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

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

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

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

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



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

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

Effective Time:
 10:49:23 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	95.349	95.307	95.361	5.625	95.349	95.307	95.361	5.000	91.929	91.859	91.859	
5.750	96.609	96.606	96.598	5.750	96.609	96.606	96.598	5.125	93.542	93.497	93.483	
5.875	97.165	97.162	97.155	5.875	97.165	97.162	97.155	5.250	94.315	94.270	94.255	
6.000	97.728	97.724	97.717	6.000	97.728	97.724	97.717	5.375	94.953	94.909	94.894	
6.125	98.204	98.200	98.193	6.125	98.204	98.200	98.193	5.500	95.567	95.522	95.507	
6.250	98.663	98.652	98.638	6.250	98.663	98.652	98.638	5.625	96.815	96.815	96.580	
6.375	99.116	99.105	99.090	6.375	99.116	99.105	99.090	5.750	97.808	97.757	97.989	
6.500	99.613	99.603	99.588	6.500	99.613	99.603	99.588	5.875	98.408	98.358	98.340	
6.625	99.998	99.987	99.973	6.625	99.998	99.987	99.973	6.000	98.963	98.915	98.897	
6.750	100.172	100.154	100.132	6.750	100.172	100.154	100.132	6.125	99.493	99.447	99.429	
6.875	100.691	100.673	100.651	6.875	100.691	100.673	100.651	6.250	99.859	99.801	99.784	
7.000	101.028	100.997	100.975	7.000	101.028	100.997	100.975	6.375	100.403	100.348	100.331	
7.125	101.431	101.386	101.371	7.125	101.431	101.386	101.371	6.500	100.837	100.783	100.766	
7.250	101.526	101.470	101.458	7.250	101.526	101.470	101.458	6.625	101.197	101.145	101.127	
7.375	101.949	101.884	101.862	7.375	101.949	101.884	101.862	6.750	101.796	101.746	101.730	
7.500	102.293	102.239	102.206	7.500	102.293	102.239	102.206	6.875	101.195	101.147	101.123	
7.625	102.660	102.609	102.575	7.625	102.660	102.609	102.575	7.000	101.538	101.491	101.467	
7.750	102.473	102.467	102.430	7.750	102.473	102.467	102.430	7.125	101.838	101.794	101.769	
7.875	102.880	102.869	102.835	7.875	102.880	102.869	102.835	7.250	101.958	101.902	101.870	
8.000	102.492	102.484	102.448	8.000	102.492	102.484	102.448	7.375	102.299	102.245	102.212	
8.125	102.735	102.733	102.685	8.125	102.735	102.733	102.685	7.500	102.619	102.567	102.534	
8.250				8.250				7.625	102.957	102.906	102.873	
8.375				8.375				7.750	102.584	102.578	102.541	
8.500				8.500				7.875	102.681	102.675	102.639	
8.625				8.625				8.000	102.143	102.137	102.097	

