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

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

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

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

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



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

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

Effective Time:
8:18:20 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	94.091	94.071	94.065	5.625	94.091	94.071	94.065	5.000	90.363	90.297	90.297	
5.750	95.013	95.013	95.010	5.750	95.013	95.013	95.010	5.125	91.258	91.198	91.198	
5.875	95.584	95.584	95.581	5.875	95.584	95.584	95.581	5.250	91.978	91.923	91.923	
6.000	96.167	96.167	96.164	6.000	96.167	96.167	96.164	5.375	92.617	92.568	92.568	
6.125	96.661	96.661	96.658	6.125	96.661	96.661	96.658	5.500	94.435	94.422	94.434	
6.250	97.260	97.252	97.242	6.250	97.260	97.252	97.242	5.625	95.200	95.183	95.200	
6.375	97.793	97.786	97.775	6.375	97.793	97.786	97.775	5.750	95.962	95.936	95.910	
6.500	98.334	98.326	98.316	6.500	98.334	98.326	98.316	5.875	96.519	96.493	96.467	
6.625	98.745	98.738	98.727	6.625	98.745	98.738	98.727	6.000	97.055	97.029	97.003	
6.750	99.289	99.274	99.256	6.750	99.289	99.274	99.256	6.125	97.619	97.574	97.552	
6.875	99.798	99.783	99.765	6.875	99.798	99.783	99.765	6.250	98.106	98.062	98.040	
7.000	100.246	100.231	100.213	7.000	100.246	100.231	100.213	6.375	98.591	98.564	98.540	
7.125	100.640	100.625	100.607	7.125	100.640	100.625	100.607	6.500	99.034	99.008	98.983	
7.250	101.015	101.005	100.982	7.250	101.015	101.005	100.982	6.625	99.392	99.366	99.342	
7.375	101.447	101.437	101.414	7.375	101.447	101.437	101.414	6.750	99.575	99.512	99.490	
7.500	101.871	101.840	101.807	7.500	101.871	101.840	101.807	6.875	100.018	99.973	99.954	
7.625	102.194	102.164	102.131	7.625	102.194	102.164	102.131	7.000	100.459	100.413	100.395	
7.750	102.024	101.921	101.884	7.750	102.024	101.921	101.884	7.125	100.757	100.712	100.693	
7.875	102.417	102.315	102.277	7.875	102.417	102.315	102.277	7.250	101.142	101.060	101.031	
8.000	102.801	102.741	102.707	8.000	102.801	102.741	102.707	7.375	101.480	101.417	101.384	
8.125	103.048	102.988	102.954	8.125	103.048	102.988	102.954	7.500	101.871	101.840	101.807	
8.250				8.250				7.625	102.194	102.164	102.131	
8.375				8.375				7.750	102.142	102.040	102.003	
8.500				8.500				7.875	102.247	102.395	102.357	
8.625				8.625				8.000	101.969	101.953	101.914	

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	95.043	95.043	95.043	4.625	95.360	95.138	95.186					
4.750	95.569	95.569	95.609	4.750	95.731	95.500	95.590					
4.875	96.197	95.942	95.988	4.875	96.168	96.033	96.033					
5.000	96.439	96.440	96.481	5.000	96.558	96.468	96.502					
5.125	96.875	96.796	96.817	5.125	97.055	96.949	96.976					
5.250	97.394	97.315	97.337	5.250	97.393	97.296	97.341					
5.375	97.828	97.749	97.771	5.375	97.876	97.783	97.783					
5.500	98.265	98.168	98.214	5.500	98.183	98.140	98.126					
5.625	98.506	98.441	98.443	5.625	98.292	98.214	98.235					
5.750	98.961	98.894	98.900	5.750	98.650	98.567	98.594					
5.875	99.289	99.217	99.229	5.875	99.079	99.022	98.994					
6.000	99.762	99.699	99.701	6.000	99.430	99.334	99.366					
6.125	99.246	99.162	99.135	6.125	99.220	99.162	99.135					
6.250	99.722	99.664	99.636	6.250	99.722	99.664	99.636					
6.375	100.170	100.113	100.085	6.375	100.170	100.113	100.085					
6.500	100.471	100.376	100.361	6.500	100.430	100.373	100.345					
6.625	100.361	100.342	100.309	6.625	100.346	100.288	100.261					
6.750	100.829	100.807	100.775	6.750	100.829	100.771	100.744					
6.875	101.258	101.200	101.172	6.875	101.258	101.200	101.172					
7.000	101.494	101.436	101.409	7.000	101.494	101.436	101.409					

