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

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

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

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

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

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	94.352	94.403	94.164	5.625	94.352	94.403	94.164	5.000	90.631	90.631	90.576	
5.750	95.277	95.255	95.235	5.750	95.277	95.255	95.235	5.125	91.302	91.302	91.133	
5.875	95.837	95.815	95.801	5.875	95.837	95.815	95.801	5.250	92.344	92.344	92.300	
6.000	96.440	96.418	96.410	6.000	96.440	96.418	96.410	5.375	92.880	92.880	92.843	
6.125	96.897	96.918	96.915	6.125	96.897	96.918	96.915	5.500	94.295	94.250	94.235	
6.250	97.630	97.588	97.555	6.250	97.630	97.588	97.555	5.625	95.567	95.348	95.362	
6.375	98.138	98.096	98.063	6.375	98.138	98.096	98.063	5.750	96.587	96.565	96.748	
6.500	98.652	98.629	98.585	6.500	98.652	98.629	98.585	5.875	97.129	97.107	97.298	
6.625	99.044	99.035	99.017	6.625	99.044	99.035	99.017	6.000	97.693	97.671	97.861	
6.750	99.574	99.536	99.511	6.750	99.574	99.536	99.511	6.125	98.056	98.016	98.232	
6.875	100.071	100.056	100.031	6.875	100.071	100.056	100.031	6.250	98.621	98.580	98.547	
7.000	100.450	100.439	100.411	7.000	100.450	100.439	100.411	6.375	99.095	99.072	99.278	
7.125	100.863	100.848	100.823	7.125	100.863	100.848	100.823	6.500	99.541	99.518	99.725	
7.250	101.227	101.159	101.135	7.250	101.227	101.159	101.135	6.625	100.169	100.146	100.102	
7.375	101.629	101.590	101.548	7.375	101.629	101.590	101.548	6.750	100.217	100.155	100.411	
7.500	102.018	101.954	101.925	7.500	102.018	101.954	101.925	6.875	100.598	100.554	100.540	
7.625	102.346	102.261	102.248	7.625	102.346	102.261	102.248	7.000	100.979	100.917	100.903	
7.750	102.308	102.206	102.198	7.750	102.308	102.206	102.198	7.125	101.325	101.263	101.249	
7.875	102.701	102.600	102.592	7.875	102.701	102.600	102.592	7.250	101.668	101.587	101.577	
8.000	102.960	102.885	102.821	8.000	102.960	102.885	102.821	7.375	102.003	101.921	101.911	
8.125	103.252	103.177	103.113	8.125	103.252	103.177	103.113	7.500	102.353	102.271	102.261	
8.250				8.250				7.625	102.672	102.591	102.581	
8.375				8.375				7.750	102.388	102.287	102.279	
8.500				8.500				7.875	102.494	102.393	102.385	
8.625				8.625				8.000	102.118	102.071	102.039	

  

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625	94.904	94.986	95.023	4.625	95.034	95.384	95.184					
4.750	95.490	95.510	95.546	4.750	95.601	95.601	95.501					
4.875	95.906	95.894	95.903	4.875	96.029	96.029	95.929					
5.000	96.332	96.339	96.380	5.000	96.301	96.301	96.211					
5.125	96.705	96.758	96.777	5.125	96.848	97.098	96.998					
5.250	97.210	97.275	97.294	5.250	97.391	97.391	97.291					
5.375	97.575	97.637	97.664	5.375	97.661	97.661	97.811					
5.500	98.308	98.264	98.250	5.500	98.058	98.014	98.250					
5.625	98.233	98.223	98.213	5.625	98.211	98.167	98.153					
5.750	98.736	98.692	98.678	5.750	98.486	98.692	98.678					
5.875	99.214	99.170	99.155	5.875	98.964	98.920	98.905					
6.000	99.528	99.484	99.469	6.000	99.278	99.484	99.469					
6.125	99.417	99.346	99.313	6.125	99.417	99.346	99.313					
6.250	99.916	99.845	99.812	6.250	99.916	99.845	99.812					
6.375	100.364	100.293	100.260	6.375	100.364	100.293	100.260					
6.500	100.634	100.562	100.530	6.500	100.634	100.562	100.530					
6.625	100.398	100.350	100.338	6.625	100.335	100.278	100.238					
6.750	100.815	100.757	100.718	6.750	100.815	100.757	100.718					
6.875	101.242	101.184	101.145	6.875	101.242	101.184	101.145					
7.000	101.475	101.417	101.378	7.000	101.475	101.417	101.378					

