

Effective: 5/8/24 8:11 AM

Lock Cut-off Time: 6:00 PM PST
 Lock Desk: 8:00 AM – 6:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>



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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

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	95.485	95.285	95.430	5.625	95.485	95.285	95.430	5.000	91.858	91.772	91.772	
5.750	96.485	96.417	96.400	5.750	96.485	96.417	96.400	5.125	93.449	93.404	93.390	
5.875	97.129	97.063	97.046	5.875	97.129	97.063	97.046	5.250	94.222	94.177	94.162	
6.000	97.735	97.671	97.654	6.000	97.735	97.671	97.654	5.375	94.860	94.816	94.801	
6.125	98.128	98.065	98.048	6.125	98.128	98.065	98.048	5.500	95.474	95.429	95.414	
6.250	98.530	98.487	98.472	6.250	98.530	98.487	98.472	5.625	96.706	96.504	96.626	
6.375	99.121	99.079	99.061	6.375	99.121	99.079	99.061	5.750	97.928	97.861	97.844	
6.500	99.644	99.604	99.583	6.500	99.644	99.604	99.583	5.875	98.529	98.464	98.447	
6.625	100.041	100.003	99.980	6.625	100.041	100.003	99.980	6.000	99.085	99.022	99.005	
6.750	100.174	100.156	100.131	6.750	100.174	100.156	100.131	6.125	99.367	99.306	99.289	
6.875	100.691	100.674	100.646	6.875	100.691	100.674	100.646	6.250	99.935	99.893	99.876	
7.000	101.106	101.090	101.060	7.000	101.106	101.090	101.060	6.375	100.228	100.437	100.168	
7.125	101.417	101.403	101.371	7.125	101.417	101.403	101.371	6.500	100.914	100.876	100.854	
7.250	101.551	101.541	101.522	7.250	101.551	101.541	101.522	6.625	101.275	101.238	101.214	
7.375	101.975	101.946	101.946	7.375	101.975	101.946	101.946	6.750	100.683	100.915	100.640	
7.500	102.318	102.308	102.288	7.500	102.318	102.308	102.288	6.875	101.145	101.128	101.100	
7.625	102.677	102.667	102.646	7.625	102.677	102.667	102.646	7.000	101.738	101.723	101.692	
7.750	102.399	102.392	102.344	7.750	102.399	102.392	102.344	7.125	101.784	102.021	101.738	
7.875	102.794	102.787	102.748	7.875	102.794	102.787	102.748	7.250	101.764	101.754	101.735	
8.000	102.480	102.451	102.349	8.000	102.480	102.451	102.349	7.375	102.107	102.097	102.077	
8.125	102.722	102.699	102.607	8.125	102.722	102.699	102.607	7.500	102.424	102.414	102.394	
8.250				8.250				7.625	102.747	102.737	102.717	
8.375				8.375				7.750	102.505	102.498	102.460	
8.500				8.500				7.875	102.615	102.608	102.569	
8.625				8.625				8.000	102.111	102.084	101.984	

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625	95.591	95.685	95.637	4.625	95.589	95.769	95.699					
4.750	96.185	96.203	96.155	4.750	96.269	96.214	96.214					
4.875	96.559	96.495	96.495	4.875	96.724	96.674	96.674					
5.000	97.075	97.058	97.049	5.000	96.912	96.931	96.804					
5.125	97.521	97.512	97.503	5.125	97.731	97.660	97.611					
5.250	97.964	97.963	97.946	5.250	98.026	97.960	97.917					
5.375	98.359	98.350	98.341	5.375	98.535	98.474	98.436					
5.500	98.925	98.877	98.846	5.500	98.925	98.877	98.846					
5.625	98.791	98.758	98.737	5.625	98.791	98.704	98.641					
5.750	99.303	99.223	99.154	5.750	99.303	99.216	99.154					
5.875	99.774	99.687	99.624	5.875	99.524	99.687	99.624					
6.000	100.091	100.004	99.941	6.000	100.091	100.004	99.941					
6.125	99.926	99.848	99.817	6.125	99.810	99.820	99.786					
6.250	100.303	100.267	100.248	6.250	100.303	100.232	100.154					
6.375	100.749	100.678	100.599	6.375	100.749	100.678	100.599					
6.500	101.023	100.952	100.874	6.500	101.023	100.952	100.874					
6.625	100.665	100.578	100.539	6.625	100.562	100.501	100.468					
6.750	101.042	100.981	100.903	6.750	101.042	100.981	100.903					
6.875	101.219	101.408	101.330	6.875	101.469	101.408	101.330					
7.000	101.704	101.643	101.564	7.000	101.704	101.643	101.564					

