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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:
8:13:13 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	94.120	94.193	94.210	5.625	94.120	94.193	94.210	5.000	90.584	90.584	90.526	
5.750	95.217	95.217	95.205	5.750	95.217	95.217	95.205	5.125	91.344	91.344	91.248	
5.875	95.792	95.792	95.781	5.875	95.792	95.792	95.781	5.250	92.315	92.315	92.225	
6.000	96.376	96.376	96.365	6.000	96.376	96.376	96.365	5.375	92.887	92.887	92.802	
6.125	96.878	96.878	96.866	6.125	96.878	96.878	96.866	5.500	94.000	94.044	94.030	
6.250	97.508	97.500	97.475	6.250	97.508	97.500	97.475	5.625	95.317	95.372	95.373	
6.375	98.046	98.038	98.013	6.375	98.046	98.038	98.013	5.750	96.486	96.462	96.394	
6.500	98.575	98.567	98.542	6.500	98.575	98.567	98.542	5.875	97.034	97.010	96.958	
6.625	99.066	99.058	99.033	6.625	99.066	99.058	99.033	6.000	97.603	97.579	97.533	
6.750	99.503	99.480	99.446	6.750	99.503	99.480	99.446	6.125	97.977	97.930	97.895	
6.875	100.040	100.017	99.983	6.875	100.040	100.017	99.983	6.250	98.544	98.502	98.468	
7.000	100.443	100.420	100.386	7.000	100.443	100.420	100.386	6.375	99.023	99.001	98.963	
7.125	100.872	100.850	100.816	7.125	100.872	100.850	100.816	6.500	99.475	99.453	99.418	
7.250	101.148	101.110	101.062	7.250	101.148	101.110	101.062	6.625	99.861	99.839	99.806	
7.375	101.593	101.555	101.506	7.375	101.593	101.555	101.506	6.750	100.103	100.042	100.025	
7.500	101.972	101.934	101.886	7.500	101.972	101.934	101.886	6.875	100.489	100.452	100.435	
7.625	102.289	102.252	102.203	7.625	102.289	102.252	102.203	7.000	100.879	100.820	100.803	
7.750	102.233	102.132	102.122	7.750	102.233	102.132	102.122	7.125	101.224	101.171	101.154	
7.875	102.626	102.526	102.516	7.875	102.626	102.526	102.516	7.250	101.471	101.391	101.378	
8.000	102.883	102.807	102.740	8.000	102.883	102.807	102.740	7.375	101.811	101.731	101.718	
8.125	103.173	103.098	103.030	8.125	103.173	103.098	103.030	7.500	102.161	102.084	102.071	
8.250				8.250				7.625	102.475	102.403	102.390	
8.375				8.375				7.750	102.306	102.207	102.197	
8.500				8.500				7.875	102.407	102.308	102.298	
8.625				8.625				8.000	102.016	102.046	101.970	

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				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	
4.625	94.736	94.807	94.856	4.625	94.996	95.156	95.064					
4.750	95.461	95.440	95.383	4.750	95.348	95.348	95.542					
4.875	95.879	95.867	95.743	4.875	95.781	95.781	95.981					
5.000	96.306	96.294	96.224	5.000	96.016	96.058	96.083					
5.125	96.735	96.723	96.712	5.125	96.827	96.827	96.755					
5.250	97.191	97.179	97.175	5.250	97.123	97.123	97.057					
5.375	97.599	97.587	97.576	5.375	97.659	97.659	97.598					
5.500	98.025	97.981	97.966	5.500	98.025	97.981	97.966					
5.625	98.178	98.166	98.139	5.625	98.010	97.939	97.895					
5.750	98.584	98.572	98.547	5.750	98.547	98.475	98.431					
5.875	99.031	98.960	98.920	5.875	98.781	98.960	98.916					
6.000	99.348	99.295	99.275	6.000	99.348	99.276	99.232					
6.125	99.302	99.276	99.190	6.125	99.238	99.215	99.203					
6.250	99.732	99.661	99.629	6.250	99.732	99.661	99.617					
6.375	100.184	100.112	100.068	6.375	100.184	100.112	100.068					
6.500	100.453	100.382	100.338	6.500	100.453	100.382	100.338					
6.625	100.203	100.155	100.075	6.625	100.145	100.087	100.043					
6.750	100.629	100.572	100.528	6.750	100.629	100.572	100.528					
6.875	101.058	101.001	100.957	6.875	101.058	101.001	100.957					
7.000	101.288	101.231	101.187	7.000	101.288	101.231	101.187					