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	96.064	96.041	96.024	6.000	95.818	95.773	95.758	5.125	94.952	94.908	94.894	
6.125	96.682	96.659	96.642	6.125	96.350	96.305	96.289	5.250	95.493	95.449	95.435	
6.250	97.147	97.106	97.090	6.250	96.880	96.834	96.817	5.375	95.999	95.956	95.942	
6.375	97.719	97.674	97.657	6.375	97.748	97.703	97.686	5.500	96.356	96.312	96.299	
6.500	98.311	98.266	98.249	6.500	98.307	98.262	98.245	5.625	96.295	96.237	96.210	
6.625	98.662	98.617	98.600	6.625	98.711	98.666	98.649	5.750	96.841	96.784	96.756	
6.750	99.125	99.065	99.049	6.750	98.597	98.551	98.532	5.875	97.320	97.263	97.235	
6.875	99.514	99.471	99.439	6.875	99.132	99.087	99.068	6.000	97.762	97.704	97.676	
7.000	99.844	99.849	99.768	7.000	99.599	99.554	99.535	6.125	98.351	98.294	98.266	
7.125	100.425	100.344	100.320	7.125	99.899	99.854	99.835	6.250	98.848	98.791	98.763	
7.250	100.890	100.852	100.822	7.250	100.101	100.021	99.996	6.375	99.289	99.231	99.204	
7.375	101.281	101.288	101.212	7.375	100.556	100.496	100.464	6.500	99.522	99.464	99.437	
7.500	101.628	101.636	101.557	7.500	100.979	100.919	100.887	6.625	99.352	99.295	99.267	
7.625	101.829	101.820	101.792	7.625	101.240	101.180	101.148	6.750	99.831	99.773	99.746	
7.750	101.107	101.098	101.015	7.750	100.797	100.697	100.663	6.875	100.247	100.189	100.162	
7.875	101.407	101.393	101.317	7.875	101.045	100.984	100.950	7.000	100.432	100.375	100.347	

Conventional Fixed Adjustments

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

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

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

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

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	95.835	95.748	95.668	5.250				5.250				
5.375	96.210	96.123	96.043	5.375				5.375				
5.500	96.328	96.241	96.160	5.500				5.500				
5.625	96.687	96.600	96.520	5.625	96.261	96.174	96.093	5.625	94.584	94.521	94.459	
5.750	97.033	96.946	96.866	5.750	96.639	96.552	96.472	5.750	95.845	95.758	95.677	
5.875	97.368	97.281	97.200	5.875	96.974	96.887	96.806	5.875	96.265	96.178	96.098	
6.000	97.670	97.583	97.502	6.000	97.261	97.174	97.093	6.000	96.646	96.559	96.478	
6.125	97.936	97.849	97.768	6.125	97.496	97.409	97.328	6.125	96.982	96.895	96.815	
6.250	98.167	98.080	98.000	6.250	97.994	97.907	97.827	6.250	97.310	97.223	97.142	
6.375	98.360	98.273	98.192	6.375	98.257	98.170	98.090	6.375	97.627	97.540	97.460	
6.500	98.800	98.713	98.633	6.500	98.518	98.431	98.351	6.500	97.913	98.076	97.996	
6.625	98.953	98.866	98.786	6.625	98.742	98.655	98.574	6.625	98.378	98.291	98.211	
6.750	98.489	98.426	98.363	6.750	98.525	98.462	98.399	6.750	98.565	98.478	98.397	
6.875	98.690	98.627	98.564	6.875	98.595	98.532	98.469	6.875	98.713	98.626	98.546	
7.000	99.033	98.970	98.907	7.000	98.996	98.933	98.870	7.000	98.823	98.760	98.698	
7.125				7.125	99.234	99.171	99.108	7.125	99.088	99.025	98.963	

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	95.648	95.585	95.522	5.375				5.375				
5.500	95.950	95.887	95.824	5.500				5.500				
5.625	96.312	96.249	96.186	5.625	95.767	95.704	95.641	5.625	94.754	94.691	94.628	
5.750	96.644	96.581	96.518	5.750	96.184	96.121	96.058	5.750	95.223	95.160	95.097	
5.875	96.835	96.772	96.709	5.875	96.578	96.515	96.452	5.875	95.516	95.453	95.390	
6.000	97.171	97.108	97.045	6.000	96.646	96.583	96.520	6.000	95.981	95.918	95.855	
6.125	97.367	97.304	97.241	6.125	97.039	96.976	96.913	6.125	96.244	96.181	96.118	
6.250	97.703	97.640	97.577	6.250	97.431	97.368	97.305	6.250	96.685	96.622	96.559	
6.375	97.899	97.836	97.773	6.375	97.828	97.765	97.702	6.375	97.126	97.063	97.000	
6.500	98.237	98.174	98.111	6.500	98.062	97.999	97.936	6.500	97.569	97.506	97.443	
6.625	98.436	98.373	98.310	6.625	98.296	98.233	98.170	6.625	97.833	97.770	97.707	
6.750	98.659	98.596	98.533	6.750	98.694	98.631	98.568	6.750	98.280	98.217	98.154	
6.875	98.859	98.796	98.733	6.875	98.764	98.701	98.638	6.875	98.544	98.481	98.418	
7.000	99.202	99.139	99.076	7.000	99.165	99.102	99.039	7.000	98.993	98.930	98.867	
7.125	99.402	99.339	99.276	7.125	99.403	99.340	99.277	7.125	99.258	99.195	99.132	