  

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	96.537	96.519	96.480	6.000	95.997	95.952	95.937	5.125	95.054	95.010	94.996	
6.125	96.974	96.956	96.917	6.125	96.522	96.477	96.462	5.250	95.995	95.551	95.537	
6.250	97.628	97.591	97.562	6.250	97.135	97.090	97.075	5.375	96.105	96.061	96.047	
6.375	98.059	98.022	97.994	6.375	97.994	97.949	97.934	5.500	96.482	96.438	96.424	
6.500	98.553	98.508	98.493	6.500	98.535	98.490	98.475	5.625	96.436	96.393	96.378	
6.625	98.927	98.888	98.877	6.625	98.930	98.885	98.870	5.750	97.043	96.972	96.939	
6.750	99.543	99.486	99.475	6.750	98.865	98.820	98.795	5.875	97.521	97.450	97.417	
6.875	99.926	99.869	99.858	6.875	99.392	99.347	99.322	6.000	97.961	97.890	97.857	
7.000	100.249	100.191	100.180	7.000	99.854	99.808	99.784	6.125	98.549	98.477	98.445	
7.125	100.703	100.630	100.621	7.125	100.154	100.109	100.085	6.250	99.043	98.971	98.938	
7.250	101.151	101.135	101.075	7.250	100.436	100.358	100.349	6.375	99.485	99.414	99.381	
7.375	101.523	101.511	101.430	7.375	100.719	100.658	100.627	6.500	99.745	99.673	99.641	
7.500	101.839	101.826	101.745	7.500	101.139	101.079	101.039	6.625	99.942	99.884	99.845	
7.625	102.069	102.050	101.992	7.625	101.401	101.340	101.301	6.750	99.817	99.759	99.720	
7.750	101.297	101.256	101.178	7.750	101.042	100.942	100.936	6.875	100.237	100.179	100.140	
7.875	101.543	101.499	101.426	7.875	101.200	101.124	101.061	7.000	100.449	100.391	100.352	

  

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

  

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



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

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

Effective Time:
8:12:33 AM

Table with 3 main sections: Conventional ARM, Conventional 5/6 ARM, Conventional 7/6 ARM, and Conventional 10/6 ARM. Each section contains columns for Rate and various day terms (15 Day, 30 Day, 45 Day).

Table with 3 main sections: Conventional ARM High Balance, Conventional 5/6 ARM High Balance, Conventional 7/6 ARM High Balance, and Conventional 10/6 ARM High Balance. Each section contains columns for Rate and various day terms (15 Day, 30 Day, 45 Day).

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. Table with columns for interest rate tiers and corresponding adjustments.

Additional Purchase LLPA Adjusters. Table with columns for interest rate tiers and corresponding adjustments for various property types.

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with columns for interest rate tiers and corresponding adjustments.

Additional R/T Refinance LLPA Adjusters. Table with columns for interest rate tiers and corresponding adjustments for various property types.

Cash-Out Refinance LTV / FICO Adjusters: All Products. Table with columns for interest rate tiers and corresponding adjustments.

Additional Cash-Out Refinance LLPA Adjusters. Table with columns for interest rate tiers and corresponding adjustments for various property types.

Additional Miscellaneous LLPA Adjusters. Table listing adjustments for Escrow Waiver, Temporary 2-1 Buydown, and Lock Extension per Day.

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	95.244	95.244	95.235	5.750	95.362	95.332	95.283	4.375				
5.875	95.807	95.807	95.798	5.875	95.962	95.931	95.882	4.500				
6.000	96.379	96.379	96.369	6.000	96.573	96.542	96.493	4.625				
6.125	96.863	96.863	96.853	6.125	97.132	97.102	97.053	4.750	94.301	94.289	94.278	
6.250	97.545	97.537	97.520	6.250	97.434	97.396	97.349	4.875	94.717	94.705	94.694	
6.375	98.067	98.059	98.042	6.375	97.835	97.812	97.768	5.000	95.678	95.664	95.649	
6.500	98.825	98.780	98.765	6.500	98.575	98.530	98.515	5.125	95.896	95.882	95.868	
6.625	99.331	99.286	99.271	6.625	99.081	99.036	99.021	5.250	96.483	96.469	96.455	
6.750	99.560	99.536	99.511	6.750	99.310	99.265	99.240	5.375	96.821	96.807	96.793	
6.875	100.137	100.092	100.067	6.875	99.887	99.842	99.817	5.500	97.255	97.241	97.227	
7.000	100.678	100.632	100.608	7.000	100.428	100.382	100.358	5.625	97.573	97.559	97.545	
7.125	101.071	101.026	101.001	7.125	100.821	100.776	100.751	5.750	97.851	97.817	97.773	
7.250	101.196	101.159	101.117	7.250	100.922	100.862	100.822	5.875	98.197	98.162	98.118	
7.375	101.694	101.633	101.594	7.375	101.444	101.383	101.344	6.000	98.413	98.403	98.393	