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	97.649	97.593	97.582	6.000	96.929	96.884	96.869	5.125	95.703	95.655	95.624	
6.125	98.070	98.027	98.016	6.125	97.433	97.388	97.373	5.250	96.241	96.193	96.161	
6.250	98.603	98.562	98.551	6.250	98.054	98.009	97.994	5.375	96.739	96.691	96.659	
6.375	99.107	99.067	99.055	6.375	98.893	98.848	98.833	5.500	97.094	97.046	97.015	
6.500	99.569	99.531	99.516	6.500	99.409	99.364	99.349	5.625	97.013	96.926	96.863	
6.625	99.823	99.804	99.787	6.625	99.814	99.769	99.755	5.750	97.519	97.432	97.370	
6.750	100.202	100.184	100.164	6.750	99.948	99.894	99.865	5.875	97.984	97.897	97.834	
6.875	100.634	100.618	100.596	6.875	100.467	100.413	100.384	6.000	98.350	98.279	98.200	
7.000	101.043	100.989	100.960	7.000	100.676	100.622	100.593	6.125	98.938	98.867	98.789	
7.125	101.418	101.364	101.335	7.125	100.985	100.932	100.902	6.250	99.425	99.354	99.276	
7.250	101.311	101.306	101.230	7.250	100.831	100.824	100.807	6.375	99.865	99.794	99.716	
7.375	101.606	101.604	101.536	7.375	101.220	101.152	101.108	6.500	100.129	100.058	99.980	
7.500	101.915	101.911	101.844	7.500	101.638	101.569	101.525	6.625	99.565	99.504	99.426	
7.625	102.144	102.136	102.062	7.625	101.903	101.834	101.790	6.750	100.040	99.979	99.900	
7.750	101.352	101.339	101.259	7.750	101.196	101.192	101.156	6.875	100.459	100.398	100.320	
7.875	101.580	101.556	101.458	7.875	100.604	100.581	100.485	7.000	100.673	100.612	100.534	

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	-1.125	-1.125			
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	-2.1			



