	97.334	97.316	97.285	4.750	94.650	94.437	94.428	
6.250	97.876	97.869	97.861	6.250	97.830	97.800	97.762	4.875	95.054	94.823	94.843	
6.375	98.591	98.583	98.576	6.375	98.524	98.479	98.464	5.000	95.919	95.899	95.892	
6.500	99.114	99.069	99.054	6.500	98.864	98.819	98.804	5.125	96.186	96.178	96.169	
6.625	99.558	99.513	99.497	6.625	99.308	99.263	99.247	5.250	96.680	96.659	96.652	
6.750	99.908	99.892	99.877	6.750	99.439	99.394	99.379	5.375	97.014	97.006	96.997	
6.875	100.351	100.336	100.321	6.875	99.978	99.933	99.918	5.500	97.387	97.378	97.369	
7.000	100.745	100.717	100.702	7.000	100.495	100.450	100.435	5.625	97.704	97.673	97.650	
7.125	101.122	101.077	101.062	7.125	100.872	100.827	100.812	5.750	98.064	98.030	98.002	
7.250	101.464	101.442	101.419	7.250	100.969	100.909	100.879	5.875	98.379	98.344	98.317	
7.375	101.844	101.821	101.798	7.375	101.473	101.412	101.382	6.000	98.617	98.602	98.581	

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	94.200	94.192	94.183									
4.875	94.718	94.710	94.701									
5.000	95.478	95.470	95.461									
5.125	95.934	95.926	95.917									
5.250	96.239	96.231	96.222									
5.375	96.540	96.532	96.523									
5.500	96.760	96.720	96.711									
5.625	97.110	97.093	97.073									
5.750	97.437	97.388	97.366									
5.875	97.752	97.703	97.661									
6.000	98.284	98.235	98.194									

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	95.732	95.985	95.985	5.750	95.895	95.876	95.846	4.250				
5.875	96.522	96.525	96.525	5.875	96.473	96.455	96.425	4.375				
6.000	97.049	97.052	97.052	6.000	96.810	96.792	96.761	4.500				
6.125	97.497	97.500	97.500	6.125	97.334	97.316	97.285	4.625				
6.250	97.876	97.869	97.861	6.250	97.830	97.800	97.762	4.750	94.650	94.437	94.428	
6.375	98.591	98.583	98.576	6.375	98.112	98.081	98.044	4.875	95.054	94.823	94.843	
6.500	99.048	99.040	99.033	6.500	98.361	98.331	98.293	5.000	95.919	95.899	95.892	
6.625	99.408	99.400	99.393	6.625	98.649	98.634	98.613	5.125	96.186	96.178	96.169	
6.750	99.908	99.642	99.877	6.750	99.163	99.118	99.072	5.250	96.680	96.659	96.652	
6.875	100.351	100.336	100.321	6.875	99.345	99.300	99.254	5.375	97.014	97.006	96.997	
7.000	100.733	100.717	100.702	7.000	99.569	99.524	99.478	5.500	97.387	97.378	97.369	
7.125	101.070	100.805	101.040	7.125	99.768	99.723	99.716	5.625	97.704	97.673	97.650	
7.250	101.214	101.192	101.169	7.250	100.436	100.407	100.385	5.750	98.064	98.030	98.002	
7.375	101.594	101.571	101.548	7.375	100.677	100.649	100.626	5.875	98.379	98.344	98.317	
7.500	101.962	101.939	101.917	7.500	101.006	100.977	100.955	6.000	98.617	98.602	98.581	

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	94.200	94.192	94.183									
4.875	94.718	94.710	94.701									
5.000	95.478	95.470	95.461									
5.125	95.934	95.926	95.917									
5.250	96.239	96.231	96.222									
5.375	96.540	96.532	96.523									
5.500	96.760	96.720	96.711									
5.625	97.110	97.093	97.073									
5.750	97.437	97.388	97.366									

