



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



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:
11:05:27 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	95.374	95.490	95.394	5.625	95.374	95.490	95.394	5.000	91.991	91.936	91.936	
5.750	96.343	96.296	96.256	5.750	96.343	96.296	96.256	5.125	93.220	93.175	93.160	
5.875	96.924	96.866	96.832	5.875	96.924	96.866	96.832	5.250	94.242	94.197	94.183	
6.000	97.538	97.473	97.446	6.000	97.538	97.473	97.446	5.375	94.881	94.836	94.821	
6.125	97.955	98.016	97.911	6.125	97.955	98.016	97.911	5.500	95.495	95.450	95.435	
6.250	98.530	98.507	98.460	6.250	98.530	98.507	98.460	5.625	96.381	96.444	96.342	
6.375	99.034	99.011	98.966	6.375	99.034	99.011	98.966	5.750	97.716	97.668	97.631	
6.500	99.585	99.538	99.520	6.500	99.585	99.538	99.520	5.875	98.291	98.221	98.200	
6.625	99.993	99.960	99.928	6.625	99.993	99.960	99.928	6.000	98.854	98.784	98.763	
6.750	100.238	100.223	100.186	6.750	100.238	100.223	100.186	6.125	99.145	99.326	99.305	
6.875	100.684	100.669	100.634	6.875	100.684	100.669	100.634	6.250	99.584	99.560	99.515	
7.000	101.098	101.076	101.051	7.000	101.098	101.076	101.051	6.375	100.090	100.044	100.025	
7.125	101.438	101.435	101.390	7.125	101.438	101.435	101.390	6.500	100.533	100.737	100.469	
7.250	101.650	101.638	101.616	7.250	101.650	101.638	101.616	6.625	100.905	101.109	101.091	
7.375	102.040	102.037	102.016	7.375	102.040	102.037	102.016	6.750	100.724	100.959	100.933	
7.500	102.434	102.422	102.402	7.500	102.434	102.422	102.402	6.875	101.384	101.362	101.337	
7.625	102.752	102.740	102.722	7.625	102.752	102.740	102.722	7.000	101.736	101.714	101.690	
7.750	102.620	102.612	102.571	7.750	102.620	102.612	102.571	7.125	102.071	102.056	102.025	
7.875	103.010	103.002	102.962	7.875	103.010	103.002	102.962	7.250	101.811	101.799	101.777	
8.000	102.689	102.653	102.484	8.000	102.689	102.653	102.484	7.375	102.140	102.128	102.108	
8.125	102.915	102.887	102.718	8.125	102.915	102.887	102.718	7.500	102.486	102.474	102.455	
8.250				8.250				7.625	102.805	102.793	102.776	
8.375				8.375				7.750	102.449	102.441	102.400	
8.500				8.500				7.875	102.799	102.791	102.751	
8.625				8.625				8.000	102.263	102.296	102.120	

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	95.557	95.629	95.591	4.625	95.665	95.865	95.773					
4.750	96.268	96.268	96.213	4.750	96.468	96.468	96.413					
4.875	96.781	96.781	96.731	4.875	96.958	96.958	96.908					
5.000	96.986	96.992	96.965	5.000	97.064	97.064	96.992					
5.125	97.486	97.475	97.465	5.125	97.631	97.631	97.561					
5.250	97.933	97.922	97.912	5.250	97.915	97.915	98.099					
5.375	98.331	98.320	98.310	5.375	98.444	98.444	98.384					
5.500	98.922	98.878	98.848	5.500	98.672	98.878	98.848					
5.625	98.809	98.776	98.755	5.625	98.809	98.724	98.662					
5.750	99.327	99.241	99.179	5.750	99.077	99.241	99.179					
5.875	99.800	99.715	99.653	5.875	99.550	99.715	99.653					
6.000	100.118	100.073	99.971	6.000	99.868	100.033	99.971					
6.125	100.042	99.963	99.893	6.125	99.912	99.923	99.817					
6.250	100.410	100.352	100.293	6.250	100.410	100.352	100.277					
6.375	100.859	100.801	100.726	6.375	100.859	100.801	100.726					
6.500	101.131	101.074	100.999	6.500	101.131	101.074	100.999					
6.625	100.805	100.718	100.679	6.625	100.625	100.581	100.508					
6.750	101.109	101.065	100.991	6.750	101.109	101.065	100.991					
6.875	101.540	101.496	101.422	6.875	101.540	101.496	101.422					
7.000	101.772	101.728	101.654	7.000	101.772	101.728	101.654					