BFF
 BROKERS FIRST FUNDING
 YOUR BFF IN WHOLESALE
 Wednesday, May 8, 2024

Brokers First Funding

250 Baker St., Suite 200
 Costa Mesa, CA, 92626

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Effective Time:
 8:11:01 AM

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	96.436	96.356	96.260	5.250				5.250				
5.375	96.827	96.746	96.651	5.375				5.375				
5.500	97.198	97.118	97.022	5.500				5.500				
5.625	97.544	97.464	97.369	5.625	97.118	97.038	96.943	5.625	95.431	95.368	95.306	
5.750	97.889	97.808	97.713	5.750	97.503	97.422	97.327	5.750	96.484	96.404	96.309	
5.875	98.235	98.154	98.059	5.875	97.864	97.784	97.689	5.875	96.924	96.844	96.749	
6.000	98.540	98.460	98.365	6.000	97.969	97.889	98.044	6.000	97.357	97.277	97.182	
6.125	98.554	98.473	98.628	6.125	98.569	98.488	98.393	6.125	97.784	97.704	97.609	
6.250	99.069	98.989	98.894	6.250	98.890	98.810	98.715	6.250	98.177	98.096	98.001	
6.375	99.072	99.242	99.147	6.375	99.167	99.086	98.991	6.375	98.515	98.435	98.340	
6.500	99.519	99.439	99.344	6.500	99.413	99.333	99.238	6.500	99.071	98.991	98.896	
6.625	99.687	99.607	99.512	6.625	99.659	99.579	99.484	6.625	99.122	99.041	98.946	
6.750	99.788	99.708	99.613	6.750	99.887	99.807	99.712	6.750	99.654	99.574	99.479	
6.875	99.812	99.732	99.667	6.875	100.091	100.010	99.915	6.875	99.912	99.832	99.737	
7.000	100.138	100.075	100.012	7.000	100.009	99.946	99.883	7.000	99.772	99.709	99.647	
7.125				7.125	100.249	100.186	100.123	7.125	100.041	99.978	99.916	
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	96.054	95.991	95.928	5.250				5.250				
5.375	96.420	96.357	96.294	5.375				5.375				
5.500	96.753	96.690	96.627	5.500				5.500				
5.625	97.120	97.057	96.994	5.625	96.689	96.626	96.563	5.625	95.601	95.538	95.475	
5.750	97.458	97.395	97.332	5.750	97.118	97.055	96.992	5.750	96.078	96.015	95.952	
5.875	97.656	97.593	97.530	5.875	97.543	97.480	97.417	5.875	96.373	96.310	96.247	
6.000	97.998	97.935	97.872	6.000	97.612	97.549	97.486	6.000	96.850	96.787	96.724	
6.125	98.197	98.134	98.071	6.125	98.012	97.949	97.886	6.125	97.141	97.078	97.015	
6.250	98.540	98.477	98.414	6.250	98.415	98.352	98.289	6.250	97.590	97.527	97.464	
6.375	98.740	98.677	98.614	6.375	98.820	98.757	98.694	6.375	98.040	97.977	97.914	
6.500	99.084	99.021	98.958	6.500	99.058	98.995	98.932	6.500	98.493	98.430	98.367	
6.625	99.286	99.223	99.160	6.625	99.295	99.232	99.169	6.625	98.762	98.699	98.636	
6.750	99.510	99.447	99.384	6.750	99.701	99.638	99.575	6.750	99.217	99.154	99.091	
6.875	99.712	99.649	99.586	6.875	99.771	99.708	99.645	6.875	99.485	99.422	99.359	
7.000	100.058	99.995	99.932	7.000	100.179	100.116	100.053	7.000	99.942	99.879	99.816	
7.125	100.260	100.197	100.134	7.125	100.419	100.356	100.293	7.125	100.211	100.148	100.085	
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	96.328	96.331	96.331	5.750	96.668	96.601	96.584	4.375				
5.875	96.883	96.886	96.886	5.875	97.269	97.204	97.187	4.500				
6.000	97.443	97.446	97.446	6.000	97.825	97.762	97.745	4.625				
6.125	97.918	97.921	97.921	6.125	98.171	98.162	98.133	4.750	94.996	94.812	94.803	
6.250	98.420	98.407	98.385	6.250	98.425	98.383	98.366	4.875	95.370	95.305	95.296	
6.375	98.970	98.926	98.911	6.375	98.970	98.927	98.911	5.000	96.234	96.203	96.164	
6.500	99.574	99.529	99.514	6.500	99.574	99.529	99.514	5.125	96.582	96.573	96.564	
6.625	100.085	100.040	100.026	6.625	100.085	100.040	100.026	5.250	97.032	97.016	97.007	
6.750	100.047	99.993	99.964	6.750	99.797	99.743	99.714	5.375	97.420	97.411	97.402	
6.875	100.603	100.549	100.520	6.875	100.353	100.299	100.270	5.500	97.801	97.792	97.783	
7.000	101.138	101.084	101.055	7.000	100.888	100.834	100.805	5.625	98.106	98.076	98.037	
7.125	101.540	101.487	101.457	7.125	101.290	101.237	101.207	5.750	98.318	98.242	98.188	
7.250	101.412	101.344	101.300	7.250	101.162	101.094	101.050	5.875	98.655	98.579	98.558	
7.375	101.929	101.860	101.816	7.375	101.679	101.610	101.566	6.000	98.964	98.939	98.930	

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	94.554	94.574	94.565									
4.875	95.100	95.091	95.082									
5.000	95.864	95.855	95.846									
5.125	96.340	96.325	96.316									
5.250	96.704	96.691	96.682									
5.375	97.045	97.034	97.025									
5.500	97.180	97.171	97.162									
5.625	97.410	97.383	97.362									
5.750	97.766	97.737	97.728									
5.875	98.106	98.079	98.070									
6.000	98.519	98.429	98.377									

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	96.328	96.331	96.331	5.750	96.668	96.601	96.584	4.250				
5.875	96.883	96.886	96.886	5.875	97.269	97.204	97.187	4.375				
6.000	97.443	97.446	97.446	6.000	97.825	97.762	97.745	4.500				
6.125	97.918	97.921	97.921	6.125	98.171	98.162	98.133	4.625				
6.250	98.420	98.407	98.385	6.250	98.425	98.383	98.366	4.750	94.996	94.812	94.803	
6.375	98.869	98.856	98.834	6.375	98.968	98.927	98.908	4.875	95.370	95.305	95.296	
6.500	99.370	99.357	99.335	6.500	99.404	99.366	99.344	5.000	96.234	96.203	96.164	
6.625	99.762	99.749	99.727	6.625	99.515	99.478	99.454	5.125	96.582	96.573	96.564	
6.750	99.971	99.950	99.921	6.750	99.463	99.413	99.380	5.250	97.032	97.016	97.007	
6.875	100.491	100.471	100.441	6.875	99.885	99.868	99.840	5.375	97.420	97.411	97.402	
7.000	100.820	100.800	100.771	7.000	100.228	100.213	100.182	5.500	97.801	97.792	97.783	
7.125	101.199	101.178	101.149	7.125	100.524	100.511	100.478	5.625	98.106	98.076	98.037	
7.250	101.335	101.300	101.256	7.250	100.504	100.494	100.475	5.750	98.318	98.242	98.188	
7.375	101.754	101.719	101.675	7.375	101.014	100.966	100.922	5.875	98.655	98.579	98.558	
7.500	102.114	102.078	102.034	7.500	101.359	101.312	101.268	6.000	98.964	98.939	98.930	