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	93.850	93.838	93.827									
4.875	94.267	94.256	94.246									
5.000	95.036	95.025	95.015									
5.125	95.502	95.491	95.481									
5.250	95.813	95.802	95.792									
5.375	96.165	96.151	96.137									
5.500	96.529	96.515	96.500									
5.625	96.877	96.863	96.848									
5.750	97.179	97.133	97.123									
5.875	97.525	97.476	97.419									
6.000	98.080	98.031	97.973									

**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	95.244	95.244	95.235	5.750	95.362	95.332	95.283	4.250				
5.875	95.807	95.807	95.798	5.875	95.962	95.931	95.882	4.375				
6.000	96.379	96.379	96.369	6.000	96.573	96.542	96.493	4.500				
6.125	96.863	96.863	96.853	6.125	97.132	97.102	97.053	4.625				
6.250	97.545	97.537	97.520	6.250	97.434	97.396	97.349	4.750	94.301	94.289	94.278	
6.375	98.067	98.059	98.042	6.375	97.835	97.812	97.768	4.875	94.717	94.705	94.694	
6.500	98.563	98.555	98.538	6.500	98.281	98.258	98.215	5.000	95.678	95.664	95.649	
6.625	98.975	98.968	98.951	6.625	98.659	98.636	98.592	5.125	95.896	95.882	95.868	
6.750	99.551	99.536	99.511	6.750	98.911	98.866	98.812	5.250	96.483	96.469	96.455	
6.875	100.071	100.056	100.031	6.875	99.137	99.092	99.038	5.375	96.821	96.807	96.793	
7.000	100.450	100.435	100.411	7.000	99.469	99.407	99.393	5.500	97.255	97.241	97.227	
7.125	100.863	100.848	100.823	7.125	99.815	99.753	99.739	5.625	97.573	97.559	97.545	
7.250	101.196	101.159	100.867	7.250	100.262	100.224	100.182	5.750	97.851	97.817	97.773	
7.375	101.628	101.590	101.548	7.375	100.845	100.807	100.765	5.875	98.197	98.162	98.118	
7.500	101.992	101.954	101.912	7.500	101.203	101.165	101.123	6.000	98.413	98.403	98.393	

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	93.850	93.838	93.827									
4.875	94.267	94.256	94.246									
5.000	95.036	95.025	95.015									
5.125	95.502	95.491	95.481									
5.250	95.813	95.802	95.792									
5.375	96.165	96.151	96.137									
5.500	96.529	96.515	96.500									
5.625	96.877	96.863	96.848									
5.750	97.179	97.133	97.123									

**Home Possible Adjustments**

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

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

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

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

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

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

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	94.041	94.077	94.139	2.625				2.625				
5.750	94.882	94.908	94.933	2.750				2.750				
5.875	95.469	95.491	95.527	2.875				2.875				
6.000	96.058	96.077	96.122	3.000				3.000				
6.125	96.555	96.573	96.621	3.125				3.125				
6.250	97.183	97.193	97.201	3.250				3.250				
6.375	97.711	97.716	97.738	3.375				3.375				
6.500	98.189	98.191	98.220	3.500				3.500				
6.625	98.704	98.706	98.732	3.625				3.625				
6.750	99.130	99.122	99.113	3.750				3.750				
6.875	99.590	99.579	99.576	3.875				3.875				
7.000	100.003	99.988	99.985	4.000				4.000				
7.125	100.482	100.467	100.465	4.125				4.125				
7.250	100.776	100.752	100.725	4.250				4.250				
7.375	101.123	101.095	101.071									