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

YOUR BFF IN WHOLESALE
 Wednesday, April 10, 2024
 Effective Time:
 1:27:03 PM

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	94.657	94.632	94.623	2.625				2.625				
5.750	95.441	95.435	95.416	2.750				2.750				
5.875	96.000	95.991	95.967	2.875				2.875				
6.000	96.564	96.552	96.525	3.000				3.000				
6.125	97.059	97.048	97.021	3.125				3.125				
6.250	97.606	97.614	97.577	3.250				3.250				
6.375	98.096	98.100	98.058	3.375				3.375				
6.500	98.536	98.538	98.493	3.500				3.500				
6.625	99.042	99.044	98.999	3.625				3.625				
6.750	99.337	99.343	99.288	3.750				3.750				
6.875	99.760	99.762	99.703	3.875				3.875				
7.000	100.134	100.133	100.070	4.000				4.000				
7.125	100.630	100.629	100.566	4.125				4.125				
7.250	100.868	100.887	100.814	4.250				4.250				
7.375	101.204	101.220	101.143									

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

RefiNow Adjustments

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

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

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

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

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

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

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

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



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

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

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	94.090	94.168	94.104	5.000				5.000	94.090	94.168	94.104	
5.125	94.871	94.949	94.886	5.125				5.125	94.871	94.949	94.886	
5.250	96.435	96.435	96.435	5.250	96.435	96.435	96.435	5.250	96.435	96.435	96.435	
5.375	97.140	97.065	97.060	5.375	97.140	97.065	97.060	5.375	97.140	97.065	97.060	
5.500	97.578	97.561	97.561	5.500	97.578	97.561	97.561	5.500	97.578	97.561	97.561	
5.625	98.011	98.011	98.011	5.625	98.011	98.011	98.011	5.625	98.011	98.011	98.011	
5.750	98.745	98.805	98.614	5.750	98.745	98.805	98.614	5.750	98.745	98.805	98.614	
5.875	99.258	99.067	98.877	5.875	99.258	99.067	98.877	5.875	99.258	99.067	98.877	
6.000	99.659	99.469	99.278	6.000	99.659	99.469	99.278	6.000	99.659	99.469	99.278	
6.125	100.169	99.979	99.835	6.125	100.169	99.979	99.835	6.125	100.169	99.979	99.835	
6.250	100.459	100.268	100.133	6.250	100.459	100.268	100.133	6.250	100.459	100.268	100.133	
6.375	100.620	100.547	100.474	6.375	100.620	100.547	100.474	6.375	100.620	100.547	100.474	
6.500	101.062	100.989	100.916	6.500	101.062	100.989	100.916	6.500	101.062	100.989	100.916	
6.625	101.478	101.405	101.332	6.625	101.478	101.405	101.332	6.625	101.478	101.405	101.332	
6.750	101.964	101.905	101.847	6.750	101.964	101.905	101.847	6.750	101.964	101.905	101.847	
6.875	101.666	101.607	101.549	6.875	101.666	101.607	101.549	6.875	101.666	101.607	101.549	
7.000	102.156	102.097	102.039	7.000	102.156	102.097	102.039	7.000	102.156	102.097	102.039	
7.125	102.502	102.443	102.385	7.125	102.502	102.443	102.385	7.125	102.502	102.443	102.385	
7.250	102.529	102.440	102.380	7.250	102.529	102.440	102.380	7.250	102.529	102.440	102.380	
7.375	101.737	101.662	101.553	7.375	101.737	101.662	101.553	7.375	101.737	101.662	101.553	
7.500	102.110	102.076	102.023	7.500	102.110	102.076	102.023	7.500	102.110	102.076	102.023	
