



Table of Contents	
Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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

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

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

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

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

Conventional Fixed													
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	
5.625	94.169	94.286	94.162	5.625	94.169	94.286	94.162	5.000	90.698	90.698	90.565	5.125	91.436
5.750	95.218	95.216	95.202	5.750	95.218	95.216	95.202	5.125	91.436	91.436	91.308	5.250	92.401
5.875	95.800	95.798	95.784	5.875	95.800	95.798	95.784	5.250	92.401	92.401	92.280	5.375	92.973
6.000	96.394	96.392	96.377	6.000	96.394	96.392	96.377	5.375	92.973	92.973	92.858	5.500	94.231
6.125	96.903	96.901	96.886	6.125	96.903	96.901	96.886	5.500	94.231	94.186	94.171	5.625	95.408
6.250	97.524	97.513	97.476	6.250	97.524	97.513	97.476	5.625	95.408	95.449	95.347	5.750	96.507
6.375	98.051	98.040	98.003	6.375	98.051	98.040	98.003	5.750	96.507	96.456	96.417	5.875	97.092
6.500	98.586	98.575	98.538	6.500	98.586	98.575	98.538	5.875	97.092	97.020	96.997	6.000	97.620
6.625	99.092	99.080	99.044	6.625	99.092	99.080	99.044	6.000	97.620	97.594	97.544	6.125	97.929
6.750	99.427	99.401	99.357	6.750	99.427	99.401	99.357	6.125	97.929	98.152	97.854	6.250	98.503
6.875	99.993	99.967	99.923	6.875	99.993	99.967	99.923	6.250	98.503	98.474	98.429	6.375	99.024
7.000	100.407	100.382	100.338	7.000	100.407	100.382	100.338	6.375	99.024	98.976	98.955	6.500	99.481
7.125	100.832	100.806	100.762	7.125	100.832	100.806	100.762	6.500	99.481	99.432	99.412	6.625	99.868
7.250	100.994	100.894	100.894	7.250	100.994	100.894	100.894	6.625	99.868	100.069	99.799	6.750	99.959
7.375	101.430	101.331	101.331	7.375	101.430	101.331	101.331	6.750	99.959	99.942	99.903	6.875	100.388
7.500	101.838	101.797	101.738	7.500	101.838	101.797	101.738	6.875	100.388	100.364	100.336	7.000	100.752
7.625	102.200	102.159	102.101	7.625	102.200	102.159	102.101	7.000	100.752	100.727	100.701	7.125	101.088
7.750	102.045	101.969	101.859	7.750	102.045	101.969	101.859	7.125	101.088	101.071	101.036	7.250	101.275
7.875	102.320	102.284	102.231	7.875	102.320	102.284	102.231	7.250	101.275	101.262	101.237	7.375	101.614
8.000	102.706	102.627	102.553	8.000	102.706	102.627	102.553	7.375	101.614	101.601	101.577	7.500	101.966
8.125	102.978	102.899	102.826	8.125	102.978	102.899	102.826	7.500	101.966	101.953	101.931	7.625	102.286
8.250				8.250				7.625	102.286	102.273	102.252	7.750	101.967
8.375				8.375				7.750	101.967	101.956	101.914	7.875	102.316
8.500				8.500				7.875	102.316	102.305	102.264	8.000	101.953
8.625				8.625				8.000	101.953	101.985	101.855		

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	Rate	
4.625	94.745	94.624	94.770	4.625	94.887	95.087	94.985	5.125	94.819	94.775	94.748	5.250	95.357
4.750	95.271	95.349	95.295	4.750	95.381	95.381	95.326	5.250	95.357	95.313	95.285	5.375	95.864
4.875	95.709	95.799	95.745	4.875	95.812	95.812	95.761	5.375	95.864	95.821	95.793	5.500	96.242
5.000	96.123	96.200	96.147	5.000	96.048	96.048	95.971	5.500	96.242	96.198	96.170	5.625	96.291
5.125	96.591	96.603	96.568	5.125	96.857	96.857	96.786	5.625	96.291	96.205	96.144	5.750	96.887
5.250	97.060	97.122	97.026	5.250	97.144	97.144	97.078	5.750	96.887	96.816	96.745	5.875	97.365
5.375	97.458	97.446	97.435	5.375	97.431	97.681	97.620	5.875	97.365	97.294	97.223	6.000	97.806
5.500	98.073	98.029	98.001	5.500	97.823	98.029	98.001	6.000	97.806	97.735	97.664	6.125	98.397
5.625	98.069	98.072	97.971	5.625	98.069	97.983	97.922	6.125	98.397	98.326	98.255	6.250	98.899
5.750	98.603	98.518	98.457	5.750	98.603	98.518	98.457	6.250	98.899	98.828	98.757	6.375	99.348
5.875	99.085	99.000	98.939	5.875	98.835	99.000	98.939	6.375	99.348	99.277	99.206	6.500	99.609
6.000	99.401	99.342	99.254	6.000	99.151	99.315	99.254	6.500	99.609	99.538	99.467	6.625	99.139
6.125	99.277	99.305	99.197	6.125	99.269	99.277	99.154	6.625	99.139	99.081	99.013	6.750	99.622
6.250	99.777	99.706	99.635	6.250	99.777	99.706	99.635	6.750	99.622	99.564	99.496	6.875	100.049
6.375	100.233	100.161	100.090	6.375	100.233	100.161	100.090	6.875	100.049	99.991	99.923	7.000	100.261
6.500	100.504	100.446	100.362	6.500	100.504	100.432	100.362	7.000	100.261	100.204	100.136		
6.625	100.198	100.210	100.126	6.625	100.135	100.078	100.010						
6.750	100.624	100.567	100.499	6.750	100.624	100.567	100.499						
6.875	101.059	101.001	100.933	6.875	101.059	101.001	100.933						
7.000	101.292	101.235	101.167	7.000	101.292	101.235	101.167						