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	97.454	97.412	97.393	6.000	96.979	96.934	96.919	5.125	95.677	95.633	95.603	
6.125	97.895	97.853	97.835	6.125	97.495	97.450	97.435	5.250	96.214	96.171	96.141	
6.250	98.355	98.586	98.294	6.250	97.859	97.814	97.799	5.375	96.722	96.678	96.648	
6.375	99.030	99.013	98.971	6.375	98.716	98.675	98.659	5.500	97.091	97.047	97.017	
6.500	99.505	99.463	99.449	6.500	99.258	99.213	99.198	5.625	97.031	96.946	96.884	
6.625	99.693	99.697	99.649	6.625	99.663	99.618	99.603	5.750	97.542	97.473	97.399	
6.750	100.284	100.273	100.239	6.750	99.636	99.587	99.558	5.875	98.010	97.951	97.876	
6.875	100.661	100.650	100.617	6.875	100.165	100.116	100.086	6.000	98.451	98.393	98.318	
7.000	100.997	100.967	100.935	7.000	100.630	100.582	100.552	6.125	99.040	98.982	98.908	
7.125	101.369	101.320	101.291	7.125	100.937	100.888	100.859	6.250	99.532	99.475	99.400	
7.250	101.433	101.427	101.355	7.250	100.827	100.818	100.796	6.375	99.975	99.917	99.842	
7.375	101.804	101.736	101.673	7.375	101.186	101.122	101.078	6.500	100.237	100.180	100.105	
7.500	102.129	102.065	102.001	7.500	101.608	101.544	101.500	6.625	99.629	99.585	99.511	
7.625	102.318	102.290	102.221	7.625	101.869	101.805	101.761	6.750	100.107	100.063	99.989	
7.750	101.630	101.482	101.326	7.750	101.349	101.343	101.054	6.875	100.530	100.486	100.412	
7.875	101.809	101.721	101.564	7.875	100.798	100.732	100.558	7.000	100.741	100.697	100.624	

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000
--	-------

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
740-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-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

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	96.402	96.322	96.233	5.250				5.250				
5.375	96.793	96.712	96.624	5.375				5.375				
5.500	97.172	97.092	97.003	5.500				5.500				
5.625	97.534	97.454	97.365	5.625	97.077	96.996	96.908	5.625	95.309	95.246	95.183	
5.750	97.888	97.808	97.719	5.750	97.467	97.386	97.298	5.750	96.417	96.337	96.248	
5.875	97.986	97.906	98.067	5.875	97.823	97.742	97.654	5.875	96.851	96.771	96.682	
6.000	98.294	98.464	98.375	6.000	97.926	97.846	97.757	6.000	97.286	97.206	97.118	
6.125	98.558	98.478	98.389	6.125	98.276	98.445	98.357	6.125	97.722	97.642	97.553	
6.250	99.075	98.994	98.906	6.250	98.852	98.772	98.684	6.250	98.120	98.039	97.951	
6.375	99.094	99.014	98.926	6.375	99.153	99.073	98.984	6.375	98.475	98.395	98.306	
6.500	99.556	99.476	99.387	6.500	99.418	99.338	99.250	6.500	98.795	98.715	98.626	
6.625	99.704	99.624	99.536	6.625	99.645	99.565	99.476	6.625	99.076	98.996	98.908	
6.750	99.796	99.716	99.627	6.750	99.867	99.787	99.698	6.750	99.599	99.519	99.431	
6.875	99.820	99.739	99.651	6.875	100.079	99.998	99.910	6.875	99.858	99.777	99.689	
7.000	100.107	100.044	99.981	7.000	99.939	99.876	99.813	7.000	99.661	99.598	99.536	
7.125				7.125	100.181	100.118	100.055	7.125	99.931	99.868	99.806	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

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	96.003	95.940	95.877	5.250				5.250				
5.375	96.371	96.308	96.245	5.375				5.375				
5.500	96.708	96.645	96.582	5.500				5.500				
5.625	97.076	97.013	96.950	5.625	96.606	96.543	96.480	5.625	95.478	95.415	95.352	
5.750	97.416	97.353	97.290	5.750	97.036	96.973	96.910	5.750	95.956	95.893	95.830	
5.875	97.615	97.552	97.489	5.875	97.465	97.402	97.339	5.875	96.252	96.189	96.126	
6.000	97.958	97.895	97.832	6.000	97.534	97.471	97.408	6.000	96.730	96.667	96.604	
6.125	98.158	98.095	98.032	6.125	97.935	97.872	97.809	6.125	97.024	96.961	96.898	
6.250	98.502	98.439	98.376	6.250	98.340	98.277	98.214	6.250	97.474	97.411	97.348	
6.375	98.703	98.640	98.577	6.375	98.746	98.683	98.620	6.375	97.925	97.862	97.799	
6.500	99.049	98.986	98.923	6.500	98.984	98.921	98.858	6.500	98.379	98.316	98.253	
6.625	99.251	99.188	99.125	6.625	99.222	99.159	99.096	6.625	98.648	98.585	98.522	
6.750	99.476	99.413	99.350	6.750	99.630	99.567	99.504	6.750	99.104	99.041	98.978	
6.875	99.680	99.617	99.554	6.875	99.700	99.637	99.574	6.875	99.373	99.310	99.247	
7.000	100.027	99.964	99.901	7.000	100.109	100.046	99.983	7.000	99.831	99.768	99.705	
7.125	100.229	100.166	100.103	7.125	100.351	100.288	100.225	7.125	100.101	100.038	99.975	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