7.625	102.365	102.332	102.028	7.625	102.365	102.332	102.028	7.625	102.365	102.332	102.028	
7.750	101.787	101.712	101.562	7.750	101.787	101.712	101.562	7.750	101.787	101.712	101.562	
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	92.976	93.053	92.940
2.875				2.875				5.125	93.747	93.825	93.711
3.000				3.000				5.250	95.793	95.793	95.543
3.125				3.125				5.375	96.267	96.267	96.267
3.250				3.250				5.500	96.893	96.893	96.893
3.375				3.375				5.625	97.147	97.162	97.067
3.500	89.703	89.753	89.813	3.500	89.703	89.753	89.813	5.750	98.050	98.110	97.919
3.625	90.248	90.298	90.358	3.625	90.248	90.298	90.358	5.875	98.793	98.497	98.412
3.750	91.401	91.460	91.501	3.750	91.401	91.460	91.501	6.000	99.077	99.110	98.899
3.875	91.945	92.004	92.045	3.875	91.945	92.004	92.045	6.125	99.636	99.669	99.458
4.000	92.489	92.548	92.589	4.000	92.489	92.548	92.589	6.250	100.114	99.328	99.733
4.125	93.031	93.090	93.132	4.125	93.031	93.090	93.132	6.375	99.945	99.936	99.799
4.250	93.388	94.441	94.464	4.250	93.388	94.441	94.464	6.500	100.510	100.521	100.368
4.375	94.930	94.983	95.006	4.375	94.930	94.983	95.006	6.625	101.014	101.025	100.872
4.500	95.469	95.521	95.545	4.500	95.469	95.521	95.545	6.750	101.214	100.678	101.097
4.625	96.004	96.057	96.080	4.625	96.004	96.057	96.080	6.875	100.843	100.581	100.694
4.750	96.465	96.230	96.235	4.750	96.465	96.230	96.235	7.000	101.368	101.356	101.219
4.875	96.748	96.763	96.768	4.875	96.748	96.763	96.768	7.125	101.724	101.462	101.575
5.000	97.274	97.289	97.294	5.000	97.274	97.289	97.294	7.250	101.174	101.085	101.025
5.125	97.791	97.806	97.811	5.125	97.791	97.806	97.811	7.375	100.995	100.961	100.895
5.250	97.954	97.915	97.902	5.250	97.954	97.915	97.902	7.500	101.464	101.430	101.364
5.375	98.166	98.175	98.162	5.375	98.166	98.175	98.162	7.625	101.720	101.686	101.620
5.500	98.660	98.669	98.656	5.500	98.660	98.669	98.656	7.750			
5.625	99.131	99.140	99.127	5.625	99.131	99.140	99.127	7.875			
5.750	99.234	99.171	99.129	5.750	99.234	99.171	99.129	8.000			
5.875	99.192	99.179	99.148	5.875	99.192	99.179	99.148	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	95.793	95.793	95.543	5.000	92.976	93.053	92.940	4.500	92.983	93.036	92.934
5.375	96.267	96.267	96.267	5.125	93.747	93.825	93.711	4.625	93.511	93.564	93.463
5.500	96.893	96.893	96.893	5.250	95.793	95.793	95.543	4.750	92.155	92.170	91.975
5.625	97.147	97.162	97.067	5.375	96.267	96.267	96.267	4.875	92.678	92.693	92.498
5.750	98.050	98.110	97.919	5.500	96.893	96.893	96.893	5.000	93.187	93.202	93.007
5.875	98.793	98.497	98.412	5.625	97.147	97.162	97.067	5.125	93.676	93.692	93.497
6.000	99.077	99.110	98.899	5.750	98.050	98.110	97.919	5.250	93.824	93.833	93.621
6.125	99.636	99.669	99.458	5.875	98.793	98.497	98.412	5.375	94.051	94.060	93.847
6.250	100.114	99.328	99.733	6.000	99.077	99.110	98.899	5.500	94.493	94.502	94.289
6.375	99.945	99.936	99.799	6.125	99.636	99.669	99.458	5.625	94.894	94.903	94.690
6.500	100.510	100.521	100.368	6.250	100.114	99.328	99.733	5.750	94.709	94.646	94.604
6.625	101.014	101.025	100.872	6.375	99.945	99.936	99.799	5.875	94.097	94.020	93.964
6.750	101.214	100.678	101.097	6.500	100.510	100.521	100.368	6.000	94.573	94.495	94.440
6.875	100.843	100.581	100.694	6.625	101.014	101.025	100.872	6.125	95.042	94.965	94.910