Conventional Fixed												
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	96.400	96.359	96.317	6.000	95.698	95.653	95.627	5.125	94.771	94.727	94.713	
6.125	96.842	96.811	96.770	6.125	96.286	96.241	96.215	5.250	95.312	95.268	95.253	
6.250	97.499	97.461	97.432	6.250	96.965	96.900	96.893	5.375	95.822	95.778	95.763	
6.375	97.946	97.908	97.880	6.375	97.840	97.795	97.769	5.500	96.199	96.155	96.141	
6.500	98.412	98.376	98.341	6.500	98.405	98.360	98.334	5.625	96.485	96.414	96.370	
6.625	98.782	98.737	98.711	6.625	98.826	98.781	98.754	5.750	96.848	96.777	96.733	
6.750	99.381	99.323	99.310	6.750	98.946	98.901	98.862	5.875	97.327	97.256	97.212	
6.875	99.782	99.737	99.710	6.875	99.487	99.442	99.403	6.000	97.769	97.697	97.653	
7.000	100.326	100.281	100.243	7.000	99.959	99.914	99.875	6.125	98.359	98.288	98.244	
7.125	100.692	100.647	100.609	7.125	100.259	100.214	100.175	6.250	98.859	98.787	98.743	
7.250	100.979	100.715	100.918	7.250	100.245	100.167	100.157	6.375	99.305	99.233	99.189	
7.375	101.366	101.083	101.039	7.375	100.586	100.526	100.473	6.500	99.564	99.493	99.449	
7.500	101.444	101.423	101.376	7.500	101.011	100.951	100.898	6.625	99.151	99.094	99.050	
7.625	101.932	101.691	101.639	7.625	101.270	101.210	101.157	6.750	99.631	99.574	99.530	
7.750	101.209	101.179	101.110	7.750	100.963	100.864	100.857	6.875	100.053	99.996	99.952	
7.875	101.453	101.439	101.365	7.875	101.121	101.046	100.978	7.000	100.263	100.205	100.161	

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTBH with AMI at or below 100% or 120% in designated High Cost Areas	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	-1.000	-0.875	-0.750	-0.500
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

Additional Purchase LLPA Adjusters

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

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

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.5



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

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	95.853	95.773	95.692	5.250				5.250				
5.375	96.244	96.163	96.083	5.375				5.375				
5.500	96.623	96.543	96.462	5.500				5.500				
5.625	96.990	96.910	96.829	5.625	96.539	96.459	96.378	5.625	94.445	94.382	94.320	
5.750	97.346	97.265	97.185	5.750	96.966	96.886	96.806	5.750	96.044	95.963	95.883	
5.875	97.689	97.609	97.528	5.875	97.341	97.260	97.180	5.875	96.465	96.385	96.304	
6.000	97.962	97.882	97.801	6.000	97.698	97.617	97.537	6.000	96.846	96.766	96.686	
6.125	98.159	98.079	97.998	6.125	98.035	97.955	97.874	6.125	97.184	97.103	97.023	
6.250	98.354	98.274	98.193	6.250	98.322	98.242	98.162	6.250	97.512	97.432	97.351	
6.375	98.548	98.468	98.387	6.375	98.555	98.475	98.395	6.375	97.831	97.751	97.670	
6.500	98.740	98.660	98.580	6.500	98.824	98.744	98.663	6.500	98.118	98.038	97.958	
6.625	98.901	98.820	98.740	6.625	99.102	99.021	98.941	6.625	98.341	98.261	98.181	
6.750	98.348	98.285	98.222	6.750	98.382	98.319	98.256	6.750	98.525	98.445	98.365	
6.875	98.545	98.482	98.419	6.875	98.450	98.387	98.324	6.875	98.923	98.843	98.762	
7.000	98.884	98.821	98.758	7.000	98.847	98.784	98.721	7.000	98.682	98.619	98.556	
7.125				7.125	99.081	99.018	98.955	7.125	98.944	98.881	98.819	

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	95.160	95.097	95.034	5.250				5.250				
5.375	95.518	95.455	95.392	5.375				5.375				
5.500	95.840	95.777	95.714	5.500				5.500				
5.625	96.199	96.136	96.073	5.625	95.620	95.557	95.494	5.625	94.615	94.552	94.489	
5.750	96.529	96.466	96.403	5.750	96.040	95.977	95.914	5.750	95.081	95.018	94.955	
5.875	96.718	96.655	96.592	5.875	96.454	96.391	96.328	5.875	95.372	95.309	95.246	
6.000	97.047	96.984	96.921	6.000	96.523	96.460	96.397	6.000	95.840	95.777	95.714	
6.125	97.241	97.178	97.115	6.125	96.913	96.850	96.787	6.125	96.123	96.060	95.997	
6.250	97.574	97.511	97.448	6.250	97.302	97.239	97.176	6.250	96.563	96.500	96.437	
6.375	97.768	97.705	97.642	6.375	97.693	97.630	97.567	6.375	97.002	96.939	96.876	
6.500	98.102	98.039	97.976	6.500	97.925	97.862	97.799	6.500	97.441	97.378	97.315	
6.625	98.297	98.234	98.171	6.625	98.156	98.093	98.030	6.625	97.700	97.637	97.574	
6.750	98.518	98.455	98.392	6.750	98.552	98.489	98.426	6.750	98.143	98.080	98.017	
6.875	98.714	98.651	98.588	6.875	98.620	98.557	98.494	6.875	98.406	98.343	98.280	
7.000	99.054	98.991	98.928	7.000	99.016	98.953	98.890	7.000	98.851	98.788	98.725	
7.125	99.253	99.190	99.127	7.125	99.251	99.188	99.125	7.125	99.114	99.051	98.988	