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	Rate	
6.000	96.347	96.306	96.281	6.000	95.793	95.748	95.734	5.125	94.819	94.775	94.748	5.250	95.357
6.125	96.808	96.767	96.744	6.125	96.325	96.280	96.265	5.250	95.357	95.313	95.285	5.375	95.864
6.250	97.453	97.431	97.388	6.250	96.991	96.946	96.931	5.375	95.864	95.821	95.793	5.500	96.242
6.375	97.900	97.877	97.836	6.375	97.864	97.819	97.804	5.500	96.242	96.198	96.170	5.625	96.291
6.500	98.434	98.389	98.374	6.500	98.428	98.383	98.368	5.625	96.291	96.205	96.144	5.750	96.887
6.625	98.809	98.763	98.749	6.625	98.858	98.813	98.798	5.750	96.887	96.816	96.745	5.875	97.365
6.750	99.235	99.222	99.185	6.750	98.936	98.889	98.860	5.875	97.365	97.294	97.223	6.000	97.806
6.875	99.750	99.703	99.674	6.875	99.483	99.436	99.407	6.000	97.806	97.735	97.664	6.125	98.397
7.000	100.311	100.263	100.234	7.000	99.961	99.914	99.885	6.125	98.397	98.326	98.255	6.250	98.899
7.125	100.697	100.650	100.620	7.125	100.265	100.218	100.189	6.250	98.899	98.828	98.757	6.375	99.348
7.250	100.618	100.613	100.760	7.250	100.148	100.084	100.026	6.375	99.348	99.277	99.206	6.500	99.609
7.375	101.032	100.992	100.898	7.375	100.653	100.589	100.531	6.500	99.609	99.538	99.467	6.625	99.139
7.500	101.612	101.590	101.495	7.500	101.090	101.026	100.967	6.625	99.139	99.081	99.013	6.750	99.622
7.625	101.854	101.872	101.770	7.625	101.347	101.283	101.225	6.750	99.622	99.564	99.496	6.875	100.049
7.750	101.020	100.911	100.801	7.750	100.620	100.613	100.571	6.875	100.049	99.991	99.923	7.000	100.261
7.875	101.449	101.390	101.271	7.875	100.935	100.856	100.783	7.000	100.261	100.204	100.136		

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											

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	95.829	95.998	95.912	5.250				5.250				
5.375	96.219	96.139	96.303	5.375				5.375				
5.500	96.595	96.514	96.429	5.500				5.500				
5.625	96.954	96.874	96.788	5.625	96.530	96.449	96.364	5.625	94.774	94.711	94.648	
5.750	97.317	97.237	97.151	5.750	96.965	96.885	96.799	5.750	96.248	96.168	96.082	
5.875	97.674	97.593	97.508	5.875	97.345	97.264	97.179	5.875	96.714	96.634	96.548	
6.000	97.986	97.905	97.820	6.000	97.703	97.622	97.537	6.000	97.143	97.063	96.977	
6.125	98.255	98.174	98.089	6.125	98.042	97.962	97.876	6.125	97.537	97.457	97.371	
6.250	98.521	98.440	98.354	6.250	98.352	98.272	98.186	6.250	97.894	97.814	97.728	
6.375	98.785	98.705	98.619	6.375	98.632	98.551	98.466	6.375	98.213	98.133	98.047	
6.500	99.014	98.934	98.848	6.500	98.922	98.841	98.756	6.500	98.550	98.469	98.384	
6.625	99.205	99.125	99.039	6.625	99.222	99.142	99.056	6.625	98.904	98.824	98.738	
6.750	99.535	99.455	99.369	6.750	99.430	99.350	99.514	6.750	99.175	99.095	99.009	
6.875	99.552	99.472	99.386	6.875	99.596	99.515	99.430	6.875	99.411	99.330	99.245	
7.000	99.647	99.567	99.481	7.000	99.930	99.327	99.264	7.000	99.109	99.046	98.983	
7.125				7.125	99.631	99.568	99.505	7.125	99.378	99.315	99.252	