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

**RefiNow Adjustments**

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

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

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

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

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

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

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

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



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

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

Effective Time:  
8:12:33 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	93.547	93.556	93.581	5.000				5.000	93.547	93.556	93.581	
5.125	94.330	94.339	94.363	5.125				5.125	94.330	94.339	94.363	
5.250	95.747	95.672	95.522	5.250	95.747	95.672	95.522	5.250	95.747	95.672	95.522	
5.375	96.324	96.249	96.349	5.375	96.324	96.249	96.349	5.375	96.324	96.249	96.349	
5.500	96.924	96.849	96.699	5.500	96.924	96.849	96.699	5.500	96.924	96.849	96.699	
5.625	97.274	97.263	97.263	5.625	97.274	97.263	97.263	5.625	97.274	97.263	97.263	
5.750	98.393	98.196	98.000	5.750	98.393	98.196	98.000	5.750	98.393	98.196	98.000	
5.875	98.737	98.540	98.378	5.875	98.737	98.540	98.378	5.875	98.737	98.540	98.378	
6.000	99.196	99.046	98.906	6.000	99.196	99.046	98.906	6.000	99.196	99.046	98.906	
6.125	99.748	99.551	99.448	6.125	99.748	99.551	99.448	6.125	99.748	99.551	99.448	
6.250	100.284	100.088	99.913	6.250	100.284	100.088	99.913	6.250	100.284	100.088	99.913	
6.375	100.556	100.405	100.254	6.375	100.556	100.405	100.254	6.375	100.556	100.405	100.254	
6.500	101.081	100.930	100.779	6.500	101.081	100.930	100.779	6.500	101.081	100.930	100.779	
6.625	101.547	101.396	101.245	6.625	101.547	101.396	101.245	6.625	101.547	101.396	101.245	
6.750	102.037	101.764	101.739	6.750	102.037	101.764	101.739	6.750	102.037	101.764	101.739	
6.875	101.675	101.569	101.463	6.875	101.675	101.569	101.463	6.875	101.675	101.569	101.463	
7.000	102.174	102.068	101.962	7.000	102.174	102.068	101.962	7.000	102.174	102.068	101.962	
7.125	102.514	102.409	102.303	7.125	102.514	102.409	102.303	7.125	102.514	102.409	102.303	
7.250	102.815	102.679	102.577	7.250	102.815	102.679	102.577	7.250	102.815	102.679	102.577	
7.375	102.419	102.344	102.194	7.375	102.419	102.344	102.194	7.375	102.419	102.344	102.194	
7.500	102.644	102.523	102.402	7.500	102.644	102.523	102.402	7.500	102.644	102.523	102.402	
7.625	102.807	102.686	102.565	7.625	102.807	102.686	102.565	7.625	102.807	102.686	102.565	
7.750	102.589	102.514	102.364	7.750	102.589	102.514	102.364	7.750	102.589	102.514	102.364	
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	92.433	92.392	92.416	
2.875				2.875				5.125	93.206	93.164	93.189	
3.000				3.000				5.250	94.480	94.450	94.458	
3.125				3.125				5.375	95.343	95.321	95.329	
3.250				3.250				5.500	96.158	95.887	95.895	
3.375				3.375				5.625	96.606	96.606	96.606	
3.500	89.186	89.359	89.432	3.500	89.186	89.359	89.432	5.750	97.573	97.376	97.180	
3.625	89.731	89.904	89.977	3.625	89.731	89.904	89.977	5.875	98.147	97.987	97.978	
3.750	90.958	91.110	91.166	3.750	90.958	91.110	91.166	6.000	98.737	98.622	98.614	
3.875	91.502	91.655	91.710	3.875	91.502	91.655	91.710	6.125	99.279	99.165	99.156	
4.000	92.046	92.199	92.254	4.000	92.046	92.199	92.254	6.250	99.293	99.203	99.452	
4.125	92.589	92.742	92.797	4.125	92.589	92.742	92.797	6.375	100.143	99.863	99.838	
4.250	93.223	93.854	93.893	4.250	93.223	93.854	93.893	6.500	100.742	100.463	100.438	
4.375	94.265	94.396	94.435	4.375	94.265	94.396	94.435	6.625	101.244	100.965	100.940	
4.500	94.805	94.937	94.976	4.500	94.805	94.937	94.976	6.750	101.198	100.767	100.876	
4.625	95.592	95.724	95.513	4.625	95.592	95.724	95.513	6.875	101.045	100.626	100.834	
4.750	95.843	95.953	95.976	4.750	95.843	95.953	95.976	7.000	101.347	101.178	101.136	
4.875	96.378	96.489	96.261	4.875	96.378	96.489	96.261	7.125	101.726	101.557	101.515	
5.000	96.908	96.769	96.791	5.000	96.908	96.769	96.791	7.250	101.440	101.304	101.202	
5.125	97.431	97.292	97.314	5.125	97.431	97.292	97.314	7.375	101.166	101.092	101.034	
5.250	97.551	97.507	97.493	5.250	97.551	97.507	97.493	7.500	101.649	101.576	101.517	
5.375	97.831	97.671	97.676	5.375	97.831	97.671	97.676	7.625	101.919	101.846	101.787	
5.500	98.334	98.174	98.180	5.500	98.334	98.174	98.180	7.750				
5.625	98.818	98.658	98.664	5.625	98.818	98.658	98.664	7.875				
5.750	98.865	98.821	98.807	5.750	98.865	98.821	98.807	8.000				
5.875	99.021	98.841	98.830	5.875	99.021	98.841	98.830	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	94.480	94.450	94.458	5.000	92.433	92.392	92.416	4.500	92.321	92.328	92.367	
5.375	95.343	95.321	95.329	5.125	93.206	93.164	93.189	4.625	92.854	92.860	92.900	
5.500	96.158	95.887	95.895	5.250	94.480	94.450	94.458	4.750	91.784	91.695	91.718	
5.625	96.606	96.606	96.606	5.375	95.343	95.321	95.329	4.875	92.063	92.223	91.996	
5.750	97.573	97.376	97.180	5.500	96.158	95.887	95.895	5.000	92.581	92.741	92.514	
5.875	98.147	97.987	97.978	5.625	96.606	96.606	96.606	5.125	93.084	92.994	93.017	
6.000	98.737	98.622	98.614	5.750	97.573	97.376	97.180	5.250	93.276	93.232	93.218	
6.125	99.279	99.165	99.156	5.875	98.147	97.987	97.978	5.375	93.481	93.371	93.377	
6.250	99.293	99.203	99.452	6.000	98.737	98.622	98.614	5.500	93.946	93.836	93.841	
6.375	100.143	99.863	99.838	6.125	99.279	99.165	99.156	5.625	94.374	94.514	94.520	
6.500	100.742	100.463	100.438	6.250	99.293	99.203	99.452	5.750	94.340	94.296	94.282	
6.625	101.244	100.965	100.940	6.375	100.143	99.863	99.838	5.875	94.115	94.043	94.011	
6.750	101.198	100.767	100.876	6.500	100.742	100.463	100.438	6.000	94.599	94.528	94.495	
6.875	101.045	100.626	100.834	6.625	101.244	100.965	100.940	6.125	95.077	95.006	94.973	