Conventional ARM Adjustments

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

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

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

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

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

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

Additional Cash-Out Refinance LLPA Adjusters				
	≤30	30.01-60	60.01-70	70.01-75
Attached Condo	0.000	0.000	-0.125	-0.125
Investment Property	-1.125	-1.125	-1.625	-2.125
2nd Home	-1.125	-1.125	-1.625	-2.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375
High Balance	-2.000	-2.000	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875
DTI > 40%	0.000	0.000	0.000	0.000

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	94.967	94.967	94.955	5.750	95.332	95.302	95.249	4.375				
5.875	95.542	95.542	95.531	5.875	95.943	95.913	95.860	4.500				
6.000	96.126	96.126	96.115	6.000	96.566	96.535	96.483	4.625				
6.125	96.628	96.628	96.616	6.125	97.142	97.111	97.059	4.750	94.272	94.260	94.084	
6.250	97.258	97.250	97.225	6.250	97.395	97.357	97.303	4.875	94.690	94.678	94.505	
6.375	97.796	97.788	97.763	6.375	97.763	97.741	97.703	5.000	95.493	95.479	95.465	
6.500	98.325	98.317	98.292	6.500	98.215	98.193	98.158	5.125	95.796	95.784	95.773	
6.625	99.191	99.146	99.119	6.625	98.941	98.896	98.869	5.250	96.312	96.298	96.284	
6.750	99.503	99.480	99.446	6.750	99.136	99.091	99.053	5.375	96.662	96.648	96.637	
6.875	100.040	100.017	99.983	6.875	99.743	99.698	99.660	5.500	97.104	97.090	97.075	
7.000	100.564	100.519	100.481	7.000	100.314	100.269	100.231	5.625	97.430	97.416	97.402	
7.125	100.957	100.912	100.874	7.125	100.707	100.662	100.624	5.750	97.759	97.718	97.670	
7.250	101.148	101.110	101.062	7.250	100.776	100.716	100.663	5.875	98.114	98.073	98.025	
7.375	101.593	101.555	101.506	7.375	101.308	101.248	101.195	6.000	98.368	98.356	98.336	

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	93.815	93.803	93.751									
4.875	94.293	94.281	94.270									
5.000	95.061	95.049	95.038									
5.125	95.527	95.515	95.504									
5.250	95.838	95.826	95.815									
5.375	96.149	96.137	96.126									
5.500	96.377	96.364	96.349									
5.625	96.784	96.772	96.745									
5.750	97.085	97.072	97.047									
5.875	97.440	97.385	97.346									
6.000	98.010	97.955	97.892									

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

Friday, April 26, 2024

Effective Time:

8:13:13 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	94.967	94.967	94.955	5.750	95.332	95.302	95.249	4.250				
5.875	95.542	95.542	95.531	5.875	95.943	95.913	95.860	4.375				
6.000	96.126	96.126	96.115	6.000	96.566	96.535	96.483	4.500				
6.125	96.628	96.628	96.616	6.125	97.142	97.111	97.059	4.625				
6.250	97.258	97.250	97.225	6.250	97.395	97.357	97.303	4.750	94.272	94.260	94.084	
6.375	97.796	97.788	97.763	6.375	97.763	97.741	97.703	4.875	94.690	94.678	94.505	
6.500	98.325	98.317	98.292	6.500	98.215	98.193	98.158	5.000	95.493	95.479	95.465	
6.625	98.816	98.808	98.783	6.625	98.601	98.579	98.546	5.125	95.796	95.784	95.773	
6.750	99.253	99.230	99.196	6.750	98.862	98.810	98.746	5.250	96.312	96.298	96.284	
6.875	99.790	99.767	99.733	6.875	99.104	99.051	98.988	5.375	96.662	96.648	96.637	
7.000	100.193	100.170	100.136	7.000	99.389	99.336	99.293	5.500	97.104	97.090	97.075	
7.125	100.622	100.600	100.566	7.125	99.714	99.661	99.644	5.625	97.430	97.416	97.402	
7.250	100.898	100.860	100.812	7.250	100.217	100.179	100.130	5.750	97.759	97.718	97.670	
7.375	101.343	101.305	101.256	7.375	100.560	100.522	100.474	5.875	98.114	98.073	98.025	
7.500	101.722	101.684	101.636	7.500	100.934	100.896	100.847	6.000	98.368	98.356	98.336	