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	96.161	96.157	96.143	5.750	96.456	96.408	96.371	4.375				
5.875	96.733	96.729	96.715	5.875	97.031	96.961	96.940	4.500				
6.000	97.314	97.310	97.295	6.000	97.594	97.524	97.503	4.625				
6.125	97.807	97.803	97.788	6.125	98.092	98.054	97.995	4.750	95.079	94.894	94.883	
6.250	98.282	98.268	98.239	6.250	98.324	98.300	98.255	4.875	95.489	95.306	95.295	
6.375	98.784	98.750	98.724	6.375	98.830	98.784	98.765	5.000	96.114	96.093	96.070	
6.500	99.398	99.353	99.338	6.500	99.398	99.353	99.338	5.125	96.547	96.536	96.526	
6.625	99.909	99.864	99.850	6.625	99.909	99.864	99.850	5.250	96.994	96.983	96.973	
6.750	99.963	99.934	99.898	6.750	99.958	99.909	99.880	5.375	97.392	97.381	97.371	
6.875	100.548	100.500	100.470	6.875	100.298	100.250	100.220	5.500	97.778	97.767	97.757	
7.000	101.092	101.043	101.014	7.000	100.842	100.793	100.764	5.625	98.036	98.015	97.992	
7.125	101.492	101.443	101.413	7.125	101.242	101.193	101.163	5.750	98.305	98.242	98.214	
7.250	101.366	101.321	101.257	7.250	101.115	101.051	101.007	5.875	98.655	98.593	98.577	
7.375	101.892	101.828	101.784	7.375	101.642	101.578	101.534	6.000	98.956	98.941	98.926	

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	94.538	94.527	94.517									
4.875	95.061	95.050	95.040									
5.000	95.825	95.814	95.804									
5.125	96.287	96.276	96.266									
5.250	96.595	96.584	96.574									
5.375	96.902	96.891	96.881									
5.500	97.104	97.093	97.083									
5.625	97.408	97.395	97.375									
5.750	97.705	97.691	97.672									
5.875	97.997	97.985	97.967									
6.000	98.539	98.464	98.371									

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	96.161	96.157	96.143	5.750	96.456	96.408	96.371	4.250				
5.875	96.733	96.729	96.715	5.875	97.031	96.961	96.940	4.375				
6.000	97.314	97.310	97.295	6.000	97.594	97.524	97.503	4.500				
6.125	97.807	97.803	97.788	6.125	98.092	98.054	97.995	4.625				
6.250	98.282	98.268	98.239	6.250	98.324	98.300	98.255	4.750	95.079	94.894	94.883	
6.375	98.772	98.750	98.720	6.375	98.830	98.784	98.765	4.875	95.489	95.306	95.295	
6.500	99.298	99.284	99.255	6.500	99.273	99.227	99.209	5.000	96.114	96.093	96.070	
6.625	99.755	99.695	99.677	6.625	99.395	99.349	99.331	5.125	96.547	96.536	96.526	
6.750	99.963	99.934	99.898	6.750	99.464	99.449	99.413	5.250	96.994	96.983	96.973	
6.875	100.509	100.483	100.446	6.875	99.874	99.852	99.827	5.375	97.392	97.381	97.371	
7.000	100.884	100.839	100.803	7.000	100.226	100.204	100.180	5.500	97.778	97.767	97.757	
7.125	101.266	101.240	101.203	7.125	100.561	100.546	100.515	5.625	98.036	98.015	97.992	
7.250	101.366	101.321	101.255	7.250	100.551	100.539	100.517	5.750	98.305	98.242	98.214	
7.375	101.806	101.761	101.695	7.375	101.103	101.058	100.992	5.875	98.655	98.593	98.577	
7.500	102.186	102.141	102.075	7.500	101.469	101.424	101.358	6.000	98.956	98.941	98.926	