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	95.497	95.434	95.371	5.250				5.250				
5.375	95.863	95.800	95.737	5.375				5.375				
5.500	96.199	96.136	96.073	5.500				5.500				
5.625	96.567	96.504	96.441	5.625	96.067	96.004	95.941	5.625	94.943	94.880	94.817	
5.750	96.905	96.842	96.779	5.750	96.495	96.432	96.369	5.750	95.419	95.356	95.293	
5.875	97.104	97.041	96.978	5.875	96.922	96.859	96.796	5.875	95.714	95.651	95.588	
6.000	97.446	97.383	97.320	6.000	96.992	96.929	96.866	6.000	96.190	96.127	96.064	
6.125	97.646	97.583	97.520	6.125	97.392	97.329	97.266	6.125	96.483	96.420	96.357	
6.250	97.989	97.926	97.863	6.250	97.795	97.732	97.669	6.250	96.931	96.868	96.805	
6.375	98.190	98.127	98.064	6.375	98.199	98.136	98.073	6.375	97.380	97.317	97.254	
6.500	98.535	98.472	98.409	6.500	98.437	98.374	98.311	6.500	97.832	97.769	97.706	
6.625	98.737	98.674	98.611	6.625	98.675	98.612	98.549	6.625	98.101	98.038	97.975	
6.750	98.962	98.899	98.836	6.750	99.081	99.018	98.955	6.750	98.554	98.491	98.428	
6.875	99.165	99.102	99.039	6.875	99.152	99.089	99.026	6.875	98.823	98.760	98.697	
7.000	99.512	99.449	99.386	7.000	99.560	99.497	99.434	7.000	99.279	99.216	99.153	
7.125	99.714	99.651	99.588	7.125	99.801	99.738	99.675	7.125	99.548	99.485	99.422	

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	94.968	94.966	94.952	5.750	95.357	95.323	95.264	4.375				
5.875	95.550	95.548	95.534	5.875	95.974	95.940	95.881	4.500				
6.000	96.144	96.142	96.127	6.000	96.606	96.572	96.513	4.625				
6.125	96.653	96.651	96.636	6.125	96.940	96.906	96.847	4.750	94.082	94.070	93.896	
6.250	97.274	97.263	97.226	6.250	97.434	97.392	97.326	4.875	94.502	94.490	94.318	
6.375	97.801	97.790	97.753	6.375	97.796	97.755	97.695	5.000	95.461	95.440	95.417	
6.500	98.336	98.325	98.288	6.500	98.221	98.172	98.152	5.125	95.690	95.669	95.647	
6.625	99.092	99.080	99.044	6.625	99.076	99.031	99.016	5.250	96.289	96.269	96.246	
6.750	99.427	99.401	99.357	6.750	99.210	99.163	99.134	5.375	96.641	96.621	96.598	
6.875	99.993	99.967	99.923	6.875	99.570	99.523	99.494	5.500	97.087	97.067	97.044	
7.000	100.407	100.382	100.338	7.000	100.157	100.110	100.081	5.625	97.417	97.397	97.374	
7.125	100.832	100.806	100.762	7.125	100.570	100.523	100.494	5.750	97.736	97.668	97.598	
7.250	100.994	100.953	100.894	7.250	100.564	100.500	100.441	5.875	98.097	98.028	97.958	
7.375	101.430	101.389	101.331	7.375	101.106	101.042	100.983	6.000	98.332	98.263	98.193	

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	93.627	93.615	93.594									
4.875	94.140	94.128	94.117									
5.000	94.914	94.902	94.891									
5.125	95.384	95.372	95.361									
5.250	95.698	95.686	95.675									
5.375	96.011	95.999	95.988									
5.500	96.361	96.340	96.317									
5.625	96.735	96.703	96.678									
5.750	97.058	96.975	96.890									
5.875	97.419	97.336	97.251									
6.000	97.993	97.911	97.825									