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	96.435	96.435	96.435	5.250	96.435	96.435	96.435	5.250	96.435	96.435	96.435
5.375	97.140	97.065	97.060	5.375	97.140	97.065	97.060	5.375	97.140	97.065	97.060
5.500	97.578	97.561	97.561	5.500	97.578	97.561	97.561	5.500	97.578	97.561	97.561
5.625	98.011	98.011	98.011	5.625	98.011	98.011	98.011	5.625	98.011	98.011	98.011
5.750	98.745	98.805	98.614	5.750	98.745	98.805	98.614	5.750	98.745	98.805	98.614
5.875	99.258	99.067	98.877	5.875	99.258	99.067	98.877	5.875	99.258	99.067	98.877
6.000	99.659	99.469	99.278	6.000	99.659	99.469	99.278	6.000	99.659	99.469	99.278
6.125	100.169	99.979	99.835	6.125	100.169	99.979	99.835	6.125	100.169	99.979	99.835
6.250	100.459	100.268	100.133	6.250	100.459	100.268	100.133	6.250	100.459	100.268	100.133
6.375	100.620	100.547	100.474	6.375	100.620	100.547	100.474	6.375	100.620	100.547	100.474
6.500	101.062	100.989	100.916	6.500	101.062	100.989	100.916	6.500	101.062	100.989	100.916
6.625	101.478	101.405	101.332	6.625	101.478	101.405	101.332	6.625	101.478	101.405	101.332
6.750	101.964	101.905	101.847	6.750	101.964	101.905	101.847	6.750	101.964	101.905	101.847
6.875	101.666	101.607	101.549	6.875	101.666	101.607	101.549	6.875	101.666	101.607	101.549
7.000	102.156	102.097	102.039	7.000	102.156	102.097	102.039	7.000	102.156	102.097	102.039

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	95.469	95.521	95.545	4.250	94.388	94.441	94.464	5.250	95.793	95.793	95.543
4.625	96.004	96.057	96.080	4.375	94.930	94.983	95.006	5.375	96.267	96.267	96.267
4.750	96.465	96.230	96.235	4.500	95.469	95.521	95.545	5.500	96.893	96.893	96.893
4.875	96.748	96.763	96.768	4.625	96.004	96.057	96.080	5.625	97.147	97.1	



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:
1:27:03 PM

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	96.640	96.565	96.560	5.375	96.640	96.565	96.560	5.000				
5.500	97.078	97.061	97.061	5.500	97.078	97.061	97.061	5.125				
5.625	97.511	97.511	97.511	5.625	97.511	97.511	97.511	5.250	95.935	95.935	95.935	
5.750	98.245	98.305	98.114	5.750	98.245	98.305	98.114	5.375	96.640	96.565	96.560	
5.875	98.758	98.567	98.377	5.875	98.758	98.567	98.377	5.500	97.078	97.061	97.061	
6.000	99.159	98.969	98.778	6.000	99.159	98.969	98.778	5.625	97.511	97.511	97.511	
6.125	99.669	99.479	99.335	6.125	99.669	99.479	99.335	5.750	98.245	98.305	98.114	
6.250	99.959	99.768	99.633	6.250	99.959	99.768	99.633	5.875	98.758	98.567	98.377	
6.375	100.120	100.047	99.974	6.375	100.120	100.047	99.974	6.000	99.159	98.969	98.778	
6.500	100.562	100.489	100.416	6.500	100.562	100.489	100.416	6.125	99.669	99.479	99.335	
6.625	100.978	100.905	100.832	6.625	100.978	100.905	100.832	6.250	99.959	99.768	99.633	
6.750	101.464	101.405	101.347	6.750	101.464	101.405	101.347	6.375	100.120	100.047	99.974	
6.875	101.166	101.107	101.049	6.875	101.166	101.107	101.049	6.500	100.562	100.489	100.416	
7.000	101.656	101.347	101.289	7.000	101.656	101.347	101.289	6.625	100.978	100.905	100.832	
7.125	102.002	101.943	101.885	7.125	102.002	101.943	101.885	6.750	101.464	101.405	101.347	
7.250	102.029	101.940	101.630	7.250	102.029	101.940	101.630	6.875	101.166	101.107	101.049	
7.375	101.237	101.162	101.012	7.375	101.237	101.162	101.012	7.000	101.656	101.347	101.289	
7.500	101.347	101.318	101.265	7.500	101.347	101.318	101.265	7.125	102.002	101.943	101.885	
7.625	101.560	101.546	101.492	7.625	101.560	101.546	101.492	7.250	102.029	101.940	101.630	
7.750	101.287	101.212	101.062	7.750	101.287	101.212	101.062	7.375	101.237	101.162	101.012	
7.875	101.367	101.292	101.142	7.875	101.367	101.292	101.142	7.500	101.347	101.318	101.265	
8.000	101.447	101.372	101.222	8.000	101.447	101.372	101.222	7.625	101.560	101.546	101.492	
8.125	101.527	101.452	101.302	8.125	101.527	101.452	101.302	7.750	101.287	101.212	101.062	

