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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:
10:57:48 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	94.688	94.791	94.698	5.625	94.688	94.791	94.698	5.000	91.036	91.036	90.950	
5.750	95.648	95.601	95.561	5.750	95.648	95.601	95.561	5.125	91.773	91.773	91.693	
5.875	96.236	96.194	96.145	5.875	96.236	96.194	96.145	5.250	92.540	92.495	92.480	
6.000	96.855	96.812	96.764	6.000	96.855	96.812	96.764	5.375	94.179	94.134	94.119	
6.125	97.301	97.371	97.296	6.125	97.301	97.371	97.296	5.500	94.792	94.747	94.733	
6.250	97.888	97.863	97.816	6.250	97.888	97.863	97.816	5.625	95.963	96.013	95.943	
6.375	98.395	98.370	98.325	6.375	98.395	98.370	98.325	5.750	97.021	96.973	96.935	
6.500	98.956	98.908	98.890	6.500	98.956	98.908	98.890	5.875	97.605	97.535	97.514	
6.625	99.368	99.350	99.302	6.625	99.368	99.350	99.302	6.000	98.172	98.102	98.081	
6.750	99.769	99.754	99.716	6.750	99.769	99.754	99.716	6.125	98.465	98.446	98.425	
6.875	100.218	100.203	100.167	6.875	100.218	100.203	100.167	6.250	98.942	98.917	98.872	
7.000	100.736	100.688	100.658	7.000	100.736	100.688	100.658	6.375	99.457	99.410	99.391	
7.125	101.133	101.085	101.055	7.125	101.133	101.085	101.055	6.500	99.903	100.106	99.838	
7.250	101.317	101.306	101.281	7.250	101.317	101.306	101.281	6.625	100.277	100.481	100.463	
7.375	101.717	101.683	101.653	7.375	101.717	101.683	101.653	6.750	100.505	100.490	100.453	
7.500	102.102	102.091	102.069	7.500	102.102	102.091	102.069	6.875	100.924	100.903	100.876	
7.625	102.441	102.416	102.396	7.625	102.441	102.416	102.396	7.000	101.280	101.259	101.233	
7.750	102.740	102.734	102.703	7.750	102.740	102.734	102.703	7.125	101.609	101.594	101.561	
7.875	103.053	103.043	102.969	7.875	103.053	103.043	102.969	7.250	101.726	101.715	101.641	
8.000	103.123	103.043	102.969	8.000	103.123	103.043	102.969	7.375	102.056	102.045	101.772	
8.125	102.828	102.813	102.659	8.125	102.828	102.813	102.659	7.500	102.401	102.390	102.370	
8.250				8.250				7.625	102.722	102.711	102.691	
8.375				8.375				7.750	102.429	102.420	102.379	
8.500				8.500				7.875	102.524	102.515	102.476	
8.625				8.625				8.000	102.149	102.165	102.004	

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625	95.029	95.111	95.088	4.625	95.235	95.475	95.367					
4.750	95.553	95.634	95.612	4.750	95.642	95.642	95.618					
4.875	95.991	96.079	96.057	4.875	96.072	96.072	96.053					
5.000	96.380	96.476	96.454	5.000	96.336	96.349	96.340					
5.125	96.879	96.873	96.874	5.125	97.148	97.148	97.062					
5.250	97.326	97.389	97.390	5.250	97.437	97.437	97.355					
5.375	97.728	97.718	97.707	5.375	97.719	97.969	97.893					
5.500	98.525	98.481	98.452	5.500	98.275	98.231	98.202					
5.625	98.476	98.391	98.329	5.625	98.476	98.391	98.329					
5.750	98.997	98.912	98.850	5.750	98.747	98.912	98.850					
5.875	99.471	99.386	99.325	5.875	99.221	99.136	99.075					
6.000	99.790	99.704	99.643	6.000	99.540	99.704	99.643					
6.125	99.671	99.613	99.542	6.125	99.671	99.613	99.542					
6.250	100.172	100.114	100.043	6.250	100.172	100.114	100.043					
6.375	100.622	100.565	100.493	6.375	100.622	100.565	100.493					
6.500	100.894	100.837	100.765	6.500	100.894	100.837	100.765					
6.625	100.507	100.464	100.394	6.625	100.507	100.464	100.394					
6.750	100.992	100.949	100.879	6.750	100.992	100.949	100.879					
6.875	101.426	101.382	101.312	6.875	101.176	101.382	101.062					
7.000	101.657	101.613	101.544	7.000	101.657	101.613	101.294					