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	93.815	93.803	93.751									
4.875	94.293	94.281	94.270									
5.000	95.061	95.049	95.038									
5.125	95.527	95.515	95.504									
5.250	95.838	95.826	95.815									
5.375	96.149	96.137	96.126									
5.500	96.377	96.364	96.349									
5.625	96.784	96.772	96.745									
5.750	97.085	97.072	97.047									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

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

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

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

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	93.804	93.929	93.935	2.625				2.625				
5.750	94.655	94.727	94.724	2.750				2.750				
5.875	95.241	95.336	95.329	2.875				2.875				
6.000	95.831	95.944	95.934	3.000				3.000				
6.125	96.382	96.497	96.487	3.125				3.125				
6.250	96.939	96.996	96.976	3.250				3.250				
6.375	97.476	97.560	97.536	3.375				3.375				
6.500	97.975	98.078	98.052	3.500				3.500				
6.625	98.503	98.604	98.578	3.625				3.625				
6.750	98.914	98.954	98.918	3.750				3.750				
6.875	99.375	99.436	99.396	3.875				3.875				
7.000	99.811	99.883	99.840	4.000				4.000				
7.125	100.294	100.364	100.320	4.125				4.125				
7.250	100.574	100.595	100.543	4.250				4.250				
7.375	100.924	100.960	100.903									

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

RefiNow Adjustments												
Cumulative LLPA Cap												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas											0.000	
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
Additional Purchase LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500			
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500			
Additional R/T Refinance LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Cash-Out Refinance LTV / FICO Adjusters: All Products												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80							
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375							
760-779	-0.375	-0.375	-0.875	-1.250	-1.875							
740-759	-0.375	-0.375	-1.000	-1.625	-2.375							
720-739	-0.375	-0.500	-1.375	-2.000	-2.750							
700-719	-0.375	-0.500	-1.625	-2.625	-3.250							
680-699	-0.375	-0.625	-2.000	-2.875	-3.750							
660-679	-0.375	-0.875	-2.750	-4.000	-4.750							
640-659	-0.375	-1.375	-3.125	-4.625	-5.125							
620-639	-0.375	-1.375	-3.375	-4.875	-5.125							
Additional Cash-Out Refinance LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80							
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750							
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375							
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375							
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500							
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625							
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750							
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125							
DTI > 40%	0.000	0.000	0.000	0.000	0.000							
Additional Miscellaneous LLPA Adjusters												
Escrow Waiver	-0.250											
Temporary 2-1 Buydown	Buydown options and pricing available through PML											
Lock Extension per Day	-0.025											