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	95.415	95.412	95.451	4.625	95.344	95.303	95.303	5.000	91.929	91.859	91.859	
4.750	96.128	95.989	95.989	4.750	96.245	96.189	96.189	5.125	96.139	96.080	96.049	
4.875	96.535	96.469	96.469	4.875	96.607	96.647	96.647	5.250	96.637	96.578	96.546	
5.000	96.879	96.857	96.849	5.000	96.841	96.785	96.785	5.375	96.992	96.933	96.901	
5.125	97.322	97.298	97.290	5.125	97.410	97.340	97.340	5.500	97.481	97.393	97.331	
5.250	97.764	97.742	97.734	5.250	97.713	97.898	97.898	5.625	97.945	97.857	97.795	
5.375	98.156	98.136	98.128	5.375	98.189	98.128	98.128	5.750	98.362	98.291	98.228	
5.500	98.823	98.764	98.732	5.500	98.573	98.514	98.482	6.000	98.962	98.879	98.816	
5.625	98.753	98.677	98.668	5.625	98.753	98.665	98.602	6.125	98.950	98.879	98.816	
5.750	99.265	99.177	99.115	5.750	99.015	98.927	99.115	6.250	99.438	99.366	99.304	
5.875	99.736	99.647	99.585	5.875	99.486	99.397	99.335	6.375	99.877	99.806	99.743	
6.000	100.053	99.965	99.902	6.000	99.803	99.715	99.902	6.500	99.991	99.934	99.888	
6.125	99.912	99.809	99.801	6.125	99.822	99.751	99.688	6.625	100.411	100.354	100.307	
6.250	100.315	100.244	100.181	6.250	100.315	100.244	100.181	6.750	100.625	100.568	100.521	
6.375	100.761	100.689	100.627	6.375	100.761	100.689	100.627	7.000				
6.500	101.035	100.964	100.901	6.500	101.035	100.964	100.901					
6.625	100.514	100.457	100.411	6.625	100.514	100.457	100.410					
6.750	100.994	100.937	100.890	6.750	100.994	100.937	100.890					
6.875	101.171	101.364	101.317	6.875	101.171	101.364	101.317					
7.000	101.405	101.598	101.552	7.000	101.405	101.598	101.552					

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	97.595	97.535	97.524	6.000	97.030	96.985	96.971	5.125	95.602	95.543	95.511	
6.125	98.027	97.969	97.957	6.125	97.534	97.489	97.475	5.250	96.139	96.080	96.049	
6.250	98.559	98.503	98.490	6.250	98.115	98.070	98.055	5.375	96.637	96.578	96.546	
6.375	99.062	99.007	98.994	6.375	98.943	98.899	98.884	5.500	96.992	96.933	96.901	
6.500	99.523	99.470	99.457	6.500	99.457	99.412	99.398	5.625	96.975	96.887	96.824	
6.625	99.875	99.830	99.815	6.625	99.862	99.818	99.803	5.750	97.481	97.393	97.331	
6.750	100.036	99.988	99.970	6.750	99.737	99.692	99.677	5.875	97.945	97.857	97.795	
6.875	100.568	100.523	100.508	6.875	100.252	100.208	100.193	6.000	98.362	98.291	98.228	
7.000	101.077	101.032	101.017	7.000	100.710	100.665	100.651	6.125	98.950	98.879	98.816	
7.125	101.203	101.158	101.144	7.125	101.020	100.976	100.961	6.250	99.438	99.366	99.304	
7.250	101.302	101.288	101.258	7.250	100.761	100.702	100.673	6.375	99.877	99.806	99.743	
7.375	101.598	101.588	101.550	7.375	101.239	101.180	101.150	6.500	100.141	100.070	100.007	
7.500	101.907	101.896	101.858	7.500	101.656	101.596	101.567	6.625	99.517	99.460	99.414	
7.625	102.130	102.114	102.085	7.625	101.922	101.863	101.833	6.750	99.991	99.934	99.888	
7.750	101.355	101.364	101.264	7.750	101.281	101.276	101.240	6.875	100.411	100.354	100.307	
7.875	101.577	101.572	101.494	7.875	100.589	100.585	100.475	7.000	100.625	100.568	100.521	