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	94.968	94.966	94.952	5.750	95.357	95.323	95.264	4.250				
5.875	95.550	95.548	95.534	5.875	95.974	95.940	95.881	4.375				
6.000	96.144	96.142	96.127	6.000	96.606	96.572	96.513	4.500				
6.125	96.653	96.651	96.636	6.125	96.940	96.906	96.847	4.625				
6.250	97.274	97.263	97.226	6.250	97.434	97.392	97.326	4.750	94.082	94.070	93.896	
6.375	97.801	97.790	97.753	6.375	97.796	97.755	97.695	4.875	94.502	94.490	94.318	
6.500	98.336	98.325	98.288	6.500	98.221	98.172	98.152	5.000	95.461	95.440	95.417	
6.625	98.842	98.830	98.794	6.625	98.608	98.559	98.539	5.125	95.690	95.669	95.647	
6.750	99.177	99.151	99.107	6.750	98.828	98.773	98.699	5.250	96.289	96.269	96.246	
6.875	99.743	99.717	99.673	6.875	99.077	99.022	98.949	5.375	96.641	96.621	96.598	
7.000	100.157	100.132	100.088	7.000	99.373	99.318	99.244	5.500	97.087	97.067	97.044	
7.125	100.582	100.556	100.512	7.125	99.631	99.576	99.526	5.625	97.417	97.397	97.374	
7.250	100.744	100.703	100.644	7.250	100.095	100.054	99.996	5.750	97.736	97.668	97.598	
7.375	101.180	101.139	101.081	7.375	100.448	100.408	100.349	5.875	98.097	98.028	97.958	
7.500	101.588	101.547	101.488	7.500	100.829	100.788	100.730	6.000	98.332	98.263	98.193	

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	93.627	93.615	93.594									
4.875	94.140	94.128	94.117									
5.000	94.914	94.902	94.891									
5.125	95.384	95.372	95.361									
5.250	95.698	95.686	95.675									
5.375	96.011	95.999	95.988									
5.500	96.361	96.340	96.317									
5.625	96.735	96.703	96.678									
5.750	97.058	96.975	96.890									

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:
 8:33:16 AM

RefiNow											
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.125				2.125				2.125			
5.250				2.250				2.250			
5.375				2.375				2.375			
5.500				2.500				2.500			
5.625	93.897	94.030	93.901	2.625				2.625			
5.750	94.732	94.802	94.691	2.750				2.750			
5.875	95.317	95.416	95.301	2.875				2.875			
6.000	95.905	96.029	95.911	3.000				3.000			
6.125	96.453	96.579	96.461	3.125				3.125			
6.250	96.995	97.049	96.934	3.250				3.250			
6.375	97.530	97.619	97.499	3.375				3.375			
6.500	98.027	98.144	98.021	3.500				3.500			
6.625	98.553	98.668	98.544	3.625				3.625			
6.750	98.902	98.940	98.867	3.750				3.750			
6.875	99.361	99.430	99.352	3.875				3.875			
7.000	99.793	99.881	99.800	4.000				4.000			
7.125	100.273	100.358	100.277	4.125				4.125			
7.250	100.494	100.514	100.404	4.250				4.250			
7.375	100.840	100.885	100.771								