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	94.554	94.574	94.565									
4.875	95.100	95.091	95.082									
5.000	95.864	95.855	95.846									
5.125	96.340	96.325	96.316									
5.250	96.704	96.691	96.682									
5.375	97.045	97.034	97.025									
5.500	97.180	97.171	97.162									
5.625	97.410	97.383	97.362									
5.750	97.766	97.737	97.728									

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

Effective Time:
8:11:01 AM

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	95.235	95.285	95.180	2.625				2.625				
5.750	96.017	96.058	95.925	2.750				2.750				
5.875	96.609	96.646	96.509	2.875				2.875				
6.000	97.198	97.232	97.091	3.000				3.000				
6.125	97.737	97.771	97.631	3.125				3.125				
6.250	98.062	98.087	97.997	3.250				3.250				
6.375	98.604	98.625	98.531	3.375				3.375				
6.500	99.101	99.118	99.021	3.500				3.500				
6.625	99.610	99.627	99.530	3.625				3.625				
6.750	99.718	99.726	99.648	3.750				3.750				
6.875	100.167	100.171	100.089	3.875				3.875				
7.000	100.588	100.589	100.504	4.000				4.000				
7.125	101.058	101.059	100.974	4.125				4.125				
7.250	101.052	101.043	100.962	4.250				4.250				
7.375	101.375	101.362	101.277									