Conventional Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	96.804	96.762	96.742	6.000	96.339	96.294	96.280	5.125	95.271	95.227	95.199	
6.125	97.251	97.209	97.190	6.125	96.867	96.822	96.807	5.250	95.809	95.765	95.736	
6.250	97.885	97.866	97.823	6.250	97.533	97.488	97.473	5.375	96.317	96.273	96.244	
6.375	98.362	98.317	98.303	6.375	98.389	98.344	98.329	5.500	96.694	96.650	96.621	
6.500	98.950	98.905	98.891	6.500	98.943	98.898	98.883	5.625	96.698	96.613	96.551	
6.625	99.326	99.281	99.266	6.625	99.357	99.312	99.297	5.750	97.290	97.232	97.161	
6.750	99.739	99.728	99.693	6.750	99.415	99.367	99.337	5.875	97.767	97.710	97.638	
6.875	100.250	100.202	100.172	6.875	99.948	99.900	99.871	6.000	98.209	98.151	98.080	
7.000	100.783	100.735	100.706	7.000	100.417	100.369	100.340	6.125	98.799	98.742	98.670	
7.125	101.154	101.106	101.077	7.125	100.722	100.674	100.645	6.250	99.294	99.236	99.165	
7.250	101.188	101.184	101.096	7.250	100.536	100.486	100.464	6.375	99.738	99.680	99.609	
7.375	101.596	101.555	101.476	7.375	101.031	100.968	100.924	6.500	100.000	99.942	99.871	
7.500	101.915	101.878	101.798	7.500	101.456	101.393	101.349	6.625	99.511	99.467	99.397	
7.625	102.150	102.140	102.054	7.625	101.715	101.652	101.608	6.750	99.990	99.946	99.877	
7.750	101.486	101.379	101.237	7.750	101.081	101.075	101.034	6.875	100.415	100.372	100.302	
7.875	101.664	101.594	101.444	7.875	101.380	101.299	100.975	7.000	100.626	100.583	100.513	

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	
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	95.01-9	



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	96.119	96.039	95.952	5.250				5.250				
5.375	96.510	96.430	96.342	5.375				5.375				
5.500	96.886	96.805	96.718	5.500				5.500				
5.625	97.245	97.165	97.077	5.625	96.740	96.659	96.572	5.625	95.035	94.972	94.909	
5.750	97.602	97.521	97.434	5.750	97.133	97.052	96.965	5.750	96.068	95.987	95.900	
5.875	97.704	97.873	97.786	5.875	97.493	97.412	97.325	5.875	96.506	96.425	96.338	
6.000	98.263	98.183	98.096	6.000	97.597	97.767	97.680	6.000	96.938	96.858	96.771	
6.125	98.279	98.199	98.362	6.125	98.200	98.119	98.032	6.125	97.369	97.288	97.201	
6.250	98.797	98.716	98.629	6.250	98.527	98.446	98.359	6.250	97.763	97.682	97.595	
6.375	98.817	98.737	98.900	6.375	98.828	98.748	98.661	6.375	98.119	98.038	97.951	
6.500	99.294	99.214	99.127	6.500	99.109	99.029	98.942	6.500	98.455	98.374	98.537	
6.625	99.453	99.373	99.286	6.625	99.346	99.266	99.178	6.625	98.746	98.666	98.579	
6.750	99.540	99.460	99.373	6.750	99.556	99.476	99.389	6.750	99.261	99.181	99.094	
6.875	99.568	99.488	99.401	6.875	99.756	99.676	99.589	6.875	99.515	99.435	99.348	
7.000	99.858	99.795	99.732	7.000	99.667	99.604	99.541	7.000	99.379	99.316	99.253	
7.125				7.125	99.908	99.845	99.782	7.125	99.648	99.585	99.523	

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	95.759	95.696	95.633	5.250				5.250				
5.375	96.126	96.063	96.000	5.375				5.375				
5.500	96.462	96.399	96.336	5.500				5.500				
5.625	96.830	96.767	96.704	5.625	96.338	96.275	96.212	5.625	95.205	95.142	95.079	
5.750	97.169	97.106	97.043	5.750	96.768	96.705	96.642	5.750	95.681	95.618	95.555	
5.875	97.368	97.305	97.242	5.875	97.196	97.133	97.070	5.875	95.977	95.914	95.851	
6.000	97.711	97.648	97.585	6.000	97.266	97.203	97.140	6.000	96.454	96.391	96.328	
6.125	97.911	97.848	97.785	6.125	97.666	97.603	97.540	6.125	96.747	96.684	96.621	
6.250	98.254	98.191	98.128	6.250	98.070	98.007	97.944	6.250	97.196	97.133	97.070	
6.375	98.455	98.392	98.329	6.375	98.475	98.412	98.349	6.375	97.646	97.583	97.520	
6.500	98.800	98.737	98.674	6.500	98.713	98.650	98.587	6.500	98.099	98.036	97.973	
6.625	99.002	98.939	98.876	6.625	98.951	98.888	98.825	6.625	98.368	98.305	98.242	
6.750	99.228	99.165	99.102	6.750	99.358	99.295	99.232	6.750	98.823	98.760	98.697	
6.875	99.431	99.368	99.305	6.875	99.429	99.366	99.303	6.875	99.092	99.029	98.966	
7.000	99.778	99.715	99.652	7.000	99.837	99.774	99.711	7.000	99.549	99.486	99.423	
7.125	99.981	99.918	99.855	7.125	100.078	100.015	99.952	7.125	99.818	99.755	99.692	