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

RefiNow Adjustments

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

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

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

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

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

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

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

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



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

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

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	93.385	93.455	93.396	5.000				5.000	93.385	93.455	93.396	
5.125	94.167	94.237	94.178	5.125				5.125	94.167	94.237	94.178	
5.250	95.638	95.563	95.413	5.250	95.638	95.563	95.413	5.250	95.638	95.563	95.413	
5.375	96.090	96.265	96.115	5.375	96.090	96.265	96.115	5.375	96.090	96.265	96.115	
5.500	96.815	96.740	96.590	5.500	96.815	96.740	96.590	5.500	96.815	96.740	96.590	
5.625	97.320	97.305	97.290	5.625	97.320	97.305	97.290	5.625	97.320	97.305	97.290	
5.750	98.313	98.117	97.920	5.750	98.313	98.117	97.920	5.750	98.313	98.117	97.920	
5.875	98.711	98.515	98.318	5.875	98.711	98.515	98.318	5.875	98.711	98.515	98.318	
6.000	99.177	98.981	98.784	6.000	99.177	98.981	98.784	6.000	99.177	98.981	98.784	
6.125	99.718	99.522	99.325	6.125	99.718	99.522	99.325	6.125	99.718	99.522	99.325	
6.250	100.308	100.112	99.915	6.250	100.308	100.112	99.915	6.250	100.308	100.112	99.915	
6.375	100.613	100.349	100.084	6.375	100.613	100.349	100.084	6.375	100.613	100.349	100.084	
6.500	101.158	100.894	100.629	6.500	101.158	100.894	100.629	6.500	101.158	100.894	100.629	
6.625	101.670	101.405	101.141	6.625	101.670	101.405	101.141	6.625	101.670	101.405	101.141	
6.750	101.880	101.763	101.576	6.750	101.880	101.763	101.576	6.750	101.880	101.763	101.576	
6.875	101.732	101.596	101.459	6.875	101.732	101.596	101.459	6.875	101.732	101.596	101.459	
7.000	102.215	102.079	101.942	7.000	102.215	102.079	101.942	7.000	102.215	102.079	101.942	
7.125	102.641	102.505	102.369	7.125	102.641	102.505	102.369	7.125	102.641	102.505	102.369	
7.250	102.910	102.759	102.640	7.250	102.910	102.759	102.640	7.250	102.910	102.759	102.640	
7.375	102.250	102.175	102.025	7.375	102.250	102.175	102.025	7.375	102.250	102.175	102.025	
7.500	102.591	102.470	102.349	7.500	102.591	102.470	102.349	7.500	102.591	102.470	102.349	
7.625	102.822	102.701	102.580	7.625	102.822	102.701	102.580	7.625	102.822	102.701	102.580	
7.750	102.545	102.470	102.320	7.750	102.545	102.470	102.320	7.750	102.545	102.470	102.320	
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	92.321	92.340	92.282
2.875				2.875				5.125	93.093	93.112	93.054
3.000				3.000				5.250	94.445	94.399	94.355
3.125				3.125				5.375	95.167	95.192	95.082
3.250				3.250				5.500	95.982	96.007	95.897
3.375				3.375				5.625	96.663	96.648	96.632
3.500	88.982	89.157	89.094	3.500	88.982	89.157	89.094	5.750	97.243	97.297	97.100
3.625	89.527	89.701	89.638	3.625	89.527	89.701	89.638	5.875	98.121	97.925	97.735
3.750	90.778	90.933	90.893	3.750	90.778	90.933	90.893	6.000	98.524	98.543	98.381
3.875	91.321	91.477	91.437	3.875	91.321	91.477	91.437	6.125	99.057	99.075	98.913
4.000	91.864	92.020	91.980	4.000	91.864	92.020	91.980	6.250	99.122	99.016	98.927
4.125	92.407	92.562	92.522	4.125	92.407	92.562	92.522	6.375	99.845	99.801	99.556
4.250	93.564	93.700	93.637	4.250	93.564	93.700	93.637	6.500	100.414	100.411	100.166
4.375	94.106	94.242	94.178	4.375	94.106	94.242	94.178	6.625	100.907	100.904	100.659
4.500	94.645	94.781	94.718	4.500	94.645	94.781	94.718	6.750	101.168	100.646	100.733
4.625	95.433	95.569	95.505	4.625	95.433	95.569	95.505	6.875	100.887	100.611	100.658
4.750	95.691	95.807	95.689	4.750	95.691	95.807	95.689	7.000	101.444	101.168	101.215
4.875	96.226	96.342	96.225	4.875	96.226	96.342	96.225	7.125	101.830	101.554	101.601
5.000	96.756	96.623	96.755	5.000	96.756	96.623	96.755	7.250	101.503	101.352	101.234
5.125	97.280	97.146	97.279	5.125	97.280	97.146	97.279	7.375	101.001	100.954	100.832
5.250	97.393	97.349	97.321	5.250	97.393	97.349	97.321	7.500	101.488	101.441	101.319
5.375	97.765	97.612	97.502	5.375	97.765	97.612	97.502	7.625	101.765	101.718	101.596
5.500	98.270	98.117	98.008	5.500	98.270	98.117	98.008	7.750			
5.625	98.758	98.605	98.495	5.625	98.758	98.605	98.495	7.875			
5.750	98.795	98.710	98.649	5.750	98.795	98.710	98.649	8.000			
5.875	98.982	98.810	98.692	5.875	98.982	98.810	98.692	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	94.445	94.399	94.355	5.000	92.321	92.340	92.282	4.500	92.287	92.298	92.235
5.375	95.167	95.192	95.082	5.125	93.093	93.112	93.054	4.625	92.820	92.831	92.767
5.500	95.982	96.007	95.897	5.250	94.445	94.399	94.355	4.750	91.833	91.749	91.631
5.625	96.663	96.648	96.632	5.375	95.167	95.192	95.082	4.875	92.111	92.028	91.910
5.750	97.243	97.297	97.100	5.500	95.982	96.007	95.897	5.000	92.631	92.547	92.429
5.875	98.121	97.925	97.735	5.625	96.663	96.648	96.632	5.125	93.136	93.053	92.935
6.000	98.524	98.543	98.381	5.750	97.243	97.297	97.100	5.250	93.374	93.271	93.161
6.125	99.057	99.075	98.913	5.875	98.121	97.925	97.735	5.375	93.620	93.517	93.407
6.250	99.122	99.016	98.927	6.000	98.524	98.543	98.381	5.500	94.090	93.987	93.877
6.375	99.845	99.801	99.556	6.125	99.057	99.075	98.913	5.625	94.527	94.424	94.314
6.500	100.414	100.411	100.166	6.250	99.122	99.016	98.927	5.750	94.270	94.185	94.124
6.625	100.907	100.904	100.659	6.375	99.845	99.801	99.556	5.875	94.018	93.947	93.876
6.750	101.168	100.646	100.733	6.500	100.414	100.411	100.166	6.000	94.508	94.436	94.365
6.875	100.887	100.611	100.658	6.625	100.907	100.904	100.659	6.125	94.993	94.922	94.851