Conventional ARM Adjustments

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

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

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

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

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

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

Additional Cash-Out Refinance LLPA Adjusters				
	≤30	30.01-60	60.01-70	70.01-75
Attached Condo	0.000	0.000	-0.125	-0.125
Investment Property	-1.125	-1.125	-1.625	-2.125
2nd Home	-1.125	-1.125	-1.625	-2.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375
High Balance	-2.000	-2.000	-2.250	-2.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875
DTI > 40%	0.000	0.000	0.000	0.000

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	94.763	94.763	94.760	5.750	94.898	94.868	94.833	4.375				
5.875	95.334	95.334	95.331	5.875	95.506	95.476	95.441	4.500				
6.000	95.917	95.917	95.914	6.000	95.876	95.846	95.811	4.625				
6.125	96.411	96.411	96.408	6.125	96.449	96.418	96.383	4.750	93.885	93.872	93.859	
6.250	97.010	97.002	96.992	6.250	96.917	96.879	96.838	4.875	94.159	94.146	94.133	
6.375	97.543	97.536	97.525	6.375	97.266	97.228	97.188	5.000	95.314	95.307	95.300	
6.500	98.084	98.076	98.066	6.500	97.595	97.557	97.516	5.125	95.788	95.781	95.774	
6.625	98.993	98.947	98.930	6.625	98.743	98.697	98.680	5.250	96.380	96.373	96.366	
6.750	99.289	99.274	99.256	6.750	98.921	98.876	98.857	5.375	96.725	96.718	96.711	
6.875	99.798	99.783	99.765	6.875	99.522	99.477	99.458	5.500	97.164	97.158	97.151	
7.000	100.323	100.278	100.259	7.000	100.073	100.028	100.009	5.625	97.238	97.232	97.225	
7.125	100.716	100.671	100.652	7.125	100.466	100.421	100.402	5.750	97.766	97.738	97.711	
7.250	101.015	100.985	100.952	7.250	100.652	100.592	100.560	5.875	98.119	98.092	98.064	
7.375	101.447	101.417	101.384	7.375	101.179	101.119	101.087	6.000	98.346	98.318	98.291	

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	93.517	93.504	93.491									
4.875	94.041	94.028	94.015									
5.000	94.883	94.876	94.869									
5.125	95.302	95.295	95.288									
5.250	95.694	95.687	95.680									
5.375	96.069	96.062	96.055									
5.500	96.438	96.431	96.424									
5.625	96.797	96.788	96.779									
5.750	97.164	97.122	97.081									
5.875	97.517	97.476	97.434									
6.000	97.834	97.793	97.751									

Home Ready Adjustments

Cumulative LLPA Caps	
Home Ready	0.000

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

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

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

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

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



YOUR BFF IN WHOLESALE
 Tuesday, April 16, 2024
 Effective Time:
 8:18:20 AM

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

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

Home Possible

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.750	94.763	94.763	94.760	5.750	94.898	94.868	94.833	4.250			
5.875	95.334	95.334	95.331	5.875	95.506	95.476	95.441	4.375			
6.000	95.917	95.917	95.914	6.000	95.876	95.846	95.811	4.500			
6.125	96.411	96.411	96.408	6.125	96.449	96.418	96.383	4.625			
6.250	97.010	97.002	96.992	6.250	96.917	96.879	96.838	4.750	93.885	93.872	93.859
6.375	97.543	97.536	97.525	6.375	97.266	97.228	97.188	4.875	94.159	94.146	94.133
6.500	98.084	98.076	98.066	6.500	97.595	97.557	97.516	5.000	95.314	95.307	95.300
6.625	98.495	98.488	98.477	6.625	97.882	97.856	97.832	5.125	95.788	95.781	95.774
6.750	99.039	99.024	99.006	6.750	98.492	98.447	98.399	5.250	96.380	96.373	96.366
6.875	99.548	99.533	99.515	6.875	98.737	98.692	98.643	5.375	96.725	96.718	96.711
7.000	99.996	99.981	99.963	7.000	99.024	98.979	98.930	5.500	97.164	97.158	97.151
7.125	100.390	100.375	100.357	7.125	99.272	99.227	99.178	5.625	97.238	97.232	97.225
7.250	100.765	100.735	100.702	7.250	99.991	99.961	99.928	5.750	97.766	97.738	97.711
7.375	101.197	101.167	101.134	7.375	100.340	100.310	100.277	5.875	98.119	98.092	98.064
7.500	101.621	101.590	101.557	7.500	100.720	100.689	100.656	6.000	98.346	98.318	98.291