Government Adjustments												
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	95.293	95.293	95.043	
3.250				3.250				5.375	95.767	95.767	95.767	
3.375				3.375				5.500	96.393	96.393	96.393	
3.500	89.218	89.268	89.328	3.500	89.218	89.268	89.328	5.625	96.647	96.597	96.567	
3.625	89.731	89.781	89.840	3.625	89.731	89.781	89.840	5.750	97.550	97.610	97.419	
3.750	90.972	91.031	91.072	3.750	90.972	91.031	91.072	5.875	98.293	97.984	97.912	
3.875	91.483	91.542	91.583	3.875	91.483	91.542	91.583	6.000	98.554	98.472	98.261	
4.000	91.990	92.049	92.090	4.000	91.990	92.049	92.090	6.125	98.986	99.039	98.828	
4.125	92.491	92.550	92.592	4.125	92.491	92.550	92.592	6.250	99.614	98.828	99.233	
4.250	93.948	94.007	94.049	4.250	93.948	94.007	94.049	6.375	99.445	99.375	99.299	
4.375	94.446	94.499	94.522	4.375	94.446	94.499	94.522	6.500	99.900	99.931	99.778	
4.500	94.934	94.987	95.010	4.500	94.934	94.987	95.010	6.625	100.303	100.304	100.157	
4.625	95.410	95.463	95.486	4.625	95.410	95.463	95.486	6.750	100.714	100.178	100.597	
4.750	95.750	95.766	95.771	4.750	95.750	95.766	95.771	6.875	100.232	99.990	100.103	
4.875	96.471	96.236	96.241	4.875	96.471	96.236	96.241	7.000	100.656	100.605	100.539	
5.000	96.922	96.688	96.693	5.000	96.922	96.688	96.693	7.125	101.002	100.809	100.885	
5.125	97.352	97.368	97.373	5.125	97.352	97.368	97.373	7.250	100.674	100.585	100.525	
5.250	97.454	97.411	97.398	5.250	97.454	97.411	97.398	7.375	100.301	100.288	100.222	
5.375	97.574	97.583	97.570	5.375	97.574	97.583	97.570	7.500	100.664	100.651	100.584	
5.500	98.219	97.978	97.965	5.500	98.219	97.978	97.965	7.625	100.892	100.878	100.812	
5.625	98.584	98.593	98.580	5.625	98.584	98.593	98.580	7.750				
5.750	98.734	98.671	98.629	5.750	98.734	98.671	98.629	7.875				
5.875	98.540	98.527	98.496	5.875	98.540	98.527	98.496	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	99.900	99.931	99.778	6.125	98.986	99.039	98.828	4.500	92.390	92.443	92.341
6.625	100.303	100.304	100.157	6.250	99.614	98.828	99.233	4.625	92.832	92.885	92.783
6.750	100.714	100.178	100.597	6.375	99.445	99.375	99.299	4.750	91.648	91.663	91.468
6.875	100.232	99.990	100.103	6.500	99.900	99.931	99.778	4.875	92.082	92.097	91.902
7.000	100.656	100.605	100.539	6.625	100.303	100.304	100.157	5.000	92.485	92.500	92.556
7.125	101.002	100.809	100.885	6.750	100.714	100.178	100.597	5.125	93.105	93.120	92.925
7.250	100.674	100.585	100.525	6.875	100.232	99.990	100.103	5.250	93.262	93.271	93.121
7.375	100.301	100.288	100.222	7.000	100.656	100.605	100.539	5.375	93.373	93.383	93.170
7.500	100.664	100.651	100.584	7.125	101.002	100.809	100.885	5.500	93.947	93.706	93.743
7.625	100.892	100.878	100.812	7.250	100.674	100.585	100.525	5.625	94.230	94.240	94.027
7.750				7.375	100.301	100.288	100.222	5.750	94.209	94.146	94.104
7.875				7.500	100.664	100.651	100.584	5.875	93.597	93.520	93.464
8.000				7.625	100.892	100.878	100.812	6.000	94.073	93.995	93.940
8.125				7.750				6.125	94.542	94.465	94.410