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	-2.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875
DTI > 40%	0.000	0.000	0.000	0.000

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	95.415	95.412	95.398	5.750	95.761	95.713	95.675	4.375				
5.875	95.986	95.983	95.968	5.875	96.345	96.275	96.254	4.500				
6.000	96.565	96.562	96.548	6.000	96.912	96.842	96.821	4.625				
6.125	97.058	97.055	97.040	6.125	97.344	97.308	97.249	4.750	94.333	94.149	94.138	
6.250	97.651	97.638	97.601	6.250	97.682	97.657	97.612	4.875	94.746	94.562	94.551	
6.375	98.132	98.119	98.082	6.375	98.197	98.150	98.131	5.000	95.625	95.604	95.581	
6.500	99.081	99.036	99.021	6.500	99.081	99.036	99.021	5.125	95.940	95.929	95.919	
6.625	99.592	99.547	99.532	6.625	99.342	99.297	99.282	5.250	96.438	96.418	96.395	
6.750	99.725	99.677	99.647	6.750	99.475	99.427	99.397	5.375	96.789	96.779	96.768	
6.875	100.320	100.273	100.243	6.875	100.070	100.023	99.993	5.500	97.222	97.201	97.178	
7.000	100.879	100.831	100.802	7.000	100.629	100.581	100.552	5.625	97.540	97.519	97.496	
7.125	101.277	101.229	101.200	7.125	101.027	100.979	100.950	5.750	97.853	97.790	97.714	
7.250	101.205	101.142	101.098	7.250	100.955	100.892	100.848	5.875	98.203	98.141	98.068	
7.375	101.736	101.673	101.629	7.375	101.486	101.423	101.379	6.000	98.453	98.438	98.422	

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	93.886	93.922	93.907									
4.875	94.444	94.435	94.423									
5.000	95.212	95.202	95.191									
5.125	95.678	95.667	95.657									
5.250	95.986	95.976	95.965									
5.375	96.295	96.285	96.274									
5.500	96.501	96.491	96.480									
5.625	96.894	96.879	96.859									
5.750	97.190	97.177	97.157									
5.875	97.524	97.472	97.454									
6.000	98.088	98.012	97.921									

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	95.415	95.412	95.398	5.750	95.761	95.713	95.675	4.250				
5.875	95.986	95.983	95.968	5.875	96.345	96.275	96.254	4.375				
6.000	96.565	96.562	96.548	6.000	96.912	96.842	96.821	4.500				
6.125	97.058	97.055	97.040	6.125	97.344	97.308	97.249	4.625				
6.250	97.651	97.638	97.601	6.250	97.682	97.657	97.612	4.750	94.333	94.149	94.138	
6.375	98.132	98.119	98.082	6.375	98.197	98.150	98.131	4.875	94.746	94.562	94.551	
6.500	98.678	98.665	98.628	6.500	98.643	98.596	98.578	5.000	95.625	95.604	95.581	
6.625	99.095	99.082	99.046	6.625	98.767	98.721	98.703	5.125	95.940	95.929	95.919	
6.750	99.507	99.445	99.445	6.750	98.995	98.980	98.943	5.250	96.438	96.418	96.395	
6.875	100.054	100.029	99.992	6.875	99.414	99.393	99.366	5.375	96.789	96.779	96.768	
7.000	100.414	100.389	100.352	7.000	99.770	99.749	99.723	5.500	97.222	97.201	97.178	
7.125	100.813	100.788	100.751	7.125	100.099	100.084	100.051	5.625	97.540	97.519	97.496	
7.250	101.153	101.113	101.062	7.250	100.300	100.260	100.208	5.750	97.853	97.790	97.714	
7.375	101.591	101.550	101.499	7.375	100.888	100.848	100.796	5.875	98.203	98.141	98.068	
7.500	101.969	101.929	101.878	7.500	101.252	101.211	101.160	6.000	98.453	98.438	98.422	