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

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

Effective Time:
8:13:13 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	93.266	93.267	93.296	5.000				5.000	93.266	93.267	93.296	
5.125	94.049	94.050	94.079	5.125				5.125	94.049	94.050	94.079	
5.250	95.731	95.656	95.506	5.250	95.731	95.656	95.506	5.250	95.731	95.656	95.506	
5.375	96.184	96.109	95.959	5.375	96.184	96.109	95.959	5.375	96.184	96.109	95.959	
5.500	96.909	96.834	96.684	5.500	96.909	96.834	96.684	5.500	96.909	96.834	96.684	
5.625	97.259	97.199	97.191	5.625	97.259	97.199	97.191	5.625	97.259	97.199	97.191	
5.750	98.335	98.139	97.942	5.750	98.335	98.139	97.942	5.750	98.335	98.139	97.942	
5.875	98.683	98.496	98.346	5.875	98.683	98.496	98.346	5.875	98.683	98.496	98.346	
6.000	99.149	99.015	98.865	6.000	99.149	99.015	98.865	6.000	99.149	99.015	98.865	
6.125	99.690	99.494	99.297	6.125	99.690	99.494	99.297	6.125	99.690	99.494	99.297	
6.250	100.280	100.084	99.887	6.250	100.280	100.084	99.887	6.250	100.280	100.084	99.887	
6.375	100.558	100.387	100.237	6.375	100.558	100.387	100.237	6.375	100.558	100.387	100.237	
6.500	101.083	100.937	100.787	6.500	101.083	100.937	100.787	6.500	101.083	100.937	100.787	
6.625	101.616	101.412	101.208	6.625	101.616	101.412	101.208	6.625	101.616	101.412	101.208	
6.750	102.042	101.650	101.626	6.750	102.042	101.650	101.626	6.750	102.042	101.650	101.626	
6.875	101.659	101.553	101.447	6.875	101.659	101.553	101.447	6.875	101.659	101.553	101.447	
7.000	102.183	102.078	101.972	7.000	102.183	102.078	101.972	7.000	102.183	102.078	101.972	
7.125	102.571	102.465	102.359	7.125	102.571	102.465	102.359	7.125	102.571	102.465	102.359	
7.250	102.723	102.602	102.508	7.250	102.723	102.602	102.508	7.250	102.723	102.602	102.508	
7.375	102.313	102.192	102.071	7.375	102.313	102.192	102.071	7.375	102.313	102.192	102.071	
7.500	102.733	102.612	102.491	7.500	102.733	102.612	102.491	7.500	102.733	102.612	102.491	
7.625	102.925	102.804	102.683	7.625	102.925	102.804	102.683	7.625	102.925	102.804	102.683	
7.750	102.404	102.329	102.179	7.750	102.404	102.329	102.179	7.750	102.404	102.329	102.179	
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	92.152	92.103	92.131
2.875				2.875				5.125	92.925	92.876	92.905
3.000				3.000				5.250	93.981	93.967	93.979
3.125				3.125				5.375	94.853	94.839	94.851
3.250				3.250				5.500	95.919	95.905	95.917
3.375				3.375				5.625	96.549	96.541	96.534
3.500	89.005	89.187	89.264	3.500	89.005	89.187	89.264	5.750	97.265	97.069	97.122
3.625	89.549	89.731	89.808	3.625	89.549	89.731	89.808	5.875	98.093	97.897	97.787
3.750	90.776	90.937	90.997	3.750	90.776	90.937	90.997	6.000	98.546	98.438	98.434
3.875	91.320	91.481	91.541	3.875	91.320	91.481	91.541	6.125	99.080	98.972	98.968
4.000	91.863	92.024	92.084	4.000	91.863	92.024	92.084	6.250	99.211	98.982	98.998
4.125	92.406	92.567	92.627	4.125	92.406	92.567	92.627	6.375	100.089	99.690	99.668
4.250	93.538	93.679	93.722	4.250	93.538	93.679	93.722	6.500	100.701	100.302	100.281
4.375	94.080	94.221	94.264	4.375	94.080	94.221	94.264	6.625	101.197	100.798	100.776
4.500	94.621	94.761	94.804	4.500	94.621	94.761	94.804	6.750	101.112	100.621	100.700
4.625	95.409	95.299	95.343	4.625	95.409	95.299	95.343	6.875	100.887	100.492	100.704
4.750	95.703	95.823	95.849	4.750	95.703	95.823	95.849	7.000	101.450	101.054	101.267
4.875	96.240	96.109	96.136	4.875	96.240	96.109	96.136	7.125	101.845	101.449	101.662
5.000	96.772	96.641	96.668	5.000	96.772	96.641	96.668	7.250	101.598	101.227	101.133
5.125	97.047	97.167	97.193	5.125	97.047	97.167	97.193	7.375	101.112	101.004	100.949
5.250	97.278	97.350	97.360	5.250	97.278	97.350	97.360	7.500	101.603	101.494	101.440
5.375	97.522	97.621	97.631	5.375	97.522	97.621	97.631	7.625	101.881	101.773	101.719
5.500	98.030	98.129	98.139	5.500	98.030	98.129	98.139	7.750			
5.625	98.522	98.620	98.630	5.625	98.522	98.620	98.630	7.875			
5.750	98.668	98.597	98.553	5.750	98.668	98.597	98.553	8.000			
5.875	98.921	98.749	98.742	5.875	98.921	98.749	98.742	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	93.981	93.967	93.979	5.000	92.152	92.103	92.131	4.500	92.139	92.154	92.197
5.375	94.853	94.839	94.851	5.125	92.925	92.876	92.905	4.625	92.673	92.688	92.731
5.500	95.919	95.905	95.917	5.250	93.981	93.967	93.979	4.750	91.646	91.566	91.592
5.625	96.549	96.541	96.534	5.375	94.853	94.839	94.851	4.875	91.927	91.846	91.873
5.750	97.265	97.069	97.122	5.500	95.919	95.905	95.917	5.000	92.450	92.369	92.396
5.875	98.093	97.897	97.787	5.625	96.549	96.541	96.534	5.125	92.960	92.879	92.905
6.000	98.546	98.438	98.434	5.750	97.265	97.069	97.122	5.250	93.181	93.080	93.090
6.125	99.080	98.972	98.968	5.875	98.093	97.897	97.787	5.375	93.432	93.330	93.340
6.250	99.211	98.982	98.998	6.000	98.546	98.438	98.434	5.500	93.908	93.806	93.816
6.375	100.089	99.690	99.668	6.125	99.080	98.972	98.968	5.625	94.352	94.251	94.261
6.500	100.701	100.302	100.281	6.250	99.211	98.982	98.998	5.750	94.143	94.072	94.028
6.625	101.197	100.798	100.776	6.375	100.089	99.690	99.668	5.875	93.913	93.842	93.798
6.750	101.112	100.621	100.700	6.500	100.701	100.302	100.281	6.000	94.400	94.329	94.285
6.875	100.887	100.492	100.704	6.625	101.197	100.798	100.776	6.125	94.883	94.811	94.767