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

RefiNow Adjustments

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

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

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

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

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

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

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

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



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

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

Effective Time:
8:11:01 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	94.609	94.699	94.587	5.000				5.000	94.609	94.699	94.587	
5.125	95.406	95.496	95.384	5.125				5.125	95.406	95.496	95.384	
5.250	96.528	96.703	96.553	5.250	96.528	96.703	96.553	5.250	96.528	96.703	96.553	
5.375	97.356	97.281	97.131	5.375	97.356	97.281	97.131	5.375	97.356	97.281	97.131	
5.500	97.831	97.758	97.667	5.500	97.831	97.758	97.667	5.500	97.831	97.758	97.667	
5.625	98.337	98.290	98.261	5.625	98.337	98.290	98.261	5.625	98.337	98.290	98.261	
5.750	99.034	98.837	98.805	5.750	99.034	98.837	98.805	5.750	99.034	98.837	98.805	
5.875	99.423	99.293	99.143	5.875	99.423	99.293	99.143	5.875	99.423	99.293	99.143	
6.000	99.887	99.812	99.662	6.000	99.887	99.812	99.662	6.000	99.887	99.812	99.662	
6.125	100.439	100.308	100.228	6.125	100.439	100.308	100.228	6.125	100.439	100.308	100.228	
6.250	100.857	100.790	100.605	6.250	100.857	100.790	100.605	6.250	100.857	100.790	100.605	
6.375	101.009	100.767	100.525	6.375	101.009	100.767	100.525	6.375	101.009	100.767	100.525	
6.500	101.554	101.312	101.088	6.500	101.554	101.312	101.088	6.500	101.554	101.312	101.088	
6.625	101.913	101.671	101.582	6.625	101.913	101.671	101.582	6.625	101.913	101.671	101.582	
6.750	102.280	102.178	101.972	6.750	102.280	102.178	101.972	6.750	102.280	102.178	101.972	
6.875	101.976	101.907	101.839	6.875	101.976	101.907	101.839	6.875	101.976	101.907	101.839	
7.000	102.343	102.275	102.207	7.000	102.343	102.275	102.207	7.000	102.343	102.275	102.207	
7.125	102.738	102.670	102.601	7.125	102.738	102.670	102.601	7.125	102.738	102.670	102.601	
7.250	103.070	102.976	102.888	7.250	103.070	102.976	102.888	7.250	103.070	102.976	102.888	
7.375	102.389	102.268	102.147	7.375	102.389	102.268	102.147	7.375	102.389	102.268	102.147	
7.500	102.738	102.617	102.496	7.500	102.738	102.617	102.496	7.500	102.738	102.617	102.496	
7.625	102.950	102.829	102.708	7.625	102.950	102.829	102.708	7.625	102.950	102.829	102.708	
7.750	102.461	102.386	102.236	7.750	102.461	102.386	102.236	7.750	102.461	102.386	102.236	
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	93.795	93.584	93.673	
2.875				2.875				5.125	94.332	94.372	94.210	
3.000				3.000				5.250	95.469	95.422	95.392	
3.125				3.125				5.375	96.248	96.288	96.113	
3.250				3.250				5.500	97.078	96.867	96.942	
3.375				3.375				5.625	97.616	97.609	97.601	
3.500	89.926	90.126	90.087	3.500	89.926	90.126	90.087	5.750	98.214	98.017	97.821	
3.625	90.481	90.680	90.642	3.625	90.481	90.680	90.642	5.875	98.833	98.826	98.631	
3.750	91.689	91.867	91.821	3.750	91.689	91.867	91.821	6.000	99.452	99.236	99.291	
3.875	92.243	92.421	92.375	3.875	92.243	92.421	92.375	6.125	100.000	99.784	99.839	
4.000	92.797	92.974	92.928	4.000	92.797	92.974	92.928	6.250	99.713	99.636	100.025	
4.125	93.349	93.526	93.480	4.125	93.349	93.526	93.480	6.375	100.247	100.258	100.041	
4.250	94.666	94.621	94.568	4.250	94.666	94.621	94.568	6.500	100.867	100.878	100.662	
4.375	95.017	95.172	95.118	4.375	95.017	95.172	95.118	6.625	101.361	101.372	101.156	
4.500	95.564	95.720	95.666	4.500	95.564	95.720	95.666	6.750	101.568	101.079	101.241	