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	93.886	93.922	93.907									
4.875	94.444	94.435	94.423									
5.000	95.212	95.202	95.191									
5.125	95.678	95.667	95.657									
5.250	95.986	95.976	95.965									
5.375	96.295	96.285	96.274									
5.500	96.501	96.491	96.480									
5.625	96.894	96.879	96.859									
5.750	97.190	97.177	97.157									

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

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	94.415	94.535	94.437	2.625				2.625				
5.750	95.267	95.338	95.259	2.750				2.750				
5.875	95.851	95.941	95.857	2.875				2.875				
6.000	96.438	96.541	96.454	3.000				3.000				
6.125	96.985	97.092	97.005	3.125				3.125				
6.250	97.449	97.505	97.421	3.250				3.250				
6.375	97.984	98.062	97.973	3.375				3.375				
6.500	98.480	98.574	98.482	3.500				3.500				
6.625	99.004	99.093	99.001	3.625				3.625				
6.750	99.308	99.346	99.257	3.750				3.750				
6.875	99.766	99.817	99.724	3.875				3.875				
7.000	100.195	100.252	100.155	4.000				4.000				
7.125	100.675	100.730	100.633	4.125				4.125				
7.250	100.834	100.854	100.761	4.250				4.250				
7.375	101.179	101.207	101.109									