Home Possible 10 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
4.125											
4.250											
4.375											
4.500											
4.625											
4.750	93.517	93.504	93.491								
4.875	94.041	94.028	94.015								
5.000	94.883	94.876	94.869								
5.125	95.302	95.295	95.288								
5.250	95.694	95.687	95.680								
5.375	96.069	96.062	96.055								
5.500	96.438	96.431	96.424								
5.625	96.797	96.788	96.779								
5.750	97.164	97.122	97.081								

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0.000
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

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

Effective Time:
 8:18:20 AM

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	93.710	93.670	93.723	2.625				2.625				
5.750	94.540	94.518	94.542	2.750				2.750				
5.875	95.143	95.118	95.148	2.875				2.875				
6.000	95.745	95.716	95.751	3.000				3.000				
6.125	96.250	96.221	96.256	3.125				3.125				
6.250	96.812	96.802	96.808	3.250				3.250				
6.375	97.360	97.345	97.357	3.375				3.375				
6.500	97.854	97.836	97.853	3.500				3.500				
6.625	98.371	98.354	98.370	3.625				3.625				
6.750	98.774	98.775	98.762	3.750				3.750				
6.875	99.255	99.251	99.245	3.875				3.875				
7.000	99.653	99.646	99.645	4.000				4.000				
7.125	100.135	100.128	100.126	4.125				4.125				
7.250	100.531	100.526	100.496	4.250				4.250				
7.375	100.897	100.888	100.864									