4.625	96.358	96.513	96.460	4.625	96.358	96.513	96.460	6.875	101.151	100.883	100.951	
4.750	96.581	96.714	96.590	4.750	96.581	96.714	96.590	7.000	101.687	101.418	101.487	
4.875	97.122	97.005	97.131	4.875	97.122	97.005	97.131	7.125	102.088	101.819	101.888	
5.000	97.655	97.538	97.664	5.000	97.655	97.538	97.664	7.250	101.076	100.535	101.084	
5.125	98.177	98.060	97.936	5.125	98.177	98.060	97.936	7.375	101.266	101.225	101.117	
5.250	98.249	98.201	98.169	5.250	98.249	98.201	98.169	7.500	101.743	101.703	101.595	
5.375	98.481	98.342	98.241	5.375	98.481	98.342	98.241	7.625	102.008	101.967	101.859	
5.500	98.978	98.839	98.739	5.500	98.978	98.839	98.739	7.750				
5.625	99.452	99.313	99.212	5.625	99.452	99.313	99.212	7.875				
5.750	99.519	99.432	99.370	5.750	99.519	99.432	99.370	8.000				
5.875	99.508	99.346	99.317	5.875	99.508	99.346	99.317	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	95.469	95.422	95.392	5.000	93.795	93.584	93.673	4.500	93.204	93.234	93.055	
5.375	96.248	96.288	96.113	5.125	94.332	94.372	94.210	4.625	93.739	93.769	93.591	
5.500	97.078	96.867	96.942	5.250	95.469	95.422	95.392	4.750	92.721	92.654	92.330	
5.625	97.616	97.609	97.601	5.375	96.248	96.288	96.113	4.875	92.999	92.932	92.859	
5.750	98.214	98.017	97.821	5.500	97.078	96.867	96.942	5.000	93.512	93.445	93.371	
5.875	98.833	98.826	98.631	5.625	97.616	97.609	97.601	5.125	94.002	93.935	93.861	
6.000	99.452	99.236	99.291	5.750	98.214	98.017	97.821	5.250	94.080	93.990	93.894	
6.125	100.000	99.784	99.839	5.875	98.833	98.826	98.631	5.375	94.305	94.216	93.916	
6.250	99.713	99.636	100.025	6.000	99.452	99.236	99.291	5.500	94.743	94.654	94.604	
6.375	100.247	100.258	100.041	6.125	100.000	99.784	99.839	5.625	95.135	95.046	94.996	
6.500	100.867	100.878	100.662	6.250	99.713	99.636	100.025	5.750	94.994	94.907	94.845	
6.625	101.361	101.372	101.156	6.375	100.247	100.258	100.041	5.875	94.579	94.508	94.430	
6.750	101.568	101.079	101.241	6.500	100.867	100.878	100.662	6.000	95.061	94.990	94.912	
6.875	101.151	100.883	100.951	6.625	101.361	101.372	101.156	6.125	95.537	95.466	95.387	
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	96.528	96.703	96.553	5.250	96.528	96.703	96.553	5.250	96.528	96.703	96.553	
5.375	97.356	97.281	97.131	5.375	97.356	97.281	97.131	5.375	97.356	97.281	97.131	
5.500	97.831	97.758	97.667	5.500	97.831	97.758	97.667	5.500	97.831	97.758	97.667	
5.625	98.337	98.290	98.261	5.625	98.337	98.290	98.261	5.625	98.337	98.290	98.261	
5.750	99.034	98.837	98.805	5.750	99.034	98.837	98.805	5.750	99.034	98.837	98.805	
5.875	99.423	99.293	99.143	5.875	99.423	99.293	99.143	5.875	99.423	99.293	99.143	
6.000	99.887	99.812	99.662	6.000	99.887	99.812	99.662	6.000	99.887	99.812	99.662	
6.125	100.439	100.308	100.228	6.125	100.439	100.308	100.228	6.125	100.439	100.308	100.228	
6.250	100.857	100.790	100.605	6.250	100.857	100.790	100.605	6.250	100.857	100.790	100.605	
6.375	101.009	100.767	100.525	6.375	101.009	100.767	100.525	6.375	101.009	100.767	100.525	
6.500	101.554	101.312	101.088	6.500	101.554	101.312	101.088	6.500	101.554	101.312	101.088	
6.625	101.913	101.671	101.582	6.625	101.913	101.671	101.582	6.625	101.913	101.671	101.582	
6.750	102.280	102.178	101.972	6.750	102.280	102.178	101.972	6.750	102.280	102.178	101.972	
6.875	101.976	101.907	101.839	6.875	101.976	101.907	101.839	6.875	101.976	101.907	101.839	
7.000	102.343	102.275	102.207	7.000	102.343	102.275	102.207	7.000	102.343	102.275	102.207	
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	95.564	95.720	95.666	4.250	94.466	94.621	94.568	5.250	95.469	95.422	95.392	
4.625	96.358	96.513	96.460	4.375	95.017	95.172	95.118	5.375	96.248	96.288	96.113	
4.750	96.581	96.714	96.590	4.500	95.564	95.720	95.666	5.500	97.078	96.867	96.942	
4.875	97.122	97.005	97.131	4.625	96.358	96.513	96.460	5.625	97.616	97.609	97.601</	



