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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

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	95.452	95.452	95.437	5.750	95.562	95.532	95.473	4.375				
5.875	96.031	96.031	96.016	5.875	96.177	96.146	96.088	4.500				
6.000	96.621	96.621	96.606	6.000	96.805	96.775	96.716	4.625				
6.125	96.877	96.877	96.862	6.125	97.136	97.105	97.047	4.750	94.259	94.248	94.074	
6.250	97.693	97.685	97.656	6.250	97.575	97.537	97.478	4.875	94.678	94.667	94.492	
6.375	98.216	98.208	98.179	6.375	97.933	97.895	97.837	5.000	95.622	95.601	95.579	
6.500	98.810	98.765	98.750	6.500	98.810	98.765	98.750	5.125	96.098	96.078	96.055	
6.625	99.315	99.270	99.256	6.625	99.065	99.020	99.006	5.250	96.693	96.672	96.649	
6.750	99.581	99.558	99.521	6.750	99.478	99.183	99.153	5.375	97.044	97.024	97.001	
6.875	100.164	100.141	100.105	6.875	99.829	99.784	99.754	5.500	97.488	97.467	97.445	
7.000	100.631	100.586	100.557	7.000	100.381	100.336	100.307	5.625	97.566	97.546	97.523	
7.125	101.024	100.979	100.950	7.125	100.774	100.729	100.700	5.750	98.122	98.081	98.031	
7.250	101.110	101.073	101.021	7.250	100.743	100.683	100.624	5.875	98.482	98.441	98.391	
7.375	101.545	101.507	101.456	7.375	101.270	101.210	101.152	6.000	98.715	98.673	98.623	

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	93.806	93.795	93.806									
4.875	94.343	94.331	94.321									
5.000	95.191	95.170	95.147									
5.125	95.612	95.591	95.569									
5.250	96.006	95.986	95.963									
5.375	96.388	96.367	96.345									
5.500	96.762	96.741	96.719									
5.625	97.120	97.100	97.077									
5.750	97.446	97.391	97.325									
5.875	97.806	97.751	97.685									
6.000	98.128	98.073	98.008									

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	95.452	95.452	95.437	5.750	95.562	95.532	95.473	4.250				
5.875	96.031	96.031	96.016	5.875	96.177	96.146	96.088	4.375				
6.000	96.621	96.621	96.606	6.000	96.805	96.775	96.716	4.500				
6.125	96.877	96.877	96.862	6.125	97.136	97.105	97.047	4.625				
6.250	97.693	97.685	97.656	6.250	97.575	97.537	97.478	4.750	94.259	94.248	94.074	
6.375	98.216	98.208	98.179	6.375	97.933	97.895	97.837	4.875	94.678	94.667	94.492	
6.500	98.747	98.739	98.710	6.500	98.349	98.321	98.278	5.000	95.622	95.601	95.579	
6.625	99.234	99.227	99.197	6.625	98.739	98.708	98.667	5.125	96.098	96.078	96.055	
6.750	99.581	99.558	99.521	6.750	98.986	98.933	98.867	5.250	96.693	96.672	96.649	
6.875	100.164	100.141	100.105	6.875	99.232	99.179	99.113	5.375	97.044	97.024	97.001	
7.000	100.554	100.532	100.495	7.000	99.541	99.478	99.462	5.500	97.488	97.467	97.445	
7.125	100.995	100.973	100.936	7.125	99.888	99.827	99.811	5.625	97.566	97.546	97.523	
7.250	101.110	101.073	101.021	7.250	100.211	100.173	100.122	5.750	98.122	98.081	98.031	
7.375	101.545	101.507	101.456	7.375	100.814	100.777	100.725	5.875	98.482	98.441	98.391	
7.500	101.953	101.915	101.864	7.500	101.197	100.909	101.108	6.000	98.715	98.673	98.623	

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	93.806	93.795	93.806									
4.875	94.343	94.331	94.321									
5.000	95.191	95.170	95.147									
5.125	95.612	95.591	95.569									
5.250	96.006	95.986	95.963									
5.375	96.388	96.367	96.345									
5.500	96.762	96.741	96.719									
5.625	97.120	97.100	97.077									
5.750	97.446	97.391	97.325									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

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

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

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



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

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

Effective Time:
8:08:18 AM

Table with columns for RefiNow 30 Yr Fixed, RefiNow 20 Yr Fixed, and RefiNow 15 Yr Fixed. It lists rates for various terms (15 Day, 30 Day, 45 Day) and corresponding values for different loan amounts.