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	95.731	95.656	95.506	5.250	95.731	95.656	95.506	5.250	95.731	95.656	95.506
5.375	96.184	96.109	95.959	5.375	96.184	96.109	95.959	5.375	96.184	96.109	95.959
5.500	96.909	96.834	96.684	5.500	96.909	96.834	96.684	5.500	96.909	96.834	96.684
5.625	97.259	97.199	97.191	5.625	97.259	97.199	97.191	5.625	97.259	97.199	97.191
5.750	98.335	98.139	97.942	5.750	98.335	98.139	97.942	5.750	98.335	98.139	97.942
5.875	98.683	98.496	98.346	5.875	98.683	98.496	98.346	5.875	98.683	98.496	98.346
6.000	99.149	99.015	98.865	6.000	99.149	99.015	98.865	6.000	99.149	99.015	98.865
6.125	99.690	99.494	99.297	6.125	99.690	99.494	99.297	6.125	99.690	99.494	99.297
6.250	100.280	100.084	99.887	6.250	100.280	100.084	99.887	6.250	100.280	100.084	99.887
6.375	100.558	100.387	100.237	6.375	100.558	100.387	100.237	6.375	100.558	100.387	100.237
6.500	101.083	100.937	100.787	6.500	101.083	100.937	100.787	6.500	101.083	100.937	100.787
6.625	101.616	101.412	101.208	6.625	101.616	101.412	101.208	6.625	101.616	101.412	101.208
6.750	102.042	101.650	101.626	6.750	102.042	101.650	101.626	6.750	102.042	101.650	101.626
6.875	101.659	101.553	101.447	6.875	101.659	101.553	101.447	6.875	101.659	101.553	101.447
7.000	102.183	102.078	101.972	7.000	102.183	102.078	101.972	7.000	102.183	102.078	101.972

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	94.621	94.761	94.804	4.250	93.538	93.679	93.722	5.250	93.981	93.967	93.979
4.625	95.409	95.299	95.343	4.375	94.080	94.221	94.264	5.375	94.853	94.839	94.851
4.750	95.703	95.823	95.849	4.500	94.621	94.761	94.804	5.500	95.919	95.905	95.917
4.875	96.240	96.109	96.136	4.625	95.409	95.299	95.				