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	95.638	95.563	95.413	5.250	95.638	95.563	95.413	5.250	95.638	95.563	95.413
5.375	96.090	96.265	96.115	5.375	96.090	96.265	96.115	5.375	96.090	96.265	96.115
5.500	96.815	96.740	96.590	5.500	96.815	96.740	96.590	5.500	96.815	96.740	96.590
5.625	97.320	97.305	97.290	5.625	97.320	97.305	97.290	5.625	97.320	97.305	97.290
5.750	98.313	98.117	97.920	5.750	98.313	98.117	97.920	5.750	98.313	98.117	97.920
5.875	98.711	98.515	98.318	5.875	98.711	98.515	98.318	5.875	98.711	98.515	98.318
6.000	99.177	98.981	98.784	6.000	99.177	98.981	98.784	6.000	99.177	98.981	98.784
6.125	99.718	99.522	99.325	6.125	99.718	99.522	99.325	6.125	99.718	99.522	99.325
6.250	100.308	100.112	99.915	6.250	100.308	100.112	99.915	6.250	100.308	100.112	99.915
6.375	100.613	100.349	100.084	6.375	100.613	100.349	100.084	6.375	100.613	100.349	100.084
6.500	101.158	100.894	100.629	6.500	101.158	100.894	100.629	6.500	101.158	100.894	100.629
6.625	101.670	101.405	101.141	6.625	101.670	101.405	101.141	6.625	101.670	101.405	101.141
6.750	101.880	101.763	101.576	6.750	101.880	101.763	101.576	6.750	101.880	101.763	101.576
6.875	101.732	101.596	101.459	6.875	101.732	101.596	101.459	6.875	101.732	101.596	101.459
7.000	102.215	102.079	101.942	7.000	102.215	102.079	101.942	7.000	102.215	102.079	101.942

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	94.645	94.781	94.718	4.250	93.564	93.700	93.637	5.250	94.445	94.399	94.355
4.625	95.433	95.569	95.505	4.375	94.106	94.242	94.178	5.375	95.167	95.192	95.082
4.750	95.691	95.807	95.689	4.500	94.645	94.781	94.718	5.500	95.982	96.007	95.897
4.875	96.226	96.342	96.225	4.625	95.433	95.569	95.505	5.625	96.663	96.648	96.632
5.000	96.756	96.623	96.755	4.750	95.691	95.807					