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	94.538	94.527	94.517									
4.875	95.061	95.050	95.040									
5.000	95.825	95.814	95.804									
5.125	96.287	96.276	96.266									
5.250	96.595	96.584	96.574									
5.375	96.902	96.891	96.881									
5.500	97.104	97.093	97.083									
5.625	97.408	97.395	97.375									
5.750	97.705	97.691	97.672									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

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

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

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

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	95.100	95.240	95.142	2.625				2.625				
5.750	95.925	96.012	95.902	2.750				2.750				
5.875	96.508	96.616	96.502	2.875				2.875				
6.000	97.094	97.217	97.099	3.000				3.000				
6.125	97.634	97.759	97.641	3.125				3.125				
6.250	98.057	98.128	98.045	3.250				3.250				
6.375	98.592	98.686	98.598	3.375				3.375				
6.500	99.086	99.197	99.106	3.500				3.500				
6.625	99.603	99.709	99.618	3.625				3.625				
6.750	99.755	99.808	99.735	3.750				3.750				
6.875	100.208	100.278	100.200	3.875				3.875				
7.000	100.637	100.712	100.631	4.000				4.000				
7.125	101.109	101.182	101.101	4.125				4.125				
7.250	101.130	101.166	101.088	4.250				4.250				
7.375	101.461	101.506	101.424									