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	95.747	95.672	95.522	5.250	95.747	95.672	95.522	5.250	95.747	95.672	95.522	
5.375	96.324	96.249	96.349	5.375	96.324	96.249	96.349	5.375	96.324	96.249	96.349	
5.500	96.924	96.849	96.699	5.500	96.924	96.849	96.699	5.500	96.924	96.849	96.699	
5.625	97.274	97.263	97.263	5.625	97.274	97.263	97.263	5.625	97.274	97.263	97.263	
5.750	98.393	98.196	98.000	5.750	98.393	98.196	98.000	5.750	98.393	98.196	98.000	
5.875	98.737	98.540	98.378	5.875	98.737	98.540	98.378	5.875	98.737	98.540	98.378	
6.000	99.196	99.046	98.906	6.000	99.196	99.046	98.906	6.000	99.196	99.046	98.906	
6.125	99.748	99.551	99.448	6.125	99.748	99.551	99.448	6.125	99.748	99.551	99.448	
6.250	100.284	100.088	99.913	6.250	100.284	100.088	99.913	6.250	100.284	100.088	99.913	
6.375	100.556	100.405	100.254	6.375	100.556	100.405	100.254	6.375	100.556	100.405	100.254	
6.500	101.081	100.930	100.779	6.500	101.081	100.930	100.779	6.500	101.081	100.930	100.779	
6.625	101.547	101.396	101.245	6.625	101.547	101.396	101.245	6.625	101.547	101.396	101.245	
6.750	102.037	101.764	101.739	6.750	102.037	101.764	101.739	6.750	102.037	101.764	101.739	
6.875	101.675	101.569	101.463	6.875	101.675	101.569	101.463	6.875	101.675	101.569	101.463	
7.000	102.174	102.068	101.962	7.000	102.174	102.068	101.962	7.000	102.174	102.068	101.962	