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	93.052	93.026	93.032	5.000				5.000	93.052	93.026	93.032	
5.125	93.835	93.809	93.815	5.125				5.125	93.835	93.809	93.815	
5.250	95.700	95.625	95.475	5.250	95.700	95.625	95.475	5.250	95.700	95.625	95.475	
5.375	96.203	96.378	96.228	5.375	96.203	96.378	96.228	5.375	96.203	96.378	96.228	
5.500	96.890	96.815	96.665	5.500	96.890	96.815	96.665	5.500	96.890	96.815	96.665	
5.625	97.103	97.028	96.934	5.625	97.103	97.028	96.934	5.625	97.103	97.028	96.934	
5.750	98.010	97.819	97.629	5.750	98.010	97.819	97.629	5.750	98.010	97.819	97.629	
5.875	98.285	98.095	97.909	5.875	98.285	98.095	97.909	5.875	98.285	98.095	97.909	
6.000	98.707	98.516	98.449	6.000	98.707	98.516	98.449	6.000	98.707	98.516	98.449	
6.125	99.285	99.103	99.043	6.125	99.285	99.103	99.043	6.125	99.285	99.103	99.043	
6.250	99.649	99.496	99.386	6.250	99.649	99.496	99.386	6.250	99.649	99.496	99.386	
6.375	100.032	99.871	99.710	6.375	100.032	99.871	99.710	6.375	100.032	99.871	99.710	
6.500	100.557	100.396	100.235	6.500	100.557	100.396	100.235	6.500	100.557	100.396	100.235	
6.625	101.035	100.874	100.713	6.625	101.035	100.874	100.713	6.625	101.035	100.874	100.713	
6.750	101.546	101.503	101.459	6.750	101.546	101.503	101.459	6.750	101.546	101.503	101.459	
6.875	101.249	101.206	101.162	6.875	101.249	101.206	101.162	6.875	101.249	101.206	101.162	
7.000	101.823	101.779	101.735	7.000	101.823	101.779	101.735	7.000	101.823	101.779	101.735	
7.125	102.200	102.156	102.113	7.125	102.200	102.156	102.113	7.125	102.200	102.156	102.113	
7.250	102.361	102.271	102.211	7.250	102.361	102.271	102.211	7.250	102.361	102.271	102.211	
7.375	101.684	101.609	101.459	7.375	101.684	101.609	101.459	7.375	101.684	101.609	101.459	
7.500	102.049	101.956	101.881	7.500	102.049	101.956	101.881	7.500	102.049	101.956	101.881	
7.625	102.415	102.329	102.268	7.625	102.415	102.329	102.268	7.625	102.415	102.329	102.268	
7.750	101.959	101.884	101.734	7.750	101.959	101.884	101.734	7.750	101.959	101.884	101.734	
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	91.937	91.912	91.868	
2.875				2.875				5.125	92.710	92.685	92.641	
3.000				3.000				5.250	94.392	94.368	94.345	
3.125				3.125				5.375	95.116	95.093	95.070	
3.250				3.250				5.500	95.839	95.816	95.792	
3.375				3.375				5.625	96.250	96.194	96.164	
3.500	89.628	89.679	89.730	3.500	89.628	89.679	89.730	5.750	97.315	97.124	96.934	
3.625	90.173	90.223	90.274	3.625	90.173	90.223	90.274	5.875	97.820	97.552	97.517	
3.750	91.349	91.409	91.445	3.750	91.349	91.409	91.445	6.000	98.247	98.169	98.134	
3.875	91.894	91.953	91.989	3.875	91.894	91.953	91.989	6.125	98.810	98.732	98.697	
4.000	92.437	92.497	92.533	4.000	92.437	92.497	92.533	6.250	99.304	98.597	98.923	
4.125	92.980	93.040	93.076	4.125	92.980	93.040	93.076	6.375	99.460	99.325	99.276	
4.250	94.110	94.179	94.199	4.250	94.110	94.179	94.199	6.500	100.051	99.816	99.868	
4.375	94.652	94.721	94.741	4.375	94.652	94.721	94.741	6.625	100.567	100.431	100.383	
4.500	95.192	95.261	95.282	4.500	95.192	95.261	95.282	6.750	100.796	100.262	100.709	
4.625	95.730	95.799	95.820	4.625	95.730	95.799	95.820	6.875	100.602	100.238	100.416	
4.750	96.022	96.007	96.012	4.750	96.022	96.007	96.012	7.000	101.163	101.048	100.977	
4.875	96.559	96.543	96.548	4.875	96.559	96.543	96.548	7.125	101.555	101.191	101.369	
5.000	97.090	97.075	97.080	5.000	97.090	97.075	97.080	7.250	101.006	100.916	100.856	
5.125	97.615	97.599	97.605	5.125	97.615	97.599	97.605	7.375	100.925	100.832	100.744	