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

RefiNow Adjustments

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

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

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

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

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

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

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

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



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

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

Effective Time:
11:05:27 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	94.621	94.698	94.609	5.000				5.000	94.621	94.698	94.609	
5.125	95.419	95.496	95.407	5.125				5.125	95.419	95.496	95.407	
5.250	96.544	96.719	96.569	5.250	96.544	96.719	96.569	5.250	96.544	96.719	96.569	
5.375	97.371	97.296	97.146	5.375	97.371	97.296	97.146	5.375	97.371	97.296	97.146	
5.500	97.846	97.781	97.671	5.500	97.846	97.781	97.671	5.500	97.846	97.781	97.671	
5.625	98.196	98.204	98.094	5.625	98.196	98.204	98.094	5.625	98.196	98.204	98.094	
5.750	98.861	98.818	98.708	5.750	98.861	98.818	98.708	5.750	98.861	98.818	98.708	
5.875	99.252	99.168	99.032	5.875	99.252	99.168	99.032	5.875	99.252	99.168	99.032	
6.000	99.771	99.807	99.693	6.000	99.771	99.807	99.693	6.000	99.771	99.807	99.693	
6.125	100.320	100.356	100.242	6.125	100.320	100.356	100.242	6.125	100.320	100.356	100.242	
6.250	100.803	100.839	100.725	6.250	100.803	100.839	100.725	6.250	100.803	100.839	100.725	
6.375	101.092	100.842	100.593	6.375	101.092	100.842	100.593	6.375	101.092	100.842	100.593	
6.500	101.637	101.413	101.184	6.500	101.637	101.413	101.184	6.500	101.637	101.413	101.184	
6.625	102.043	101.909	101.680	6.625	102.043	101.909	101.680	6.625	102.043	101.909	101.680	
6.750	102.424	102.438	102.209	6.750	102.424	102.438	102.209	6.750	102.424	102.438	102.209	
6.875	102.140	102.065	101.917	6.875	102.140	102.065	101.917	6.875	102.140	102.065	101.917	
7.000	102.520	102.422	102.323	7.000	102.520	102.422	102.323	7.000	102.520	102.422	102.323	
7.125	102.923	102.825	102.727	7.125	102.923	102.825	102.727	7.125	102.923	102.825	102.727	
7.250	103.227	103.106	102.994	7.250	103.227	103.106	102.994	7.250	103.227	103.106	102.994	
7.375	102.813	102.738	102.588	7.375	102.813	102.738	102.588	7.375	102.813	102.738	102.588	
7.500	102.953	102.878	102.728	7.500	102.953	102.878	102.728	7.500	102.953	102.878	102.728	
7.625	103.093	103.018	102.868	7.625	103.093	103.018	102.868	7.625	103.093	103.018	102.868	
7.750	102.983	102.908	102.758	7.750	102.983	102.908	102.758	7.750	102.983	102.908	102.758	
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	93.557	93.584	93.495	
2.875				2.875				5.125	94.345	94.372	94.282	
3.000				3.000				5.250	95.446	95.479	95.369	
3.125				3.125				5.375	96.333	96.115	96.256	
3.250				3.250				5.500	96.913	96.945	96.836	
3.375				3.375				5.625	97.586	97.618	97.508	
3.500	89.865	90.048	90.000	3.500	89.865	90.048	90.000	5.750	98.041	97.852	97.737	
3.625	90.420	90.603	90.556	3.625	90.420	90.603	90.556	5.875	98.845	98.873	98.758	
3.750	91.602	91.766	91.742	3.750	91.602	91.766	91.742	6.000	99.257	99.284	99.169	
3.875	92.156	92.320	92.296	3.875	92.156	92.320	92.296	6.125	99.806	99.833	99.718	
4.000	92.710	92.874	92.850	4.000	92.710	92.874	92.850	6.250	99.828	99.738	99.908	
4.125	93.263	93.427	93.403	4.125	93.263	93.427	93.403	6.375	100.513	100.270	100.291	
4.250	94.415	94.569	94.513	4.250	94.415	94.569	94.513	6.500	101.135	100.891	100.662	
4.375	94.967	95.111	95.064	4.375	94.967	95.111	95.064	6.625	101.631	101.387	101.158	
4.500	95.516	95.660	95.613	4.500	95.516	95.660	95.613	6.750	101.669	101.147	101.278	
4.625	96.311	96.455	96.408	4.625	96.311	96.455	96.408	6.875	101.403	101.135	101.198	