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	94.805	94.937	94.976	4.250	93.723	93.854	93.893	5.250	94.480	94.450	94.458	
4.625	95.592	95.724	95.513	4.375	94.265	94.396	94.435	5.375	95.343	95.321	95.329	
4.750	95.843	95.953	95.976	4.500	94.805	94.937	94.976	5.500	96.158	95.887	95.895	
4.875	96.378	96.489	96.261	4.625	95.592	95.724	95.513	5.625	96.606			



YOUR BFF IN WHOLESALE

Wednesday, April 24, 2024

Effective Time: 8:12:33 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

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	95.824	95.749	95.599	5.375	95.824	95.749	95.599	5.000				
5.500	96.424	96.349	96.199	5.500	96.424	96.349	96.199	5.125	95.247	95.172	95.022	
5.625	96.774	96.763	96.763	5.625	96.774	96.763	96.763	5.250	95.824	95.749	95.599	
5.750	97.893	97.696	97.500	5.750	97.893	97.696	97.500	5.375	96.424	96.349	96.199	
5.875	98.237	98.040	97.878	5.875	98.237	98.040	97.878	5.500	96.774	96.763	96.763	
6.000	98.696	98.546	98.396	6.000	98.696	98.546	98.396	5.625	97.893	97.696	97.500	
6.125	99.248	99.051	98.905	6.125	99.248	99.051	98.905	5.750	98.237	98.040	97.878	
6.250	99.784	99.588	99.391	6.250	99.784	99.588	99.391	6.000	98.696	98.546	98.396	
6.375	100.056	99.905	99.754	6.375	100.056	99.905	99.754	6.125	99.248	99.051	98.905	
6.500	100.581	100.430	100.279	6.500	100.581	100.430	100.279	6.250	99.784	99.588	99.391	
6.625	101.047	100.896	100.745	6.625	101.047	100.896	100.745	6.375	100.056	99.905	99.754	
6.750	101.286	101.156	101.050	6.750	101.286	101.156	101.050	6.500	100.581	100.430	100.279	
6.875	101.175	101.069	100.963	6.875	101.175	101.069	100.963	6.625	101.047	100.896	100.745	
7.000	101.674	101.568	101.462	7.000	101.674	101.568	101.462	6.750	101.286	101.156	101.050	
7.125	102.014	101.909	101.803	7.125	102.014	101.909	101.803	6.875	101.175	101.069	100.963	
7.250	102.315	102.179	102.077	7.250	102.315	102.179	102.077	7.000	101.674	101.568	101.462	
7.375	101.919	101.844	101.694	7.375	101.919	101.844	101.694	7.125	102.014	101.909	101.803	
7.500	102.144	102.023	101.902	7.500	102.144	102.023	101.902	7.250	102.315	102.179	102.077	
7.625	102.307	102.186	102.065	7.625	102.307	102.186	102.065	7.375	101.919	101.844	101.694	
7.750	102.089	102.014	101.864	7.750	102.089	102.014	101.864	7.500	102.144	102.023	101.902	
7.875	102.229	102.154	102.004	7.875	102.229	102.154	102.004	7.625	102.307	102.186	102.065	
8.000	102.369	102.294	102.144	8.000	102.369	102.294	102.144	7.750	102.089	102.014	101.864	
8.125	102.509	102.434	102.284	8.125	102.509	102.434	102.284					
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	93.980	93.975	93.983	
3.250				3.250				5.375	94.726	94.724	94.732	
3.375				3.375				5.500	95.430	95.428	95.436	
3.500	88.703	88.877	88.949	3.500	88.703	88.877	88.949	5.625	96.106	96.106	96.106	
3.625	89.217	89.390	89.462	3.625	89.217	89.390	89.462	5.750	97.073	96.876	96.680	
3.750	90.531	90.683	90.739	3.750	90.531	90.683	90.739	5.875	97.647	97.450	97.417	
3.875	91.043	91.195	91.251	3.875	91.043	91.195	91.251	6.000	98.013	97.918	97.909	
4.000	91.552	91.704	91.760	4.000	91.552	91.704	91.760	6.125	98.588	98.493	98.484	
4.125	92.057	92.209	92.265	4.125	92.057	92.209	92.265	6.250	98.793	98.703	98.652	
4.250	93.287	93.418	93.457	4.250	93.287	93.418	93.457	6.375	99.546	99.546	99.261	
4.375	93.788	93.920	93.959	4.375	93.788	93.920	93.959	6.500	100.099	99.840	99.814	
4.500	94.283	94.414	94.453	4.500	94.283	94.414	94.453	6.625	100.497	100.238	100.213	
4.625	95.017	95.149	95.188	4.625	95.017	95.149	95.188	6.750	100.698	100.267	100.376	
4.750	95.387	95.497	95.520	4.750	95.387	95.497	95.520	6.875	100.420	100.021	100.229	
4.875	95.866	95.976	95.999	4.875	95.866	95.976	95.999	7.000	100.829	100.679	100.637	
5.000	96.329	96.440	96.462	5.000	96.329	96.440	96.462	7.125	101.048	100.899	100.857	
5.125	96.774	96.885	96.907	5.125	96.774	96.885	96.907	7.250	100.940	100.804	100.702	
5.250	97.051	97.007	96.993	5.250	97.051	97.007	96.993	7.375	100.673	100.619	100.311	
5.375	97.259	97.349	97.105	5.375	97.259	97.349	97.105	7.500	101.048	100.745	100.686	
5.500	97.671	97.760	97.766	5.500	97.671	97.760	97.766	7.625	101.019	100.966	100.907	
5.625	98.053	98.143	98.149	5.625	98.053	98.143	98.149	7.750				
5.750	98.365	98.321	98.307	5.750	98.365	98.321	98.307	7.875				
5.875	98.387	98.456	98.445	5.875	98.387	98.456	98.445	8.000				
6.000				6.000				8.125				