5.250	97.724	97.718	97.708	5.250	97.724	97.718	97.708	7.500	101.413	101.320	101.232	
5.375	97.994	97.988	97.978	5.375	97.994	97.988	97.978	7.625	101.690	101.597	101.509	
5.500	98.501	98.495	98.484	5.500	98.501	98.495	98.484	7.750				
5.625	98.990	98.984	98.974	5.625	98.990	98.984	98.974	7.875				
5.750	98.674	98.616	98.589	5.750	98.674	98.616	98.589	8.000				
5.875	98.701	98.657	98.632	5.875	98.701	98.657	98.632	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	94.392	94.368	94.345	5.000	91.937	91.912	91.868	4.500	92.710	92.779	92.674	
5.375	95.116	95.093	95.070	5.125	92.710	92.685	92.641	4.625	93.243	93.312	93.208	
5.500	95.839	95.816	95.792	5.250	94.392	94.368	94.345	4.750	91.965	91.940	91.754	
5.625	96.250	96.194	96.164	5.375	95.116	95.093	95.070	4.875	92.495	92.479	92.285	
5.750	97.315	97.124	96.934	5.500	95.839	95.816	95.792	5.000	93.016	93.001	92.806	
5.875	97.820	97.552	97.517	5.625	96.250	96.194	96.164	5.125	93.524	93.508	93.314	
6.000	98.247	98.169	98.134	5.750	97.315	97.124	96.934	5.250	93.402	93.396	93.436	
6.125	98.810	98.732	98.697	5.875	97.820	97.552	97.517	5.375	93.900	93.894	93.684	
6.250	99.304	98.597	98.923	6.000	98.247	98.169	98.134	5.500	94.373	94.367	94.157	
6.375	99.460	99.325	99.276	6.125	98.810	98.732	98.697	5.625	94.814	94.808	94.597	
6.500	100.051	99.916	99.868	6.250	99.304	98.597	98.923	5.750	94.149	94.091	94.064	
6.625	100.567	100.431	100.383	6.375	99.460	99.325	99.276	5.875	93.859	93.801	93.773	
6.750	100.796	100.262	100.709	6.500	100.051	99.916	99.868	6.000	94.345	94.287	94.260	
6.875	100.602	100.238	100.416	6.625	100.567	100.431	100.383	6.125	94.826	94.769	94.741	
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	95.700	95.625	95.475	5.250	95.700	95.625	95.475	5.250	95.700	95.625	95.475	
5.375	96.203	96.378	96.228	5.375	96.203	96.378	96.228	5.375	96.203	96.378	96.228	
5.500	96.890	96.815	96.665	5.500	96.890	96.815	96.665	5.500	96.890	96.815	96.665	
5.625	97.103	97.028	96.934	5.625	97.103	97.028	96.934	5.625	97.103	97.028	96.934	
5.750	98.010	97.819	97.629	5.750	98.010	97.819	97.629	5.750	98.010	97.819	97.629	
5.875	98.285	98.095	97.909	5.875	98.285	98.095	97.909	5.875	98.285	98.095	97.909	
6.000	98.707	98.516	98.449	6.000	98.707	98.516	98.449	6.000	98.707	98.516	98.449	
6.125	99.285	99.103	99.043	6.125	99.285	99.103	99.043	6.125	99.285	99.103	99.043	
6.250	99.649	99.496	99.386	6.250	99.649	99.496	99.386	6.250	99.649	99.496	99.386	
6.375	100.032	99.871	99.710	6.375	100.032	99.871	99.710	6.375	100.032	99.871	99.710	
6.500	100.557	100.396	100.235	6.500	100.557	100.396	100.235	6.500	100.557	100.396	100.235	
6.625	101.035	100.874	100.713	6.625	101.035	100.874	100.713	6.625	101.035	100.874	100.713	
6.750	101.546	101.503	101.459	6.750	101.546	101.503	101.459	6.750	101.546	101.503	101.459	
6.875	101.249	101.206	101.162	6.875	101.249	101.206	101.162	6.875	101.249	101.206	101.162	
7.000	101.823	101.779	101.735	7.000	101.823	101.779	101.735	7.000	101.823	101.779	101.735	
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	95.192	95.261	95.282	4.250	94.110	94.179	94.199	5.250	94.392	94.368	94.345	
4.625	95.730	95.799	95.820	4.375	94.652	94.721	94.741	5.375	95.116	95.093	95.070	
4.750	96.022	96.007	96.012	4.500	95.192	95.261	95.282	5.500	95.839	95.816	95.792	
4.875	96.559	96.543	96.548	4.625	95.730	95.799	95.820	5.625	96.250	96.194	96.164	
5.000	97.090	97.075	97.080	4.750	96.022	96.007	96.012	5.750	97.315	97.124	96.934	
5.125	97.615	97.599	97.605	4.875	96.559	96.543	96.					