4.750	96.515	96.599	96.560	4.750	96.515	96.599	96.560	7.000	101.690	101.672	101.485	
4.875	97.016	97.142	97.102	4.875	97.016	97.142	97.102	7.125	102.092	102.074	101.887	
5.000	97.552	97.677	97.638	5.000	97.552	97.677	97.638	7.250	101.820	101.700	101.588	
5.125	98.077	97.952	98.163	5.125	98.077	97.952	98.163	7.375	101.308	101.269	101.139	
5.250	98.233	98.189	98.159	5.250	98.233	98.189	98.159	7.500	101.786	101.747	101.617	
5.375	98.462	98.318	98.240	5.375	98.462	98.318	98.240	7.625	102.051	102.012	101.882	
5.500	98.964	98.820	98.741	5.500	98.964	98.820	98.741	7.750				
5.625	99.443	99.299	99.221	5.625	99.443	99.299	99.221	7.875				
5.750	99.535	99.450	99.388	5.750	99.535	99.450	99.388	8.000				
5.875	99.608	99.444	99.343	5.875	99.608	99.444	99.343	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	95.446	95.479	95.369	5.000	93.557	93.584	93.495	4.500	93.156	93.175	93.138	
5.375	96.333	96.115	96.256	5.125	94.345	94.372	94.282	4.625	93.694	93.713	93.666	
5.500	96.913	96.945	96.836	5.250	95.446	95.479	95.369	4.750	92.615	92.540	92.500	
5.625	97.586	97.618	97.508	5.375	96.333	96.115	96.256	4.875	92.896	92.821	92.782	
5.750	98.041	97.852	97.737	5.500	96.913	96.945	96.836	5.000	93.413	93.338	93.299	
5.875	98.845	98.873	98.758	5.625	97.586	97.618	97.508	5.125	93.909	93.834	93.795	
6.000	99.257	99.284	99.169	5.750	98.041	97.852	97.737	5.250	94.061	93.966	93.888	
6.125	99.806	99.833	99.718	5.875	98.845	98.873	98.758	5.375	94.293	94.199	94.121	
6.250	99.828	99.738	99.908	6.000	99.257	99.284	99.169	5.500	94.741	94.646	94.568	
6.375	100.513	100.270	100.291	6.125	99.806	99.833	99.718	5.625	95.144	95.049	94.971	
6.500	101.135	100.891	100.662	6.250	99.828	99.738	99.908	5.750	95.010	94.925	94.863	
6.625	101.631	101.387	101.158	6.375	100.513	100.270	100.291	5.875	94.674	94.616	94.542	
6.750	101.669	101.147	101.278	6.500	101.135	100.891	100.662	6.000	95.159	95.101	95.027	
6.875	101.403	101.135	101.198	6.625	101.631	101.387	101.158	6.125	95.639	95.581	95.506	
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	96.544	96.719	96.569	5.250	96.544	96.719	96.569	5.250	96.544	96.719	96.569	
5.375	97.371	97.296	97.146	5.375	97.371	97.296	97.146	5.375	97.371	97.296	97.146	
5.500	97.846	97.781	97.671	5.500	97.846	97.781	97.671	5.500	97.846	97.781	97.671	
5.625	98.196	98.204	98.094	5.625	98.196	98.204	98.094	5.625	98.196	98.204	98.094	
5.750	98.861	98.818	98.708	5.750	98.861	98.818	98.708	5.750	98.861	98.818	98.708	
5.875	99.252	99.168	99.032	5.875	99.252	99.168	99.032	5.875	99.252	99.168	99.032	
6.000	99.771	99.807	99.693	6.000	99.771	99.807	99.693	6.000	99.771	99.807	99.693	
6.125	100.320	100.356	100.242	6.125	100.320	100.356	100.242	6.125	100.320	100.356	100.242	
6.250	100.803	100.839	100.725	6.250	100.803	100.839	100.725	6.250	100.803	100.839	100.725	
6.375	101.092	100.842	100.593	6.375	101.092	100.842	100.593	6.375	101.092	100.842	100.593	
6.500	101.637	101.413	101.184	6.500	101.637	101.413	101.184	6.500	101.637	101.413	101.184	
6.625	102.043	101.909	101.680	6.625	102.043	101.909	101.680	6.625	102.043	101.909	101.680	
6.750	102.424	102.438	102.209	6.750	102.424	102.438	102.209	6.750	102.424	102.438	102.209	
6.875	102.140	102.065	101.917	6.875	102.140	102.065	101.917	6.875	102.140	102.065	101.917	
7.000	102.520	102.422	102.323	7.000	102.520	102.422	102.323	7.000	102.520	102.422	102.323	
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	95.516	95.660	95.613	4.250	94.415	94.569	94.513	5.250	95.446	95.479	95.369	
4.625	96.311	96.455	96.408	4.375	94.967	95.111	95.064	5.375	96.333	96.115	96.256	
4.750	96.515	96.599	96.560	4.500	95.516	95.660	95.613	5.500	96.913	96.945	96.836	
4.875	97.016	97.142	97.102	4.625	96.311	96.455	96.408	5.625	97.586	97.618	97.508	
5.000	97.552	97.677	97.638	4.750	96.515	96.599	96.560	5.750	98.041	97.852	97.737	
5.125	98.077	97.										