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

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	93.926	93.999	93.925	5.000				5.000	93.926	93.999	93.925	
5.125	94.724	94.797	94.723	5.125				5.125	94.724	94.797	94.723	
5.250	96.091	96.016	95.866	5.250	96.091	96.016	95.866	5.250	96.091	96.016	95.866	
5.375	96.668	96.593	96.693	5.375	96.668	96.593	96.693	5.375	96.668	96.593	96.693	
5.500	97.393	97.318	97.168	5.500	97.393	97.318	97.168	5.500	97.393	97.318	97.168	
5.625	97.828	97.783	97.757	5.625	97.828	97.783	97.757	5.625	97.828	97.783	97.757	
5.750	98.425	98.327	98.301	5.750	98.425	98.327	98.301	5.750	98.425	98.327	98.301	
5.875	98.899	98.824	98.674	5.875	98.899	98.824	98.674	5.875	98.899	98.824	98.674	
6.000	99.418	99.343	99.193	6.000	99.418	99.343	99.193	6.000	99.418	99.343	99.193	
6.125	99.885	99.855	99.736	6.125	99.885	99.855	99.736	6.125	99.885	99.855	99.736	
6.250	100.336	100.342	100.211	6.250	100.336	100.342	100.211	6.250	100.336	100.342	100.211	
6.375	100.698	100.512	100.362	6.375	100.698	100.512	100.362	6.375	100.698	100.512	100.362	
6.500	101.243	101.062	100.912	6.500	101.243	101.062	100.912	6.500	101.243	101.062	100.912	
6.625	101.712	101.504	101.300	6.625	101.712	101.504	101.300	6.625	101.712	101.504	101.300	
6.750	102.101	102.057	101.828	6.750	102.101	102.057	101.828	6.750	102.101	102.057	101.828	
6.875	101.943	101.862	101.712	6.875	101.943	101.862	101.712	6.875	101.943	101.862	101.712	
7.000	102.366	102.245	102.124	7.000	102.366	102.245	102.124	7.000	102.366	102.245	102.124	
7.125	102.773	102.652	102.531	7.125	102.773	102.652	102.531	7.125	102.773	102.652	102.531	
7.250	103.108	102.957	102.839	7.250	103.108	102.957	102.839	7.250	103.108	102.957	102.839	
7.375	102.609	102.534	102.384	7.375	102.609	102.534	102.384	7.375	102.609	102.534	102.384	
7.500	102.774	102.674	102.533	7.500	102.774	102.674	102.533	7.500	102.774	102.674	102.533	
7.625	102.993	102.872	102.751	7.625	102.993	102.872	102.751	7.625	102.993	102.872	102.751	
7.750	102.779	102.704	102.554	7.750	102.779	102.704	102.554	7.750	102.779	102.704	102.554	
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	92.862	92.885	92.810	
2.875				2.875				5.125	93.650	93.672	93.598	
3.000				3.000				5.250	94.959	94.914	94.889	
3.125				3.125				5.375	95.689	95.717	95.638	
3.250				3.250				5.500	96.520	96.548	96.469	
3.375				3.375				5.625	96.943	96.971	96.892	
3.500	89.412	89.592	89.544	3.500	89.412	89.592	89.544	5.750	97.605	97.409	97.264	
3.625	89.966	90.146	90.098	3.625	89.966	90.146	90.098	5.875	98.336	98.358	98.227	
3.750	91.170	91.330	91.306	3.750	91.170	91.330	91.306	6.000	98.999	98.771	98.640	
3.875	91.723	91.884	91.859	3.875	91.723	91.884	91.859	6.125	99.550	99.322	99.441	
4.000	92.276	92.436	92.412	4.000	92.276	92.436	92.412	6.250	99.504	99.414	99.504	
4.125	92.828	92.988	92.964	4.125	92.828	92.988	92.964	6.375	100.088	100.089	99.860	
4.250	93.908	94.049	94.017	4.250	93.908	94.049	94.017	6.500	100.715	100.716	100.487	
4.375	94.458	94.599	94.567	4.375	94.458	94.599	94.567	6.625	101.221	101.222	100.993	
4.500	95.007	95.148	95.116	4.500	95.007	95.148	95.116	6.750	101.388	100.866	100.977	
4.625	95.803	95.944	95.912	4.625	95.803	95.944	95.912	6.875	101.136	100.863	100.942	
4.750	96.082	96.138	96.129	4.750	96.082	96.138	96.129	7.000	101.701	101.429	101.507	
4.875	96.559	96.681	96.673	4.875	96.559	96.681	96.673	7.125	102.120	101.847	101.926	
5.000	97.097	97.219	97.210	5.000	97.097	97.219	97.210	7.250	101.702	101.551	101.433	