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	95.703	95.878	95.728	5.375	95.703	95.878	95.728	5.000				
5.500	96.390	96.315	96.165	5.500	96.390	96.315	96.165	5.125	95.200	95.125	94.975	
5.625	96.603	96.528	96.434	5.625	96.603	96.528	96.434	5.250	95.703	95.878	95.728	
5.750	97.510	97.319	97.129	5.750	97.510	97.319	97.129	5.375	96.390	96.315	96.165	
5.875	97.785	97.595	97.409	5.875	97.785	97.595	97.409	5.500	96.603	96.528	96.434	
6.000	98.207	98.016	97.949	6.000	98.207	98.016	97.949	5.625	97.510	97.319	97.129	
6.125	98.785	98.603	98.543	6.125	98.785	98.603	98.543	5.750	97.785	97.595	97.409	
6.250	99.149	98.996	98.886	6.250	99.149	98.996	98.886	6.000	98.207	98.016	97.949	
6.375	99.532	99.371	99.210	6.375	99.532	99.371	99.210	6.125	98.785	98.603	98.543	
6.500	100.057	99.896	99.735	6.500	100.057	99.896	99.735	6.250	99.149	98.996	98.886	
6.625	100.535	100.374	100.213	6.625	100.535	100.374	100.213	6.375	99.532	99.371	99.210	
6.750	101.046	101.003	100.959	6.750	101.046	101.003	100.959	6.500	100.057	99.896	99.735	
6.875	100.749	100.706	100.662	6.875	100.749	100.706	100.662	6.625	100.535	100.374	100.213	
7.000	101.323	101.279	101.235	7.000	101.323	101.279	101.235	6.750	101.046	101.003	100.959	
7.125	101.700	101.656	101.613	7.125	101.700	101.656	101.613	6.875	100.749	100.706	100.662	
7.250	101.861	101.771	101.711	7.250	101.861	101.771	101.711	7.000	101.323	101.279	101.235	
7.375	101.184	101.109	100.959	7.375	101.184	101.109	100.959	7.125	101.700	101.656	101.613	
7.500	101.459	101.373	101.312	7.500	101.459	101.373	101.312	7.250	101.861	101.771	101.711	
7.625	101.915	101.829	101.768	7.625	101.915	101.829	101.768	7.375	101.184	101.109	100.959	
7.750	101.459	101.384	101.234	7.750	101.459	101.384	101.234	7.500	101.459	101.373	101.312	
7.875	101.634	101.559	101.409	7.875	101.634	101.559	101.409	7.625	101.915	101.829	101.768	
8.000	101.809	101.734	101.584	8.000	101.809	101.734	101.584	7.750	101.459	101.384	101.234	
8.125	101.984	101.909	101.759	8.125	101.984	101.909	101.759					
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	93.892	93.868	93.845	
3.250				3.250				5.375	94.616	94.593	94.570	
3.375				3.375				5.500	95.339	95.316	95.292	
3.500	89.147	89.197	89.248	3.500	89.147	89.197	89.248	5.625	95.750	95.694	95.664	
3.625	89.660	89.710	89.761	3.625	89.660	89.710	89.761	5.750	96.815	96.624	96.434	
3.750	90.923	90.983	91.019	3.750	90.923	90.983	91.019	5.875	97.320	97.042	97.007	
3.875	91.435	91.495	91.531	3.875	91.435	91.495	91.531	6.000	97.602	97.536	97.501	
4.000	91.945	92.005	92.041	4.000	91.945	92.005	92.041	6.125	98.171	98.114	98.079	
4.125	92.451	92.511	92.547	4.125	92.451	92.511	92.547	6.250	98.804	98.347	98.423	
4.250	93.675	93.735	93.765	4.250	93.675	93.735	93.765	6.375	98.898	98.783	98.735	
4.375	94.178	94.247	94.268	4.375	94.178	94.247	94.268	6.500	99.478	99.363	99.315	
4.500	94.675	94.744	94.764	4.500	94.675	94.744	94.764	6.625	99.887	99.772	99.724	
4.625	95.163	95.232	95.252	4.625	95.163	95.232	95.252	6.750	100.296	99.762	100.209	
4.750	95.570	95.554	95.559	4.750	95.570	95.554	95.559	6.875	100.043	99.698	99.876	
4.875	96.052	96.037	96.042	4.875	96.052	96.037	96.042	7.000	100.467	100.372	100.301	
5.000	96.521	96.505	96.510	5.000	96.521	96.505	96.510	7.125	100.705	100.610	100.613	
5.125	96.971	96.956	96.961	5.125	96.971	96.956	96.961	7.250	100.506	100.416	100.356	
5.250	97.238	97.232	97.222	5.250	97.238	97.232	97.222	7.375	100.235	100.161	100.074	
5.375	97.432	97.426	97.415	5.375	97.432	97.426	97.415	7.500	100.612	100.538	100.451	
5.500	97.851	97.845	97.835	5.500	97.851	97.845	97.835	7.625	101.109	101.036	100.948	
5.625	98.242	98.236	98.226	5.625	98.242	98.236	98.226	7.750				
5.750	98.174	98.116	98.089	5.750	98.174	98.116	98.089	7.875				
5.875	98.326	98.282	98.257	5.875	98.326	98.282	98.257	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	99.478	99.363	99.315	6.125	98.171	98.114	98.079	4.500	92.147	92.216	92.111	
6.625	99.887	99.772	99.724	6.250	98.804	98.347	98.423	4.625	92.610	92.679	92.574	
6.750	100.296	99.762	100.209	6.375	98.898	98.783	98.735	4.750	91.478	91.463	91.268	
6.875	100.043	99.698	99.876	6.500	99.478	99.363	99.315	4.875	91.933	91.918	91.723	
7.000	100.467	100.372	100.301	6.625	99.887	99.772	99.724	5.000	92.364	92.349	92.154	
7.125	100.705	100.610	100.613	6.750	100.296	99.762	100.209	5.125	92.767	92.752	92.557	
7.250	100.506	100.416	100.356	6.875	100.043	99.698	99.876	5.250	93.115	92.859	92.899	
7.375	100.235	100.161	100.074	7.000	100.467	100.372	100.301	5.375	93.259	93.253	93.043	
7.500	100.612	100.538	100.451	7.125	100.705	100.610	100.613	5.500	93.617	93.611	93.401	
7.625	101.109	101.036	100.948	7.250	100.506	100.416	100.356	5.625	93.938	93.932	93.722	
7.750				7.375	100.235	100.161	100.074	5.750	93.649	93.591	93.564	
7.875				7.500	100.612	100.538	100.451	5.875	93.359	93.301	93.273	
8.000				7.625	101.109	101.036	100.948	6.000	93.845	93.787	93.760	
8.125				7.750				6.125	94.326	94.269	94.241	
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	99.532	99.371	99.210	6.375	99.532	99.371	99.210	6.000	98.207	98.016	97.949	
6.500	100.057	99.896	99.735	6.500	100.057	99.896	99.735	6.125	98.785	98.603	98.543	
6.625	100.535	100.374	100.213	6.625	100.535	100.374	100.213	6.250	99.149	98.996	98.886	
6.750	101.046	101.003	100.959	6.750	101.046	101.003	100.959	6.375	99.532	99.371	99.210	
6.875	100.749	100.706	100.662	6.875	100.749	100.706	100.662	6.500	100.057	99.896	99.735	
7.000	101.323	101.279	101.235	7.000	101.323	101.279	101.235	6.625	100.535	100.374	100.213	
7.125	101.700	101.656	101.613	7.125	101.700	101.656	101.613	6.750	101.046	101.003	100.959	
7.250	101.861	101.771	101.711	7.250	101.861	101.771	101.711	6.875	100.749	100.706	100.662	
7.375	101.184	101.109	100.959	7.375	101.184	101.109	100.959	7.000	101.323	101.279	101.235	
7.500	101.459	101.373	101.312	7.500	101.459	101.373	101.312	7.125	101.700	101.656	101.613	
7.625	101.915	101.829	101.768	7.625	101.915	101.829	101.768	7.250	101.861	101.771	101.711	
7.750	101.459	101.384	101.234	7.750	101.459	101.384	101.234	7.375	101.184	101.109	100.959	
7.875	101.634	101.559	101.409	7.875	101.634	101.559	101.409	7.500	101.459	101.373	101.312	
8.000	101.809	101.734	101.584	8.000	101.809	101.734	101.584	7.625	101.915	101.829	101.768	
8.125	101.984	101.909	101.759	8.125	101.984	101.909	101.759	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	94.675	94.744	94.764	4.500	94.675	94.744	94.764	6.625	99.887	99.772	99.724	
4.625	95.163	95.232	95.252	4.625	95.163	95.232	95.252	6.750	100.296	99.762	100.209	
4.750	95.570	95.554	95.559	4.750	95.570	95.554	95.559	6.875	100.043	99.698	99.876	
4.875	96.052	96.037	96.042	4.875	96.052	96.037	96.042	7.000	100.467	100.372	100.301	
5.000	96.521	96.505	96.510	5.000	96.521	96.505	96.510	7.125	100.705	100.610	100.613	
5.125	96.971	96.956	96.961	5.125	96.971	96.956	96.961	7.250	100.506	100.416	100.356	
5.250												