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	96.621	96.796	96.646	5.375	96.621	96.796	96.646	5.000				
5.500	97.346	97.271	97.121	5.500	97.346	97.271	97.121	5.125				
5.625	97.696	97.621	97.568	5.625	97.696	97.621	97.568	5.250	96.044	95.969	96.069	
5.750	98.361	98.198	98.112	5.750	98.361	98.198	98.112	5.375	96.621	96.796	96.646	
5.875	98.752	98.668	98.538	5.875	98.752	98.668	98.538	5.500	97.346	97.271	97.121	
6.000	99.262	99.187	99.040	6.000	99.262	99.187	99.040	5.625	97.696	97.621	97.568	
6.125	99.766	99.737	99.622	6.125	99.766	99.737	99.622	5.750	98.361	98.198	98.112	
6.250	100.240	100.169	100.055	6.250	100.240	100.169	100.055	5.875	98.752	98.668	98.538	
6.375	100.592	100.342	100.093	6.375	100.592	100.342	100.093	6.000	99.262	99.187	99.040	
6.500	101.137	100.887	100.638	6.500	101.137	100.887	100.638	6.125	99.766	99.737	99.622	
6.625	101.543	101.294	101.106	6.625	101.543	101.294	101.106	6.250	100.240	100.169	100.055	
6.750	101.881	101.633	101.534	6.750	101.881	101.633	101.534	6.375	100.592	100.342	100.093	
6.875	101.640	101.565	101.417	6.875	101.640	101.565	101.417	6.500	101.137	100.887	100.638	
7.000	102.020	101.922	101.823	7.000	102.020	101.922	101.823	6.625	101.543	101.294	101.106	
7.125	102.423	102.325	102.227	7.125	102.423	102.325	102.227	6.750	101.881	101.633	101.534	
7.250	102.727	102.606	102.494	7.250	102.727	102.606	102.494	6.875	101.640	101.565	101.417	
7.375	102.313	102.238	102.088	7.375	102.313	102.238	102.088	7.000	102.020	101.922	101.823	
7.500	102.453	102.378	102.228	7.500	102.453	102.378	102.228	7.125	102.423	102.325	102.227	
7.625	102.593	102.518	102.368	7.625	102.593	102.518	102.368	7.250	102.727	102.606	102.494	
7.750	102.483	102.408	102.258	7.750	102.483	102.408	102.258	7.375	102.313	102.238	102.088	
7.875	102.623	102.548	102.398	7.875	102.623	102.548	102.398	7.500	102.453	102.378	102.228	
8.000	102.763	102.688	102.538	8.000	102.763	102.688	102.538	7.625	102.593	102.518	102.368	
8.125	102.903	102.828	102.678	8.125	102.903	102.828	102.678	7.750	102.483	102.408	102.258	
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	94.951	95.004	94.894	
3.250				3.250				5.375	95.713	95.766	95.656	
3.375				3.375				5.500	96.429	96.232	96.372	
3.500	89.379	89.562	89.515	3.500	89.379	89.562	89.515	5.625	96.928	96.913	96.898	
3.625	89.901	90.084	90.037	3.625	89.901	90.084	90.037	5.750	97.541	97.372	97.257	
3.750	91.174	91.338	91.314	3.750	91.174	91.338	91.314	5.875	98.260	98.307	98.192	
3.875	91.694	91.858	91.834	3.875	91.694	91.858	91.834	6.000	98.762	98.559	98.444	
4.000	92.210	92.374	92.350	4.000	92.210	92.374	92.350	6.125	99.344	99.141	99.276	
4.125	92.720	92.884	92.860	4.125	92.720	92.884	92.860	6.250	99.328	99.238	99.408	
4.250	93.976	94.140	94.073	4.250	93.976	94.140	94.073	6.375	99.894	99.921	99.692	
4.375	94.482	94.626	94.579	4.375	94.482	94.626	94.579	6.500	100.437	100.464	100.235	
4.500	94.977	95.122	95.075	4.500	94.977	95.122	95.075	6.625	100.810	100.837	100.608	
4.625	95.711	95.855	95.808	4.625	95.711	95.855	95.808	6.750	101.169	100.647	100.778	
4.750	96.015	96.134	96.095	4.750	96.015	96.134	96.095	6.875	100.754	100.506	100.569	
4.875	96.485	96.610	96.571	4.875	96.485	96.610	96.571	7.000	101.126	101.128	100.941	
5.000	96.943	97.068	97.028	5.000	96.943	97.068	97.028	7.125	101.345	101.347	101.160	
5.125	97.377	97.503	97.463	5.125	97.377	97.503	97.463	7.250	101.320	101.200	101.088	
5.250	97.733	97.689	97.659	5.250	97.733	97.689	97.659	7.375	100.800	100.781	100.651	
5.375	97.864	97.969	97.891	5.375	97.864	97.969	97.891	7.500	101.166	100.896	101.017	
5.500	98.263	98.368	98.290	5.500	98.263	98.368	98.290	7.625	101.128	101.109	101.229	
5.625	98.630	98.736	98.658	5.625	98.630	98.736	98.658	7.750				
5.750	99.035	98.950	98.888	5.750	99.035	98.950	98.888	7.875				
5.875	98.949	99.035	98.934	5.875	98.949	99.035	98.934	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	100.437	100.464	100.235	6.125	99.344	99.141	99.276	4.500	92.555	92.574	92.527	
6.625	100.810	100.837	100.608	6.250	99.328	99.238	99.408	4.625	93.003	93.023	92.975	
6.750	101.169	100.647	100.778	6.375	99.894	99.921	99.692	4.750	92.105	92.030	91.990	
6.875	100.754	100.506	100.569	6.500	100.437	100.464	100.235	4.875	92.292	92.217	92.178	
7.000	101.126	101.128	100.941	6.625	100.810	100.837	100.608	5.000	92.949	92.874	92.834	
7.125	101.345	101.347	101.160	6.750	101.169	100.647	100.778	5.125	93.320	93.245	93.206	
7.250	101.320	101.200	101.088	6.875	100.754	100.506	100.569	5.250	93.492	93.414	93.384	
7.375	100.800	100.781	100.651	7.000	101.126	101.128	100.941	5.375	93.606	93.512	93.433	
7.500	101.166	100.896	101.017	7.125	101.345	101.347	101.160	5.500	94.180	94.086	94.007	
7.625	101.128	101.109	101.229	7.250	101.320	101.200	101.088	5.625	94.463	94.369	94.291	
7.750				7.375	100.800	100.781	100.651	5.750	94.510	94.425	94.363	
7.875				7.500	101.166	100.896	101.017	5.875	94.174	94.116	94.042	
8.000				7.625	101.128	101.109	101.229	6.000	94.659	94.601	94.527	
8.125				7.750				6.125	95.139	95.081	95.006	
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	100.592	100.342	100.093	6.375	100.592	100.342	100.093	6.000	99.262	99.187	99.040	
6.500	101.137	100.887	100.638	6.500	101.137	100.887	100.638	6.125	99.766	99.737	99.622	
6.625	101.543	101.294	101.106	6.625	101.543	101.294	101.106	6.250	100.240	100.169	100.055	
6.750	101.881	101.633	101.534	6.750	101.881	101.633	101.534	6.375	100.592	100.342	100.093	
6.875	101.640	101.565	101.417	6.875	101.640	101.565	101.417	6.500	101.137	100.887	100.638	
7.000	102.020	101.922	101.823	7.000	102.020	101.922	101.823	6.625	101.543	101.294	101.106	
7.125	102.423	102.325	102.227	7.125	102.423	102.325	102.227	6.750	101.881	101.633	101.534	
7.250	102.727	102.606	102.494	7.250	102.727	102.606	102.494	6.875	101.640	101.565	101.417	
7.375	102.313	102.238	102.088	7.375	102.313	102.238	102.088	7.000	102.020	101.922	101.823	
7.500	102.453	102.378	102.228	7.500	102.453	102.378	102.228	7.125	102.423	102.325	102.227	
7.625	102.593	102.518	102.368	7.625	102.593	102.518	102.368	7.250	102.727	102.606	102.494	
7.750	102.483	102.408	102.258	7.750	102.483	102.408	102.258	7.375	102.313	102.238	102.088	
7.875	102.623	102.548	102.398	7.875	102.623	102.548	102.398	7.500	102.453	102.378	102.228	
8.000	102.763	102.688	102.538	8.000	102.763	102.688	102.538	7.625	102.593	102.518	102.368	
8.125	102.903	102.828	102.678	8.125	102.903	102.828	102.678	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	94.977	95.122	95.075	4.500	94.977	95.122	95.075	6.625	100.810	100.837	100.608	
4.625	95.711	95.855	95.808	4.625	95.711	95.855	95.808	6.750	101.169	100.647	100.778	
4.750	96.015	96.134	96.095	4.750	96.015	96.134	96.095	6.875	100.754	100.506	100.569	
4.875	96.485	96.610	96.571	4.875	96.485	96.610	96.571	7.000	101.126	101.128	100.941	
5.000	96.943	97.068	97.028	5.000	96.943	97.068	97.028	7.125	101.345	101.347	101.160	
5.125	97.377	97.503	97.463	5.125	97.377	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