YOUR BFF IN WHOLESALE
Wednesday, May 1, 2024

Effective Time:
8:33:16 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	95.590	95.515	95.615	5.375	95.590	95.515	95.615	5.000				
5.500	96.315	96.240	96.090	5.500	96.315	96.240	96.090	5.125				
5.625	96.820	96.805	96.790	5.625	96.820	96.805	96.790	5.250	95.138	95.063	94.913	
5.750	97.813	97.617	97.420	5.750	97.813	97.617	97.420	5.375	95.590	95.515	95.615	
5.875	98.211	98.015	97.818	5.875	98.211	98.015	97.818	5.500	96.315	96.240	96.090	
6.000	98.677	98.481	98.284	6.000	98.677	98.481	98.284	5.625	96.820	96.805	96.790	
6.125	99.218	99.022	98.825	6.125	99.218	99.022	98.825	5.750	97.813	97.617	97.420	
6.250	99.808	99.612	99.415	6.250	99.808	99.612	99.415	5.875	98.211	98.015	97.818	
6.375	100.113	99.849	99.584	6.375	100.113	99.849	99.584	6.000	98.677	98.481	98.284	
6.500	100.658	100.394	100.129	6.500	100.658	100.394	100.129	6.125	99.218	99.022	98.825	
6.625	101.170	100.905	100.641	6.625	101.170	100.905	100.641	6.250	99.808	99.612	99.415	
6.750	101.380	101.213	101.076	6.750	101.380	101.213	101.076	6.375	100.113	99.849	99.584	
6.875	101.232	101.096	100.959	6.875	101.232	101.096	100.959	6.500	100.658	100.394	100.129	
7.000	101.715	101.579	101.442	7.000	101.715	101.579	101.442	6.625	101.170	100.905	100.641	
7.125	102.141	102.005	101.869	7.125	102.141	102.005	101.869	6.750	101.380	101.213	101.076	
7.250	102.410	102.259	102.140	7.250	102.410	102.259	102.140	6.875	101.232	101.096	100.959	
7.375	101.750	101.675	101.525	7.375	101.750	101.675	101.525	7.000	101.715	101.579	101.442	
7.500	102.091	101.970	101.849	7.500	102.091	101.970	101.849	7.125	102.141	102.005	101.869	
7.625	102.322	102.201	102.080	7.625	102.322	102.201	102.080	7.250	102.410	102.259	102.140	
7.750	102.045	101.970	101.820	7.750	102.045	101.970	101.820	7.375	101.750	101.675	101.525	
7.875	102.185	102.110	101.960	7.875	102.185	102.110	101.960	7.500	102.091	101.970	101.849	
8.000	102.325	102.250	102.100	8.000	102.325	102.250	102.100	7.625	102.322	102.201	102.080	
8.125	102.465	102.390	102.240	8.125	102.465	102.390	102.240	7.750	102.045	101.970	101.820	
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	93.945	93.899	93.855	
3.250				3.250				5.375	94.551	94.596	94.485	
3.375				3.375				5.500	95.254	95.299	95.189	
3.500	88.500	88.675	88.612	3.500	88.500	88.675	88.612	5.625	96.163	96.148	96.132	
3.625	89.013	89.188	89.124	3.625	89.013	89.188	89.124	5.750	96.743	96.797	96.600	
3.750	90.351	90.507	90.467	3.750	90.351	90.507	90.467	5.875	97.621	97.425	97.228	
3.875	90.863	91.018	90.978	3.875	90.863	91.018	90.978	6.000	97.947	97.829	97.667	
4.000	91.372	91.527	91.487	4.000	91.372	91.527	91.487	6.125	98.398	98.405	98.243	
4.125	91.877	92.032	91.992	4.125	91.877	92.032	91.992	6.250	98.622	98.516	98.727	
4.250	92.329	92.484	92.442	4.250	92.329	92.484	92.442	6.375	99.345	99.226	98.981	
4.375	93.631	93.767	93.704	4.375	93.631	93.767	93.704	6.500	99.890	99.782	99.537	
4.500	94.127	94.263	94.199	4.500	94.127	94.263	94.199	6.625	100.401	100.186	99.941	
4.625	94.863	94.999	94.935	4.625	94.863	94.999	94.935	6.750	100.668	100.146	100.233	
4.750	95.237	95.354	95.236	4.750	95.237	95.354	95.236	6.875	100.272	100.016	100.063	
4.875	95.718	95.835	95.717	4.875	95.718	95.835	95.717	7.000	100.690	100.684	100.481	
5.000	96.185	96.301	96.184	5.000	96.185	96.301	96.184	7.125	101.047	100.916	100.775	
5.125	96.634	96.750	96.633	5.125	96.634	96.750	96.633	7.250	101.003	100.852	100.734	
5.250	96.893	96.857	96.821	5.250	96.893	96.857	96.821	7.375	100.511	100.484	100.362	
5.375	97.202	97.049	96.939	5.375	97.202	97.049	96.939	7.500	100.887	100.611	100.739	
5.500	97.619	97.716	97.606	5.500	97.619	97.716	97.606	7.625	100.864	100.837	100.966	
5.625	98.009	98.106	97.996	5.625	98.009	98.106	97.996	7.750				
5.750	98.295	98.210	98.149	5.750	98.295	98.210	98.149	7.875				
5.875	98.357	98.434	98.317	5.875	98.357	98.434	98.317	8.000				
6.000				6.000				8.125				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.500	99.890	99.792	99.537	6.125	98.398	98.405	98.243	4.500	91.722	91.733	91.670	
6.625	100.401	100.186	99.941	6.250	98.622	98.516	98.727	4.625	92.183	92.194	92.131	
6.750	100.668	100.146	100.233	6.375	99.345	99.226	98.981	4.750	91.345	91.261	91.143	
6.875	100.272	100.016	100.063	6.500	99.890	99.782	99.537	4.875	91.548	91.464	91.346	
7.000	100.690	100.684	100.481	6.625	100.401	100.186	99.941	5.000	91.977	91.893	92.025	
7.125	101.047	100.916	100.775	6.750	100.668	100.146	100.233	5.125	92.377	92.544	92.426	
7.250	101.003	100.852	100.734	6.875	100.272	100.016	100.063	5.250	92.836	92.733	92.623	
7.375	100.511	100.484	100.362	7.000	100.690	100.684	100.481	5.375	92.978	92.875	92.765	
7.500	100.887	100.611	100.739	7.125	101.047	100.916	100.775	5.500	93.334	93.231	93.371	
7.625	100.864	100.837	100.966	7.250	101.003	100.852	100.734	5.625	93.903	93.800	93.690	
7.750				7.375	100.511	100.484	100.362	5.750	93.770	93.685	93.624	
7.875				7.500	100.887	100.611	100.739	5.875	93.518	93.447	93.376	
8.000				7.625	100.864	100.837	100.966	6.000	94.008	93.936	93.865	
8.125				7.750				6.125	94.493	94.422	94.351	
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	100.113	99.849	99.584	6.375	100.113	99.849	99.584	6.000	98.677	98.481	98.284	
6.500	100.658	100.394	100.129	6.500	100.658	100.394	100.129	6.125	99.218	99.022	98.825	
6.625	101.170	100.905	100.641	6.625	101.170	100.905	100.641	6.250	99.808	99.612	99.415	
6.750	101.380	101.213	101.076	6.750	101.380	101.213	101.076	6.375	100.113	99.849	99.584	
6.875	101.232	101.096	100.959	6.875	101.232	101.096	100.959	6.500	100.658	100.394	100.129	
7.000	101.715	101.579	101.442	7.000	101.715	101.579	101.442	6.625	101.170	100.905	100.641	
7.125	102.141	102.005	101.869	7.125	102.141	102.005	101.869	6.750	101.380	101.213	101.076	
7.250	102.410	102.259	102.140	7.250	102.410	102.259	102.140	6.875	101.232	101.096	100.959	
7.375	101.750	101.675	101.525	7.375	101.750	101.675	101.525	7.000	101.715	101.579	101.442	
7.500	102.091	101.970	101.849	7.500	102.091	101.970	101.849	7.125	102.141	102.005	101.869	
7.625	102.322	102.201	102.080	7.625	102.322	102.201	102.080	7.250	102.410	102.259	102.140	
7.750	102.045	101.970	101.820	7.750	102.045	101.970	101.820	7.375	101.750	101.675	101.525	
7.875	102.185	102.110	101.960	7.875	102.185	102.110	101.960	7.500	102.091	101.970	101.849	
8.000	102.325	102.250	102.100	8.000	102.325	102.250	102.100	7.625	102.322	102.201	102.080	
8.125	102.465	102.390	102.240	8.125	102.465	102.390	102.240	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	94.127	94.263	94.199	4.500	94.127	94.263	94.199	6.625	100.401	100.186	99.941	
4.625	94.863	94.999	94.935	4.625	94.863	94.999	94.935	6.750	100.668	100.146	100.233	
4.750	95.237	95.354	95.236	4.750	95.237	95.354	95.236	6.875	100.272	100.016	100.063	
4.875	95.718	95.835	95.717	4.875	95.718	95.835	95.717	7.000	100.690	100.684	100.481	
5.000	96.185	96.301	96.184	5.000	96.185	96.301	96.184	7.125	101.047	100.916	100.775	
5.125	96.634	96.750	96.633	5.125	96.634	96.75						