  

Government Adjustments												
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.500	100.099	99.840	99.814	6.125	98.588	98.493	98.484	4.500	91.750	91.757	91.796	
6.625	100.497	100.238	100.213	6.250	98.793	98.703	98.652	4.625	92.207	92.214	92.253	
6.750	100.698	100.267	100.376	6.375	99.546	99.286	99.261	4.750	91.292	91.203	91.225	
6.875	100.420	100.021	100.229	6.500	100.099	99.840	99.814	4.875	91.741	91.651	91.674	
7.000	100.829	100.679	100.637	6.625	100.497	100.238	100.213	5.000	92.164	92.074	92.097	
7.125	101.048	100.899	100.857	6.750	100.698	100.267	100.376	5.125	92.557	92.467	92.490	
7.250	100.940	100.804	100.702	6.875	100.420	100.021	100.229	5.250	92.776	92.732	92.718	
7.375	100.673	100.619	100.311	7.000	100.829	100.679	100.637	5.375	93.077	92.967	92.973	
7.500	101.048	100.745	100.686	7.125	101.048	100.899	100.857	5.500	93.425	93.314	93.320	
7.625	101.019	100.966	100.907	7.250	100.940	100.804	100.702	5.625	93.733	93.623	93.629	
7.750				7.375	100.673	100.619	100.311	5.750	93.840	93.796	93.782	
7.875				7.500	101.048	100.745	100.686	5.875	93.615	93.543	93.511	
8.000				7.625	101.019	100.966	100.907	6.000	94.099	94.028	93.995	
8.125				7.750				6.125	94.577	94.506	94.473	

  