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

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

Effective Time:
8:11:01 AM

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	96.606	96.781	96.631	5.375	96.606	96.781	96.631	5.000				
5.500	97.331	97.256	97.167	5.500	97.331	97.256	97.167	5.125				
5.625	97.837	97.790	97.761	5.625	97.837	97.790	97.761	5.250	96.028	96.203	96.053	
5.750	98.534	98.337	98.205	5.750	98.534	98.337	98.205	5.375	96.606	96.781	96.631	
5.875	98.923	98.793	98.643	5.875	98.923	98.793	98.643	5.500	97.331	97.256	97.167	
6.000	99.387	99.312	99.162	6.000	99.387	99.312	99.162	5.625	97.837	97.790	97.761	
6.125	99.939	99.787	99.728	6.125	99.939	99.787	99.728	5.750	98.534	98.337	98.205	
6.250	100.357	100.161	100.103	6.250	100.357	100.161	100.103	5.875	98.923	98.793	98.643	
6.375	100.509	100.267	100.025	6.375	100.509	100.267	100.025	6.000	99.387	99.312	99.162	
6.500	101.054	100.812	100.588	6.500	101.054	100.812	100.588	6.125	99.939	99.787	99.728	
6.625	101.413	101.171	101.082	6.625	101.413	101.171	101.082	6.250	100.357	100.161	100.103	
6.750	101.780	101.542	101.456	6.750	101.780	101.542	101.456	6.375	100.509	100.267	100.025	
6.875	101.476	101.407	101.339	6.875	101.476	101.407	101.339	6.500	101.054	100.812	100.588	
7.000	101.843	101.775	101.707	7.000	101.843	101.775	101.707	6.625	101.413	101.171	101.082	
7.125	102.238	102.170	102.101	7.125	102.238	102.170	102.101	6.750	101.780	101.542	101.456	
7.250	102.570	102.476	102.388	7.250	102.570	102.476	102.388	6.875	101.476	101.407	101.339	
7.375	101.889	101.768	101.647	7.375	101.889	101.768	101.647	7.000	101.843	101.775	101.707	
7.500	102.238	102.117	101.996	7.500	102.238	102.117	101.996	7.125	102.238	102.170	102.101	
7.625	102.450	102.329	102.208	7.625	102.450	102.329	102.208	7.250	102.570	102.476	102.388	
7.750	101.961	101.886	101.736	7.750	101.961	101.886	101.736	7.375	101.889	101.768	101.647	
7.875	102.131	102.056	101.906	7.875	102.131	102.056	101.906	7.500	102.238	102.117	101.996	
8.000	102.301	102.226	102.076	8.000	102.301	102.226	102.076	7.625	102.450	102.329	102.208	
8.125	102.471	102.396	102.246	8.125	102.471	102.396	102.246	7.750	101.961	101.886	101.736	
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	94.969	94.927	94.892	
3.250				3.250				5.375	95.629	95.688	95.513	
3.375				3.375				5.500	96.344	96.404	96.228	
3.500	89.440	89.640	89.601	3.500	89.440	89.640	89.601	5.625	97.116	97.109	97.101	
3.625	89.960	90.160	90.122	3.625	89.960	90.160	90.122	5.750	97.714	97.517	97.321	
3.750	91.261	91.439	91.393	3.750	91.261	91.439	91.393	5.875	98.333	98.260	98.066	
3.875	91.780	91.957	91.911	3.875	91.780	91.957	91.911	6.000	98.707	98.761	98.567	
4.000	92.294	92.472	92.426	4.000	92.294	92.472	92.426	6.125	99.288	99.342	99.148	
4.125	92.802	92.980	92.934	4.125	92.802	92.980	92.934	6.250	99.213	99.136	99.525	
4.250	94.025	94.180	94.127	4.250	94.025	94.180	94.127	6.375	99.740	99.658	99.442	
4.375	94.529	94.684	94.630	4.375	94.529	94.684	94.630	6.500	100.285	100.199	99.983	
4.500	95.022	95.177	95.123	4.500	95.022	95.177	95.123	6.625	100.696	100.570	100.370	
4.625	95.751	95.907	95.853	4.625	95.751	95.907	95.853	6.750	101.068	100.579	100.741	
4.750	96.113	96.246	96.122	4.750	96.113	96.246	96.122	6.875	100.501	100.253	100.321	
4.875	96.585	96.468	96.595	4.875	96.585	96.468	96.595	7.000	100.873	100.874	100.693	
5.000	97.038	97.171	97.047	5.000	97.038	97.171	97.047	7.125	101.144	101.093	101.008	
5.125	97.467	97.600	97.476	5.125	97.467	97.600	97.476	7.250	100.576	99.799	100.334	
5.250	97.749	97.701	97.669	5.250	97.749	97.701	97.669	7.375	100.759	100.738	100.630	
5.375	97.876	97.736	97.886	5.375	97.876	97.736	97.886	7.500	101.124	100.853	100.995	
5.500	98.268	98.379	98.279	5.500	98.268	98.379	98.279	7.625	101.086	101.065	101.207	
5.625	98.629	98.740	98.639	5.625	98.629	98.740	98.639	7.750				
5.750	98.769	98.932	98.870	5.750	98.769	98.932	98.870	7.875				
5.875	98.845	98.933	98.903	5.875	98.845	98.933	98.903	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	100.285	100.199	99.983	6.125	99.388	99.342	99.148	4.500	92.594	92.625	92.446	
6.625	100.696	100.570	100.370	6.250	99.213	99.136	99.525	4.625	93.036	93.067	92.888	
6.750	101.068	100.579	100.741	6.375	99.740	99.658	99.442	4.750	92.206	92.139	91.815	
6.875	100.501	100.253	100.321	6.500	100.285	100.199	99.983	4.875	92.387	92.320	92.246	
7.000	100.873	100.874	100.693	6.625	100.696	100.570	100.370	5.000	92.786	92.719	92.645	
7.125	101.144	101.093	101.008	6.750	101.068	100.579	100.741	5.125	93.398	93.331	93.007	
7.250	100.576	99.799	100.334	6.875	100.501	100.253	100.321	5.250	93.506	93.426	93.394	
7.375	100.759	100.738	100.630	7.000	100.873	100.874	100.693	5.375	93.611	93.522	93.472	
7.500	101.124	100.853	100.995	7.125	101.144	101.093	101.008	5.500	94.176	94.087	93.787	
7.625	101.086	101.065	101.207	7.250	100.576	99.799	100.334	5.625	94.451	94.362	94.111	
7.750				7.375	100.759	100.738	100.630	5.750	94.494	94.407	94.345	
7.875				7.500	101.124	100.853	100.995	5.875	94.079	94.008	93.930	
8.000				7.625	101.086	101.065	101.207	6.000	94.561	94.490	94.412	
8.125				7.750				6.125	95.037	94.966	94.887	
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	100.509	100.267	100.025	6.375	100.509	100.267	100.025	6.000	99.387	99.312	99.162	
6.500	101.054	100.812	100.588	6.500	101.054	100.812	100.588	6.125	99.939	99.787	99.728	
6.625	101.413	101.171	101.082	6.625	101.413	101.171	101.082	6.250	100.357	100.161	100.103	
6.750	101.780	101.542	101.456	6.750	101.780	101.542	101.456	6.375	100.509	100.267	100.025	
6.875	101.476	101.407	101.339	6.875	101.476	101.407	101.339	6.500	101.054	100.812	100.588	
7.000	101.843	101.775	101.707	7.000	101.843	101.775	101.707	6.625	101.413	101.171	101.082	
7.125	102.238	102.170	102.101	7.125	102.238	102.170	102.101	6.750	101.780	101.542	101.456	
7.250	102.570	102.476	102.388	7.250	102.570	102.476	102.388	6.875	101.476	101.407	101.339	
7.375	101.889	101.768	101.647	7.375	101.889	101.768	101.647	7.000	101.843	101.775	101.707	
7.500	102.238	102.117	101.996	7.500	102.238	102.117	101.996	7.125	102.238	102.170	102.101	
7.625	102.450	102.329	102.208	7.625	102.450	102.329	102.208	7.250	102.570	102.476	102.388	
7.750	101.961	101.886	101.736	7.750	101.961	101.886	101.736	7.375	101.889	101.768	101.647	
7.875	102.131	102.056	101.906	7.875	102.131	102.056	101.906	7.500	102.238	102.117	101.996	
8.000	102.301	102.226	102.076	8.000	102.301	102.226	102.076	7.625	102.450	102.329	102.208	
8.125	102.471	102.396	102.246	8.125	102.471	102.396	102.246	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	95.022	95.177	95.123	4.500	95.022	95.177	95.123	6.625	100.696	100.570	100.370	
4.625	95.751	95.907	95.853	4.625	95.751	95.907	95.853	6.750	101.068	100.579	100.741	
4.750	96.113	96.246	96.122	4.750	96.113	96.246	96.122	6.875	100.501	100.253	100.321	
4.875	96.585	96.468	96.595	4.875	96.585	96.468	96.595	7.000	100.873	100.874	100.693	
5.000	97.038	97.171	97.047	5.000	97.038	97.171	97.047	7.125	101.144	101.093	101.008	
5.125	97.467	97.600	97.476	5.125	97.467	97.600	97.476	7.250	100.576	99.799	100.334	
5.250	97.											