5.125	97.626	97.748	97.740	5.125	97.626	97.748	97.740	7.375	101.294	101.250	101.160	
5.250	97.833	97.789	97.760	5.250	97.833	97.789	97.760	7.500	101.789	101.746	101.655	
5.375	98.014	98.116	98.116	5.375	98.014	98.116	98.116	7.625	102.072	102.029	101.938	
5.500	98.523	98.626	98.344	5.500	98.523	98.626	98.344	7.750				
5.625	99.013	99.115	98.834	5.625	99.013	99.115	98.834	7.875				
5.750	99.200	99.115	99.054	5.750	99.200	99.115	99.054	8.000				
5.875	99.252	99.334	99.076	5.875	99.252	99.334	99.076	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	94.959	94.914	94.889	5.000	92.862	92.885	92.810	4.500	92.649	92.665	92.633	
5.375	95.689	95.717	95.638	5.125	93.650	93.672	93.598	4.625	93.189	93.205	93.173	
5.500	96.520	96.548	96.469	5.250	94.959	94.914	94.889	4.750	92.158	92.080	92.072	
5.625	96.943	96.971	96.892	5.375	95.689	95.717	95.638	4.875	92.444	92.365	92.357	
5.750	97.605	97.409	97.264	5.500	96.520	96.548	96.469	5.000	92.967	92.889	92.881	
5.875	98.336	98.358	98.227	5.625	96.943	96.971	96.892	5.125	93.475	93.396	93.388	
6.000	98.999	98.771	98.640	5.750	97.605	97.409	97.264	5.250	93.614	93.517	93.485	
6.125	99.550	99.322	99.441	5.875	98.336	98.358	98.227	5.375	93.860	93.762	93.731	
6.250	99.504	99.414	99.504	6.000	98.999	98.771	98.640	5.500	94.326	94.228	94.197	
6.375	100.088	100.089	99.860	6.125	99.550	99.322	99.441	5.625	94.754	94.657	94.625	
6.500	100.715	100.716	100.487	6.250	99.504	99.414	99.504	5.750	94.675	94.590	94.529	
6.625	101.221	101.222	100.993	6.375	100.088	100.089	99.860	5.875	94.429	94.372	94.300	
6.750	101.388	100.866	100.977	6.500	100.715	100.716	100.487	6.000	94.916	94.858	94.787	
6.875	101.136	100.863	100.942	6.625	101.221	101.222	100.993	6.125	95.397	95.340	95.268	
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	96.091	96.016	95.866	5.250	96.091	96.016	95.866	5.250	96.091	96.016	95.866	
5.375	96.668	96.593	96.693	5.375	96.668	96.593	96.693	5.375	96.668	96.593	96.693	
5.500	97.393	97.318	97.168	5.500	97.393	97.318	97.168	5.500	97.393	97.318	97.168	
5.625	97.828	97.783	97.757	5.625	97.828	97.783	97.757	5.625	97.828	97.783	97.757	
5.750	98.425	98.327	98.301	5.750	98.425	98.327	98.301	5.750	98.425	98.327	98.301	
5.875	98.899	98.824	98.674	5.875	98.899	98.824	98.674	5.875	98.899	98.824	98.674	
6.000	99.418	99.343	99.193	6.000	99.418	99.343	99.193	6.000	99.418	99.343	99.193	
6.125	99.885	99.855	99.736	6.125	99.885	99.855	99.736	6.125	99.885	99.855	99.736	
6.250	100.336	100.342	100.211	6.250	100.336	100.342	100.211	6.250	100.336	100.342	100.211	
6.375	100.698	100.512	100.362	6.375	100.698	100.512	100.362	6.375	100.698	100.512	100.362	
6.500	101.243	101.062	100.912	6.500	101.243	101.062	100.912	6.500	101.243	101.062	100.912	
6.625	101.712	101.504	101.300	6.625	101.712	101.504	101.300	6.625	101.712	101.504	101.300	
6.750	102.101	102.057	101.828	6.750	102.101	102.057	101.828	6.750	102.101	102.057	101.828	
6.875	101.943	101.862	101.712	6.875	101.943	101.862	101.712	6.875	101.943	101.862	101.712	
7.000	102.366	102.245	102.124	7.000	102.366	102.245	102.124	7.000	102.366	102.245	102.124	
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	95.007	95.148	95.116	4.250	93.908	94.049	94.017	5.250	94.959	94.914	94.889	
4.625	95.803	95.944	95.912	4.375	94.458	94.599	94.567	5.375	95.689	95.717	95.638	
4.750	96.082	96.138	96.129	4.500	95.007	95.148	95.116	5.500	96.520	96.548	96.469	
4.875	96.559	96.681	96.673	4.625	95.803	95.944	95.912	5.625	96.943	96.971	96.892	
5.000	97.097	97.219	97.210	4.750	96.082	96.138	96.129	5.750	97.605	97.409	97.264	
5.125	97.626											