Effective Time:

8:33:16 AM

Government DPA

BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	97.693	97.429	97.129	6.750	95.093	94.829	94.529	6.750			
6.875	98.237	97.973	97.673	6.875	95.637	95.373	95.073	6.875			
7.000	98.770	98.506	98.206	7.000	96.170	95.906	95.606	7.000			
7.125	99.246	98.982	98.682	7.125	96.646	96.382	96.082	7.125			
7.250	99.712	99.448	99.148	7.250	97.112	96.848	96.548	7.250			
7.375	99.660	99.329	99.029	7.375	97.060	96.729	96.429	7.375			
7.500	100.153	99.822	99.522	7.500	97.553	97.222	96.922	7.500			
7.625	100.599	100.268	99.968	7.625	97.999	97.668	97.368	7.625			
7.750	101.025	100.694	100.394	7.750	98.425	98.094	97.794	7.750			
7.875	100.447	100.050	99.750	7.875	97.847	97.450	97.150	7.875			
8.000	100.900	100.503	100.203	8.000	98.300	97.903	97.603	8.000			
8.125	101.306	100.909	100.609	8.125	98.706	98.309	98.009	8.125			
8.250	101.692	101.295	100.995	8.250	99.092	98.695	98.395	8.250			
8.375				8.375				8.375			

BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	95.693	95.429	95.129	6.750	93.093	92.829	92.529	6.750			
6.875	96.237	95.973	95.673	6.875	93.637	93.373	93.073	6.875			
7.000	96.770	96.506	96.206	7.000	94.170	93.906	93.606	7.000			
7.125	97.246	96.982	96.682	7.125	94.646	94.382	94.082	7.125			
7.250	97.712	97.448	97.148	7.250	95.112	94.848	94.548	7.250			
7.375	97.660	97.329	97.029	7.375	95.060	94.729	94.429	7.375			
7.500	98.153	97.822	97.522	7.500	95.553	95.222	94.922	7.500			
7.625	98.599	98.268	97.968	7.625	95.999	95.668	95.368	7.625			
7.750	99.025	98.694	98.394	7.750	96.425	96.094	95.794	7.750			
7.875	98.447	98.050	97.750	7.875	95.847	95.450	95.150	7.875			
8.000	98.900	98.503	98.203	8.000	96.300	95.903	95.603	8.000			
8.125	99.306	98.909	98.609	8.125	96.706	96.309	96.009	8.125			
8.250	99.692	99.295	98.995	8.250	97.092	96.695	96.395	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.