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	95.684	95.609	95.459	5.375	95.684	95.609	95.459	5.000				
5.500	96.159	96.084	96.184	5.500	96.159	96.084	96.184	5.125				
5.625	96.759	96.699	96.691	5.625	96.759	96.699	96.691	5.250	95.231	95.156	95.006	
5.750	97.835	97.639	97.442	5.750	97.835	97.639	97.442	5.375	95.684	95.609	95.459	
5.875	98.183	97.996	97.846	5.875	98.183	97.996	97.846	5.500	96.159	96.084	96.184	
6.000	98.649	98.515	98.365	6.000	98.649	98.515	98.365	5.625	96.759	96.699	96.691	
6.125	99.190	98.994	98.797	6.125	99.190	98.994	98.797	5.750	97.835	97.639	97.442	
6.250	99.780	99.584	99.387	6.250	99.780	99.584	99.387	5.875	98.183	97.996	97.846	
6.375	100.058	99.887	99.737	6.375	100.058	99.887	99.737	6.000	98.649	98.515	98.365	
6.500	100.583	100.437	100.287	6.500	100.583	100.437	100.287	6.125	99.190	98.994	98.797	
6.625	101.116	100.912	100.708	6.625	101.116	100.912	100.708	6.250	99.780	99.584	99.387	
6.750	101.256	101.150	101.044	6.750	101.256	101.150	101.044	6.375	100.058	99.887	99.737	
6.875	101.159	101.053	100.947	6.875	101.159	101.053	100.947	6.500	100.583	100.437	100.287	
7.000	101.683	101.578	101.472	7.000	101.683	101.578	101.472	6.625	101.116	100.912	100.708	
7.125	102.071	101.965	101.859	7.125	102.071	101.965	101.859	6.750	101.256	101.150	101.044	
7.250	102.223	102.102	102.008	7.250	102.223	102.102	102.008	6.875	101.159	101.053	100.947	
7.375	101.813	101.692	101.571	7.375	101.813	101.692	101.571	7.000	101.683	101.578	101.472	
7.500	102.233	102.112	101.991	7.500	102.233	102.112	101.991	7.125	102.071	101.965	101.859	
7.625	102.425	102.304	102.183	7.625	102.425	102.304	102.183	7.250	102.223	102.102	102.008	
7.750	101.904	101.829	101.679	7.750	101.904	101.829	101.679	7.375	101.813	101.692	101.571	
7.875	102.044	101.969	101.819	7.875	102.044	101.969	101.819	7.500	102.233	102.112	101.991	
8.000	102.184	102.109	101.959	8.000	102.184	102.109	101.959	7.625	102.425	102.304	102.183	
8.125	102.324	102.249	102.099	8.125	102.324	102.249	102.099	7.750	101.904	101.829	101.679	
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	93.487	93.493	93.505	
3.250				3.250				5.375	94.237	94.243	94.255	
3.375				3.375				5.500	95.192	95.197	95.209	
3.500	88.524	88.706	88.783	3.500	88.524	88.706	88.783	5.625	96.049	96.041	96.034	
3.625	89.038	89.219	89.296	3.625	89.038	89.219	89.296	5.750	96.765	96.569	96.622	
3.750	90.350	90.511	90.571	3.750	90.350	90.511	90.571	5.875	97.593	97.397	97.227	
3.875	90.863	91.024	91.083	3.875	90.863	91.024	91.083	6.000	97.919	97.726	97.722	
4.000	91.373	91.534	91.593	4.000	91.373	91.534	91.593	6.125	98.392	98.304	98.300	
4.125	91.879	92.040	92.100	4.125	91.879	92.040	92.100	6.250	98.701	98.482	98.698	
4.250	93.105	93.266	93.328	4.250	93.105	93.266	93.328	6.375	99.498	99.119	99.098	
4.375	93.609	93.749	93.792	4.375	93.609	93.749	93.792	6.500	100.060	99.681	99.659	
4.500	94.106	94.246	94.290	4.500	94.106	94.246	94.290	6.625	100.471	100.092	100.070	
4.625	94.845	94.985	94.778	4.625	94.845	94.985	94.778	6.750	100.612	100.121	100.200	
4.750	95.252	95.372	95.398	4.750	95.252	95.372	95.398	6.875	100.281	99.906	100.118	
4.875	95.736	95.606	95.632	4.875	95.736	95.606	95.632	7.000	100.708	100.583	100.545	
5.000	96.206	96.076	96.102	5.000	96.206	96.076	96.102	7.125	100.977	100.825	100.787	
5.125	96.659	96.528	96.555	5.125	96.659	96.528	96.555	7.250	101.098	100.727	100.633	
5.250	96.778	96.866	96.876	5.250	96.778	96.866	96.876	7.375	100.621	100.533	100.478	
5.375	96.963	97.062	97.072	5.375	96.963	97.062	97.072	7.500	101.001	100.663	100.858	
5.500	97.634	97.483	97.492	5.500	97.634	97.483	97.492	7.625	101.230	101.142	101.087	
5.625	98.027	97.876	97.886	5.625	98.027	97.876	97.886	7.750				
5.750	98.168	98.097	98.053	5.750	98.168	98.097	98.053	7.875				
5.875	98.297	98.125	98.118	5.875	98.297	98.125	98.118	8.000				
6.000				6.000				8.125				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.500	100.060	99.681	99.659	6.125	98.392	98.304	98.300	4.500	91.580	91.596	91.639	
6.625	100.471	100.092	100.070	6.250	98.701	98.482	98.698	4.625	92.046	92.061	92.104	
6.750	100.612	100.121	100.200	6.375	99.498	99.119	99.098	4.750	91.162	91.082	91.108	
6.875	100.281	99.906	100.118	6.500	100.060	99.681	99.659	4.875	91.370	91.289	91.316	
7.000	100.708	100.583	100.545	6.625	100.471	100.092	100.070	5.000	91.804	91.723	91.750	
7.125	100.977	100.825	100.787	6.750	100.612	100.121	100.200	5.125	92.460	92.379	92.406	
7.250	101.098	100.727	100.633	6.875	100.281	99.906	100.118	5.250	92.647	92.545	92.555	
7.375	100.621	100.533	100.478	7.000	100.708	100.583	100.545	5.375	92.793	92.691	92.701	
7.500	101.001	100.663	100.858	7.125	100.977	100.825	100.787	5.500	93.404	93.302	93.062	
7.625	101.230	101.142	101.087	7.250	101.098	100.727	100.633	5.625	93.727	93.625	93.635	
7.750				7.375	100.621	100.533	100.478	5.750	93.643	93.572	93.528	
7.875				7.500	101.001	100.663	100.858	5.875	93.413	93.342	93.298	
8.000				7.625	101.230	101.142	101.087	6.000	93.900	93.829	93.785	
8.125				7.750				6.125	94.383	94.311	94.267	
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	100.058	99.887	99.737	6.375	100.058	99.887	99.737	6.000	98.649	98.515	98.365	
6.500	100.583	100.437	100.287	6.500	100.583	100.437	100.287	6.125	99.190	98.994	98.797	
6.625	101.116	100.912	100.708	6.625	101.116	100.912	100.708	6.250	99.780	99.584	99.387	
6.750	101.256	101.150	101.044	6.750	101.256	101.150	101.044	6.375	100.058	99.887	99.737	
6.875	101.159	101.053	100.947	6.875	101.159	101.053	100.947	6.500	100.583	100.437	100.287	
7.000	101.683	101.578	101.472	7.000	101.683	101.578	101.472	6.625	101.116	100.912	100.708	
7.125	102.071	101.965	101.859	7.125	102.071	101.965	101.859	6.750	101.256	101.150	101.044	
7.250	102.223	102.102	102.008	7.250	102.223	102.102	102.008	6.875	101.159	101.053	100.947	
7.375	101.813	101.692	101.571	7.375	101.813	101.692	101.571	7.000	101.683	101.578	101.472	
7.500	102.233	102.112	101.991	7.500	102.233	102.112	101.991	7.125	102.071	101.965	101.859	
7.625	102.425	102.304	102.183	7.625	102.425	102.304	102.183	7.250	102.223	102.102	102.008	
7.750	101.904	101.829	101.679	7.750	101.904	101.829	101.679	7.375	101.813	101.692	101.571	
7.875	102.044	101.969	101.819	7.875	102.044	101.969	101.819	7.500	102.233	102.112	101.991	
8.000	102.184	102.109	101.959	8.000	102.184	102.109	101.959	7.625	102.425	102.304	102.183	
8.125	102.324	102.249	102.099	8.125	102.324	102.249	102.099	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	94.106	94.246	94.290	4.500	94.106	94.246	94.290	6.625	100.471	100.092	100.070	
4.625	94.845	94.985	94.778	4.625	94.845	94.985	94.778	6.750	100.612	100.121	100.200	
4.750	95.252	95.372	95.398	4.750	95.252	95.372	95.398	6.875	100.281	99.906	100.118	
4.875	95.736	95.606	95.632	4.875	95.736	95.606	95.632	7.000	100.708	100.583	100.545	
5.000	96.206	96.076	96.102	5.000	96.206	96.076	96.102	7.125	100.977	100.825	100.787	
5.125	96.659	96.528	96.555	5.125	96.659	96.528	96.555	7.2				