Effective Time:
11:05:27 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	97.895	97.686	97.386	6.750	95.295	95.086	94.786	6.750				
6.875	98.429	98.220	97.920	6.875	95.829	95.620	95.320	6.875				
7.000	98.942	98.733	98.433	7.000	96.342	96.133	95.833	7.000				
7.125	99.398	99.189	98.889	7.125	96.798	96.589	96.289	7.125				
7.250	99.844	99.635	99.335	7.250	97.244	97.035	96.735	7.250				
7.375	99.893	99.628	99.328	7.375	97.293	97.028	96.728	7.375				
7.500	100.366	100.101	99.801	7.500	97.766	97.501	97.201	7.500				
7.625	100.792	100.527	100.227	7.625	98.192	97.927	97.627	7.625				
7.750	101.198	100.933	100.633	7.750	98.598	98.333	98.033	7.750				
7.875	100.669	100.349	100.049	7.875	98.069	97.749	97.449	7.875				
8.000	101.102	100.782	100.482	8.000	98.502	98.182	97.882	8.000				
8.125	101.498	101.178	100.878	8.125	98.898	98.578	98.278	8.125				
8.250	101.864	101.544	101.244	8.250	99.264	98.944	98.644	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	95.895	95.686	95.386	6.750	93.295	93.086	92.786	6.750				
6.875	96.429	96.220	95.920	6.875	93.829	93.620	93.320	6.875				
7.000	96.942	96.733	96.433	7.000	94.342	94.133	93.833	7.000				
7.125	97.398	97.189	96.889	7.125	94.798	94.589	94.289	7.125				
7.250	97.844	97.635	97.335	7.250	95.244	95.035	94.735	7.250				
7.375	97.893	97.628	97.328	7.375	95.293	95.028	94.728	7.375				
7.500	98.366	98.101	97.801	7.500	95.766	95.501	95.201	7.500				
7.625	98.792	98.527	98.227	7.625	96.192	95.927	95.627	7.625				
7.750	99.198	98.933	98.633	7.750	96.598	96.333	96.033	7.750				
7.875	98.669	98.349	98.049	7.875	96.069	95.749	95.449	7.875				
8.000	99.102	98.782	98.482	8.000	96.502	96.182	95.882	8.000				
8.125	99.498	99.178	98.878	8.125	96.898	96.578	96.278	8.125				
8.250	99.864	99.544	99.244	8.250	97.264	96.944	96.644	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.