Government Adjustments												
FICO				Loan Amount Adjustments				Other Adjustments				
> 720+			0.125	\$75K - \$99,999			-0.750	2 Unit			-0.500	
680 - 720			0.000	\$100K - \$150K			-0.375	3-4 units			-1.000	
660 - 679			-0.250	\$1M - \$1,499,999 (VA Only)			-1.750	MFFH			-1.750	
640 - 659			-0.500	\$1.5M - \$2M (VA Only)			-2.500	Cash out > 90% LTV			-2.000	
620 - 639			-1.250					Non-Owner/2nd Home (Streamline o			-1.500	
600 - 619			-1.500					VA IRRRL (85.01 - 110 LTV)			-1.250	
580 - 599			-2.000					VA IRRRL (>110 - 125% LTV)			-2.250	
550 - 579			-3.500					Temporary Buydown*			N/A	
FICO < 550			-4.500					Manual Underwrite			-0.375	
No FICO Score			-3.500					Lock Extension per Day			-0.025	

*Buydown options and pricing available through PML

Effective Time:
1:27:03 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	97.455	97.222	96.922	6.750	94.855	94.622	94.322	6.750				
6.875	97.979	97.746	97.446	6.875	95.379	95.146	94.846	6.875				
7.000	98.482	98.249	97.949	7.000	95.882	95.649	95.349	7.000				
7.125	98.938	98.705	98.405	7.125	96.338	96.105	95.805	7.125				
7.250	99.374	99.141	98.841	7.250	96.774	96.541	96.241	7.250				
7.375	99.648	99.347	99.047	7.375	97.048	96.747	96.447	7.375				
7.500	100.111	99.810	99.510	7.500	97.511	97.210	96.910	7.500				
7.625	100.527	100.226	99.926	7.625	97.927	97.626	97.326	7.625				
7.750	100.923	100.622	100.322	7.750	98.323	98.022	97.722	7.750				
7.875	100.334	99.964	99.664	7.875	97.734	97.364	97.064	7.875				
8.000	100.757	100.387	100.087	8.000	98.157	97.787	97.487	8.000				
8.125	101.143	100.773	100.473	8.125	98.543	98.173	97.873	8.125				
8.250	101.509	101.139	100.839	8.250	98.909	98.539	98.239	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	95.455	95.222	94.922	6.750	92.855	92.622	92.322	6.750				
6.875	95.979	95.746	95.446	6.875	93.379	93.146	92.846	6.875				
7.000	96.482	96.249	95.949	7.000	93.882	93.649	93.349	7.000				
7.125	96.938	96.705	96.405	7.125	94.338	94.105	93.805	7.125				
7.250	97.374	97.141	96.841	7.250	94.774	94.541	94.241	7.250				
7.375	97.648	97.347	97.047	7.375	95.048	94.747	94.447	7.375				
7.500	98.111	97.810	97.510	7.500	95.511	95.210	94.910	7.500				
7.625	98.527	98.226	97.926	7.625	95.927	95.626	95.326	7.625				
7.750	98.923	98.622	98.322	7.750	96.323	96.022	95.722	7.750				
7.875	98.334	97.964	97.664	7.875	95.734	95.364	95.064	7.875				
8.000	98.757	98.387	98.087	8.000	96.157	95.787	95.487	8.000				
8.125	99.143	98.773	98.473	8.125	96.543	96.173	95.873	8.125				
8.250	99.509	99.139	98.839	8.250	96.909	96.539	96.239	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.