Effective Time:
 8:18:20 AM

Government DPA												
BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	97.912	97.671	97.371	6.750	95.312	95.071	94.771	6.750				
6.875	98.456	98.215	97.915	6.875	95.856	95.615	95.315	6.875				
7.000	98.989	98.748	98.448	7.000	96.389	96.148	95.848	7.000				
7.125	99.465	99.224	98.924	7.125	96.865	96.624	96.324	7.125				
7.250	99.931	99.690	99.390	7.250	97.331	97.090	96.790	7.250				
7.375	99.595	99.294	98.994	7.375	96.995	96.694	96.394	7.375				
7.500	100.088	99.787	99.487	7.500	97.488	97.187	96.887	7.500				
7.625	100.534	100.233	99.933	7.625	97.934	97.633	97.333	7.625				
7.750	100.960	100.659	100.359	7.750	98.360	98.059	97.759	7.750				
7.875	101.163	100.801	100.501	7.875	98.563	98.201	97.901	7.875				
8.000	101.616	101.254	100.954	8.000	99.016	98.654	98.354	8.000				
8.125	102.022	101.660	101.360	8.125	99.422	99.060	98.760	8.125				
8.250	102.408	102.046	101.746	8.250	99.808	99.446	99.146	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	95.912	95.671	95.371	6.750	93.312	93.071	92.771	6.750				
6.875	96.456	96.215	95.915	6.875	93.856	93.615	93.315	6.875				
7.000	96.989	96.748	96.448	7.000	94.389	94.148	93.848	7.000				
7.125	97.465	97.224	96.924	7.125	94.865	94.624	94.324	7.125				
7.250	97.931	97.690	97.390	7.250	95.331	95.090	94.790	7.250				
7.375	97.595	97.294	96.994	7.375	94.995	94.694	94.394	7.375				
7.500	98.088	97.787	97.487	7.500	95.488	95.187	94.887	7.500				
7.625	98.534	98.233	97.933	7.625	95.934	95.633	95.333	7.625				
7.750	98.960	98.659	98.359	7.750	96.360	96.059	95.759	7.750				
7.875	99.163	98.801	98.501	7.875	96.563	96.201	95.901	7.875				
8.000	99.616	99.254	98.954	8.000	97.016	96.654	96.354	8.000				
8.125	100.022	99.660	99.360	8.125	97.422	97.060	96.760	8.125				
8.250	100.408	100.046	99.746	8.250	97.808	97.446	97.146	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.