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	96.168	96.093	96.193	5.375	96.168	96.093	96.193	5.000				
5.500	96.893	96.818	96.668	5.500	96.893	96.818	96.668	5.125				
5.625	97.328	97.283	97.257	5.625	97.328	97.283	97.257	5.250	95.591	95.516	95.366	
5.750	97.925	97.827	97.801	5.750	97.925	97.827	97.801	5.375	96.168	96.093	96.193	
5.875	98.399	98.324	98.174	5.875	98.399	98.324	98.174	5.500	96.893	96.818	96.668	
6.000	98.918	98.843	98.693	6.000	98.918	98.843	98.693	5.625	97.328	97.283	97.257	
6.125	99.385	99.295	99.236	6.125	99.385	99.295	99.236	5.750	97.925	97.827	97.801	
6.250	99.836	99.700	99.630	6.250	99.836	99.700	99.630	5.875	98.399	98.324	98.174	
6.375	100.198	100.012	99.862	6.375	100.198	100.012	99.862	6.000	98.918	98.843	98.693	
6.500	100.743	100.562	100.412	6.500	100.743	100.562	100.412	6.125	99.385	99.295	99.236	
6.625	101.212	100.940	100.800	6.625	101.212	100.940	100.800	6.250	99.836	99.700	99.630	
6.750	101.601	101.439	101.318	6.750	101.601	101.439	101.318	6.375	100.198	100.012	99.862	
6.875	101.443	101.362	101.212	6.875	101.443	101.362	101.212	6.500	100.743	100.562	100.412	
7.000	101.866	101.745	101.624	7.000	101.866	101.745	101.624	6.625	101.212	100.940	100.800	
7.125	102.273	102.152	102.031	7.125	102.273	102.152	102.031	6.750	101.601	101.439	101.318	
7.250	102.608	102.457	102.339	7.250	102.608	102.457	102.339	6.875	101.443	101.362	101.212	
7.375	102.109	102.034	101.884	7.375	102.109	102.034	101.884	7.000	101.866	101.745	101.624	
7.500	102.274	102.174	102.033	7.500	102.274	102.174	102.033	7.125	102.273	102.152	102.031	
7.625	102.493	102.372	102.251	7.625	102.493	102.372	102.251	7.250	102.608	102.457	102.339	
7.750	102.279	102.204	102.054	7.750	102.279	102.204	102.054	7.375	102.109	102.034	101.884	
7.875	102.419	102.344	102.194	7.875	102.419	102.344	102.194	7.500	102.274	102.174	102.033	
8.000	102.559	102.484	102.334	8.000	102.559	102.484	102.334	7.625	102.493	102.372	102.251	
8.125	102.699	102.624	102.474	8.125	102.699	102.624	102.474	7.750	102.279	102.204	102.054	
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	94.459	94.414	94.389	
3.250				3.250				5.375	95.072	95.120	95.041	
3.375				3.375				5.500	95.788	95.836	95.757	
3.500	88.929	89.109	89.061	3.500	88.929	89.109	89.061	5.625	96.240	96.246	96.170	
3.625	89.450	89.630	89.582	3.625	89.450	89.630	89.582	5.750	97.105	96.909	96.764	
3.750	90.744	90.905	90.881	3.750	90.744	90.905	90.881	5.875	97.755	97.797	97.666	
3.875	91.264	91.424	91.400	3.875	91.264	91.424	91.400	6.000	98.262	98.304	98.173	
4.000	91.780	91.941	91.917	4.000	91.780	91.941	91.917	6.125	98.854	98.896	98.765	
4.125	92.292	92.453	92.428	4.125	92.292	92.453	92.428	6.250	99.004	98.914	99.004	
4.250	93.472	93.613	93.581	4.250	93.472	93.613	93.581	6.375	99.490	99.511	99.281	
4.375	93.981	94.122	94.090	4.375	93.981	94.122	94.090	6.500	100.055	100.076	99.847	
4.500	94.481	94.622	94.590	4.500	94.481	94.622	94.590	6.625	100.500	100.482	100.252	
4.625	95.220	95.361	95.329	4.625	95.220	95.361	95.329	6.750	100.888	100.366	100.477	
4.750	95.582	95.681	95.672	4.750	95.582	95.681	95.672	6.875	100.531	100.279	100.357	
4.875	96.042	96.164	96.156	4.875	96.042	96.164	96.156	7.000	100.944	100.942	100.770	
5.000	96.509	96.631	96.623	5.000	96.509	96.631	96.623	7.125	101.179	101.162	100.990	
5.125	96.956	97.078	97.070	5.125	96.956	97.078	97.070	7.250	101.202	101.051	100.933	
5.250	97.333	97.289	97.260	5.250	97.333	97.289	97.260	7.375	100.788	100.764	100.674	
5.375	97.435	97.537	97.505	5.375	97.435	97.537	97.505	7.500	101.168	100.895	101.054	
5.500	97.848	97.950	97.919	5.500	97.848	97.950	97.919	7.625	101.145	101.122	101.281	
5.625	98.232	98.334	98.302	5.625	98.232	98.334	98.302	7.750				
5.750	98.700	98.615	98.554	5.750	98.700	98.615	98.554	7.875				
5.875	98.608	98.691	98.433	5.875	98.608	98.691	98.433	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	100.055	100.076	99.847	6.125	98.854	98.896	98.765	4.500	92.069	92.085	92.053	
6.625	100.500	100.482	100.252	6.250	99.004	98.914	99.004	4.625	92.529	92.545	92.514	
6.750	100.888	100.366	100.477	6.375	99.490	99.511	99.281	4.750	91.662	91.583	91.575	
6.875	100.531	100.279	100.357	6.500	100.055	100.076	99.847	4.875	91.862	91.784	91.776	
7.000	100.944	100.942	100.770	6.625	100.500	100.482	100.252	5.000	92.535	92.457	92.449	
7.125	101.179	101.162	100.990	6.750	100.888	100.366	100.477	5.125	92.927	92.848	92.840	
7.250	101.202	101.051	100.933	6.875	100.531	100.279	100.357	5.250	93.062	93.014	92.985	
7.375	100.788	100.764	100.674	7.000	100.944	100.942	100.770	5.375	93.445	93.347	93.065	
7.500	101.168	100.895	101.054	7.125	101.179	101.162	100.990	5.500	93.790	93.692	93.660	
7.625	101.145	101.122	101.281	7.250	101.202	101.051	100.933	5.625	94.095	93.997	93.966	
7.750				7.375	100.788	100.764	100.674	5.750	94.175	94.090	94.029	
7.875				7.500	101.168	100.895	101.054	5.875	93.929	93.872	93.800	
8.000				7.625	101.145	101.122	101.281	6.000	94.416	94.358	94.287	
8.125				7.750				6.125	94.897	94.840	94.768	
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	100.198	100.012	99.862	6.375	100.198	100.012	99.862	6.000	98.918	98.843	98.693	
6.500	100.743	100.562	100.412	6.500	100.743	100.562	100.412	6.125	99.385	99.295	99.236	
6.625	101.212	100.940	100.800	6.625	101.212	100.940	100.800	6.250	99.836	99.700	99.630	
6.750	101.601	101.439	101.318	6.750	101.601	101.439	101.318	6.375	100.198	100.012	99.862	
6.875	101.443	101.362	101.212	6.875	101.443	101.362	101.212	6.500	100.743	100.562	100.412	
7.000	101.866	101.745	101.624	7.000	101.866	101.745	101.624	6.625	101.212	100.940	100.800	
7.125	102.273	102.152	102.031	7.125	102.273	102.152	102.031	6.750	101.601	101.439	101.318	
7.250	102.608	102.457	102.339	7.250	102.608	102.457	102.339	6.875	101.443	101.362	101.212	
7.375	102.109	102.034	101.884	7.375	102.109	102.034	101.884	7.000	101.866	101.745	101.624	
7.500	102.274	102.174	102.033	7.500	102.274	102.174	102.033	7.125	102.273	102.152	102.031	
7.625	102.493	102.372	102.251	7.625	102.493	102.372	102.251	7.250	102.608	102.457	102.339	
7.750	102.279	102.204	102.054	7.750	102.279	102.204	102.054	7.375	102.109	102.034	101.884	
7.875	102.419	102.344	102.194	7.875	102.419	102.344	102.194	7.500	102.274	102.174	102.033	
8.000	102.559	102.484	102.334	8.000	102.559	102.484	102.334	7.625	102.493	102.372	102.251	
8.125	102.699	102.624	102.474	8.125	102.699	102.624	102.474	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	94.481	94.622	94.590	4.500	94.481	94.622	94.590	6.625	100.500	100.482	100.252	
4.625	95.220	95.361	95.329	4.625	95.220	95.361	95.329	6.750	100.888	100.366	100.477	
4.750	95.582	95.681	95.672	4.750	95.582	95.681	95.672	6.875	100.531	100.279	100.357	
4.875	96.042	96.164	96.156	4.875	96.042	96.164	96.156	7.000	100.944	100.942	100.770	
5.000	96.509	96.631	96.623	5.000	96.509	96.631	96.623	7.125	101.179	101.162	100.990	
5.125	96.956	97.078	97.070	5.125	96.956	97.078	97.070					