Table with columns for RefiNow 10 Yr Fixed. It lists rates for various terms (15 Day, 30 Day, 45 Day) and corresponding values for different loan amounts.

RefiNow Adjustments

Cumulative LLPA Cap table showing FTMB with AMI at or below 100% or 120% in designated High Cost Areas with a value of 0.000.

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only. A grid of adjustment values for different LTV/FICO ranges.

Additional Purchase LLPA Adjusters. A grid of adjustment values for various property types and financing terms.

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only. A grid of adjustment values for different LTV/FICO ranges.

Additional R/T Refinance LLPA Adjusters. A grid of adjustment values for various property types and financing terms.

Cash-Out Refinance LTV / FICO Adjusters: All Products. A grid of adjustment values for different LTV/FICO ranges.

Additional Cash-Out Refinance LLPA Adjusters. A grid of adjustment values for various property types and financing terms.

Additional Miscellaneous LLPA Adjusters. A small table with values for Escrow Waiver, Temporary 2-1 Buydown, and Lock Extension per Day.



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:

8:08:18 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	98.160	97.910	97.610	6.750	95.560	95.310	95.010	6.750			
6.875	98.704	98.454	98.154	6.875	96.104	95.854	95.554	6.875			
7.000	99.237	98.987	98.687	7.000	96.637	96.387	96.087	7.000			
7.125	99.713	99.463	99.163	7.125	97.113	96.863	96.563	7.125			
7.250	100.179	99.929	99.629	7.250	97.579	97.329	97.029	7.250			
7.375	99.885	99.576	99.276	7.375	97.285	96.976	96.676	7.375			
7.500	100.378	100.069	99.769	7.500	97.778	97.469	97.169	7.500			
7.625	100.824	100.515	100.215	7.625	98.224	97.915	97.615	7.625			
7.750	101.250	100.941	100.641	7.750	98.650	98.341	98.041	7.750			
7.875	100.556	100.187	99.887	7.875	97.956	97.587	97.287	7.875			
8.000	101.009	100.640	100.340	8.000	98.409	98.040	97.740	8.000			
8.125	101.415	101.046	100.746	8.125	98.815	98.446	98.146	8.125			
8.250	101.801	101.432	101.132	8.250	99.201	98.832	98.532	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	96.160	95.910	95.610	6.750	93.560	93.310	93.010	6.750			
6.875	96.704	96.454	96.154	6.875	94.104	93.854	93.554	6.875			
7.000	97.237	96.987	96.687	7.000	94.637	94.387	94.087	7.000			
7.125	97.713	97.463	97.163	7.125	95.113	94.863	94.563	7.125			
7.250	98.179	97.929	97.629	7.250	95.579	95.329	95.029	7.250			
7.375	97.885	97.576	97.276	7.375	95.285	94.976	94.676	7.375			
7.500	98.378	98.069	97.769	7.500	95.778	95.469	95.169	7.500			
7.625	98.824	98.515	98.215	7.625	96.224	95.915	95.615	7.625			
7.750	99.250	98.941	98.641	7.750	96.650	96.341	96.041	7.750			
7.875	98.556	98.187	97.887	7.875	95.956	95.587	95.287	7.875			
8.000	99.009	98.640	98.340	8.000	96.409	96.040	95.740	8.000			
8.125	99.415	99.046	98.746	8.125	96.815	96.446	96.146	8.125			
8.250	99.801	99.432	99.132	8.250	97.201	96.832	96.532	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.