Effective Time:

8:13:13 AM

Government DPA

BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	98.099	97.885	97.585	6.750	95.499	95.285	94.985	6.750			
6.875	98.643	98.429	98.129	6.875	96.043	95.829	95.529	6.875			
7.000	99.176	98.962	98.662	7.000	96.576	96.362	96.062	7.000			
7.125	99.652	99.438	99.138	7.125	97.052	96.838	96.538	7.125			
7.250	100.118	99.904	99.604	7.250	97.518	97.304	97.004	7.250			
7.375	99.801	99.531	99.231	7.375	97.201	96.931	96.631	7.375			
7.500	100.294	100.024	99.724	7.500	97.694	97.424	97.124	7.500			
7.625	100.740	100.470	100.170	7.625	98.140	97.870	97.570	7.625			
7.750	101.166	100.896	100.596	7.750	98.566	98.296	97.996	7.750			
7.875	100.449	100.123	99.823	7.875	97.849	97.523	97.223	7.875			
8.000	100.902	100.576	100.276	8.000	98.302	97.976	97.676	8.000			
8.125	101.308	100.982	100.682	8.125	98.708	98.382	98.082	8.125			
8.250	101.694	101.368	101.068	8.250	99.094	98.768	98.468	8.250			
8.375				8.375				8.375			

BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	96.099	95.885	95.585	6.750	93.499	93.285	92.985	6.750			
6.875	96.643	96.429	96.129	6.875	94.043	93.829	93.529	6.875			
7.000	97.176	96.962	96.662	7.000	94.576	94.362	94.062	7.000			
7.125	97.652	97.438	97.138	7.125	95.052	94.838	94.538	7.125			
7.250	98.118	97.904	97.604	7.250	95.518	95.304	95.004	7.250			
7.375	97.801	97.531	97.231	7.375	95.201	94.931	94.631	7.375			
7.500	98.294	98.024	97.724	7.500	95.694	95.424	95.124	7.500			
7.625	98.740	98.470	98.170	7.625	96.140	95.870	95.570	7.625			
7.750	99.166	98.896	98.596	7.750	96.566	96.296	95.996	7.750			
7.875	98.449	98.123	97.823	7.875	95.849	95.523	95.223	7.875			
8.000	98.902	98.576	98.276	8.000	96.302	95.976	95.676	8.000			
8.125	99.308	98.982	98.682	8.125	96.708	96.382	96.082	8.125			
8.250	99.694	99.368	99.068	8.250	97.094	96.768	96.468	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.