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:
10:57:48 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	97.799	97.576	97.276	6.750	95.199	94.976	94.676	6.750				
6.875	98.333	98.110	97.810	6.875	95.733	95.510	95.210	6.875				
7.000	98.846	98.623	98.323	7.000	96.246	96.023	95.723	7.000				
7.125	99.302	99.079	98.779	7.125	96.702	96.479	96.179	7.125				
7.250	99.748	99.525	99.225	7.250	97.148	96.925	96.625	7.250				
7.375	99.796	99.518	99.218	7.375	97.196	96.918	96.618	7.375				
7.500	100.269	99.991	99.691	7.500	97.669	97.391	97.091	7.500				
7.625	100.695	100.417	100.117	7.625	98.095	97.817	97.517	7.625				
7.750	101.101	100.823	100.523	7.750	98.501	98.223	97.923	7.750				
7.875	100.572	100.239	99.939	7.875	97.972	97.639	97.339	7.875				
8.000	101.005	100.672	100.372	8.000	98.405	98.072	97.772	8.000				
8.125	101.401	101.068	100.768	8.125	98.801	98.468	98.168	8.125				
8.250	101.767	101.434	101.134	8.250	99.167	98.834	98.534	8.250				
8.375				8.375				8.375				

Government DPA												
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	95.799	95.576	95.276	6.750	93.199	92.976	92.676	6.750				
6.875	96.333	96.110	95.810	6.875	93.733	93.510	93.210	6.875				
7.000	96.846	96.623	96.323	7.000	94.246	94.023	93.723	7.000				
7.125	97.302	97.079	96.779	7.125	94.702	94.479	94.179	7.125				
7.250	97.748	97.525	97.225	7.250	95.148	94.925	94.625	7.250				
7.375	97.796	97.518	97.218	7.375	95.196	94.918	94.618	7.375				
7.500	98.269	97.991	97.691	7.500	95.669	95.391	95.091	7.500				
7.625	98.695	98.417	98.117	7.625	96.095	95.817	95.517	7.625				
7.750	99.101	98.823	98.523	7.750	96.501	96.223	95.923	7.750				
7.875	98.572	98.239	97.939	7.875	95.972	95.639	95.339	7.875				
8.000	99.005	98.672	98.372	8.000	96.405	96.072	95.772	8.000				
8.125	99.401	99.068	98.768	8.125	96.801	96.468	96.168	8.125				
8.250	99.767	99.434	99.134	8.250	97.167	96.834	96.534	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.