Effective Time:
8:11:01 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	97.867	97.641	97.341	6.750	95.267	95.041	94.741	6.750				
6.875	98.391	98.165	97.865	6.875	95.791	95.565	95.265	6.875				
7.000	98.894	98.668	98.368	7.000	96.294	96.068	95.768	7.000				
7.125	99.350	99.124	98.824	7.125	96.750	96.524	96.224	7.125				
7.250	99.786	99.560	99.260	7.250	97.186	96.960	96.660	7.250				
7.375	99.901	99.604	99.304	7.375	97.301	97.004	96.704	7.375				
7.500	100.364	100.067	99.767	7.500	97.764	97.467	97.167	7.500				
7.625	100.780	100.483	100.183	7.625	98.180	97.883	97.583	7.625				
7.750	101.176	100.879	100.579	7.750	98.576	98.279	97.979	7.750				
7.875	100.661	100.294	99.994	7.875	98.061	97.694	97.394	7.875				
8.000	101.084	100.717	100.417	8.000	98.484	98.117	97.817	8.000				
8.125	101.470	101.103	100.803	8.125	98.870	98.503	98.203	8.125				
8.250	101.836	101.469	101.169	8.250	99.236	98.869	98.569	8.250				
8.375				8.375				8.375				
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	95.867	95.641	95.341	6.750	93.267	93.041	92.741	6.750				
6.875	96.391	96.165	95.865	6.875	93.791	93.565	93.265	6.875				
7.000	96.894	96.668	96.368	7.000	94.294	94.068	93.768	7.000				
7.125	97.350	97.124	96.824	7.125	94.750	94.524	94.224	7.125				
7.250	97.786	97.560	97.260	7.250	95.186	94.960	94.660	7.250				
7.375	97.901	97.604	97.304	7.375	95.301	95.004	94.704	7.375				
7.500	98.364	98.067	97.767	7.500	95.764	95.467	95.167	7.500				
7.625	98.780	98.483	98.183	7.625	96.180	95.883	95.583	7.625				
7.750	99.176	98.879	98.579	7.750	96.576	96.279	95.979	7.750				
7.875	98.661	98.294	97.994	7.875	96.061	95.694	95.394	7.875				
8.000	99.084	98.717	98.417	8.000	96.484	96.117	95.817	8.000				
8.125	99.470	99.103	98.803	8.125	96.870	96.503	96.203	8.125				
8.250	99.836	99.469	99.169	8.250	97.236	96.869	96.569	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.