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	100.056	99.905	99.754	6.375	100.056	99.905	99.754	6.000	98.696	98.546	98.396
6.500	100.581	100.430	100.279	6.500	100.581	100.430	100.279	6.125	99.248	99.051	98.905
6.625	101.047	100.896	100.745	6.625	101.047	100.896	100.745	6.250	99.784	99.588	99.391
6.750	101.286	101.156	101.050	6.750	101.286	101.156	101.050	6.375	100.056	99.905	99.754
6.875	101.175	101.069	100.963	6.875	101.175	101.069	100.963	6.500	100.581	100.430	100.279
7.000	101.674	101.568	101.462	7.000	101.674	101.568	101.462	6.625	101.047	100.896	100.745
7.125	102.014	101.909	101.803	7.125	102.014	101.909	101.803	6.750	101.286	101.156	101.050
7.250	102.315	102.179	102.077	7.250	102.315	102.179	102.077	6.875	101.175	101.069	100.963
7.375	101.919	101.844	101.694	7.375	101.919	101.844	101.694	7.000	101.674	101.568	101.462
7.500	102.144	102.023	101.902	7.500	102.144	102.023	101.902	7.125	102.014	101.909	101.803
7.625	102.307	102.186	102.065	7.625	102.307	102.186	102.065	7.250	102.315	102.179	102.077
7.750	102.089	102.014	101.864	7.750	102.089	102.014	101.864	7.375	101.919	101.844	101.694
7.875	102.229	102.154	102.004	7.875	102.229	102.154	102.004	7.500	102.144	102.023	101.902
8.000	102.369	102.294	102.144	8.000	102.369	102.294	102.144	7.625	102.307	102.186	102.065
8.125	102.509	102.434	102.284	8.125	102.509	102.434	102.284	7.750			

  

VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed MB IRRRL			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.500	94.283	94.414	94.453	4.500	94.283	94.414	94.453	6.625	100.497	100.238	100.213
4.625	95.017	95.149	95.188	4.625	95.017	95.149	95.188	6.750	100.698	100.267	100.376
4.750	95.387	95.497	95.520	4.750	95.387	95.497	95.520	6.875	100.420	100.021	100.229
4.875	95.866	95.976	95.999	4.875	95.866	95.976	95.999	7.000	100.829	100.679	100.637
5.000	96.329	96.440	96.462	5.000	96.329	96.440	96.462				





**Brokers First Funding**

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Effective Time:  
8:12:33 AM

Government DPA												
BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	98.305	98.057	97.757	6.750	95.705	95.457	95.157	6.750				
6.875	98.849	98.601	98.301	6.875	96.249	96.001	95.701	6.875				
7.000	99.372	99.124	98.824	7.000	96.772	96.524	96.224	7.000				
7.125	99.838	99.590	99.290	7.125	97.238	96.990	96.690	7.125				
7.250	100.294	100.046	99.746	7.250	97.694	97.446	97.146	7.250				
7.375	100.008	99.693	99.393	7.375	97.408	97.093	96.793	7.375				
7.500	100.491	100.176	99.876	7.500	97.891	97.576	97.276	7.500				
7.625	100.927	100.612	100.312	7.625	98.327	98.012	97.712	7.625				
7.750	101.343	101.028	100.728	7.750	98.743	98.428	98.128	7.750				
7.875	100.668	100.284	99.984	7.875	98.068	97.684	97.384	7.875				
8.000	101.111	100.727	100.427	8.000	98.511	98.127	97.827	8.000				
8.125	101.507	101.123	100.823	8.125	98.907	98.523	98.223	8.125				
8.250	101.893	101.509	101.209	8.250	99.293	98.909	98.609	8.250				
8.375				8.375				8.375				

  

Government DPA												
BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_Forgivable <sup>2</sup>								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.305	96.057	95.757	6.750	93.705	93.457	93.157	6.750				
6.875	96.849	96.601	96.301	6.875	94.249	94.001	93.701	6.875				
7.000	97.372	97.124	96.824	7.000	94.772	94.524	94.224	7.000				
7.125	97.838	97.590	97.290	7.125	95.238	94.990	94.690	7.125				
7.250	98.294	98.046	97.746	7.250	95.694	95.446	95.146	7.250				
7.375	98.008	97.693	97.393	7.375	95.408	95.093	94.793	7.375				
7.500	98.491	98.176	97.876	7.500	95.891	95.576	95.276	7.500				
7.625	98.927	98.612	98.312	7.625	96.327	96.012	95.712	7.625				
7.750	99.343	99.028	98.728	7.750	96.743	96.428	96.128	7.750				
7.875	98.668	98.284	97.984	7.875	96.068	95.684	95.384	7.875				
8.000	99.111	98.727	98.427	8.000	96.511	96.127	95.827	8.000				
8.125	99.507	99.123	98.823	8.125	96.907	96.523	96.223	8.125				
8.250	99.893	99.509	99.209	8.250	97.293	96.909	96.609	8.250				
8.375				8.375				8.375				

**Government DPA Adjustments**

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

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

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

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