Conventional Fixed Adjustments

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

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

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125	
640-659	0.00									

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	96.427	96.346	96.249	5.250				5.250				
5.375	96.817	96.737	96.639	5.375				5.375				
5.500	97.195	97.114	97.017	5.500				5.500				
5.625	97.551	97.470	97.373	5.625	97.125	97.045	96.947	5.625	95.408	95.345	95.283	
5.750	97.898	97.818	97.720	5.750	97.509	97.428	97.331	5.750	96.490	96.410	96.312	
5.875	97.994	98.164	98.066	5.875	97.862	97.782	97.684	5.875	96.922	96.841	96.744	
6.000	98.548	98.468	98.370	6.000	97.962	97.881	98.034	6.000	97.353	97.273	97.175	
6.125	98.560	98.480	98.632	6.125	98.560	98.479	98.381	6.125	97.787	97.707	97.609	
6.250	99.071	98.991	98.893	6.250	98.884	98.803	98.706	6.250	98.182	98.102	98.004	
6.375	99.077	99.247	99.149	6.375	99.179	99.099	99.001	6.375	98.533	98.452	98.354	
6.500	99.515	99.435	99.337	6.500	99.421	99.341	99.243	6.500	98.829	98.748	98.901	
6.625	99.679	99.599	99.501	6.625	99.655	99.575	99.477	6.625	99.118	99.038	98.940	
6.750	99.779	99.698	99.601	6.750	99.882	99.801	99.703	6.750	99.645	99.565	99.467	
6.875	99.803	99.725	99.662	6.875	100.093	100.013	99.915	6.875	99.904	99.823	99.726	
7.000	100.133	100.070	100.007	7.000	99.997	99.934	99.871	7.000	99.742	99.679	99.617	
7.125				7.125	100.237	100.174	100.111	7.125	100.011	99.948	99.886	
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	96.056	95.993	95.930	5.250				5.250				
5.375	96.422	96.359	96.296	5.375				5.375				
5.500	96.752	96.689	96.626	5.500				5.500				
5.625	97.119	97.056	96.993	5.625	96.683	96.620	96.557	5.625	95.578	95.515	95.452	
5.750	97.456	97.393	97.330	5.750	97.112	97.049	96.986	5.750	96.054	95.991	95.928	
5.875	97.654	97.591	97.528	5.875	97.534	97.471	97.408	5.875	96.349	96.286	96.223	
6.000	97.996	97.933	97.870	6.000	97.602	97.539	97.476	6.000	96.826	96.763	96.700	
6.125	98.195	98.132	98.069	6.125	98.002	97.939	97.876	6.125	97.114	97.051	96.988	
6.250	98.537	98.474	98.411	6.250	98.405	98.342	98.279	6.250	97.562	97.499	97.436	
6.375	98.736	98.673	98.610	6.375	98.810	98.747	98.684	6.375	98.012	97.949	97.886	
6.500	99.080	99.017	98.954	6.500	99.047	98.984	98.921	6.500	98.465	98.402	98.339	
6.625	99.281	99.218	99.155	6.625	99.284	99.221	99.158	6.625	98.733	98.670	98.607	
6.750	99.506	99.443	99.380	6.750	99.600	99.537	99.474	6.750	99.188	99.125	99.062	
6.875	99.707	99.644	99.581	6.875	99.759	99.696	99.633	6.875	99.456	99.393	99.330	
7.000	100.053	99.990	99.927	7.000	100.167	100.104	100.041	7.000	99.912	99.849	99.786	
7.125	100.254	100.191	100.128	7.125	100.407	100.344	100.281	7.125	100.181	100.118	100.055	
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	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	-2.000	-2.000	-2.250	-2.250	-3.250
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

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	96.609	96.606	96.598	5.750	96.614	96.593	96.556	4.375				
5.875	97.165	97.162	97.155	5.875	97.206	97.185	97.149	4.500				
6.000	97.728	97.724	97.717	6.000	97.807	97.786	97.750	4.625				
6.125	98.204	98.200	98.193	6.125	98.359	98.338	98.302	4.750	94.939	94.729	94.720	
6.250	98.663	98.652	98.638	6.250	98.533	98.503	98.459	4.875	95.346	95.138	95.129	
6.375	99.116	99.105	99.090	6.375	99.029	98.984	98.970	5.000	96.074	96.042	96.003	
6.500	99.629	99.603	99.588	6.500	99.629	99.584	99.570	5.125	96.383	96.359	96.351	
6.625	100.140	100.096	100.081	6.625	100.140	100.096	100.081	5.250	96.874	96.842	96.803	
6.750	100.172	100.154	100.132	6.750	99.837	99.792	99.777	5.375	97.217	97.197	97.189	
6.875	100.691	100.673	100.651	6.875	100.389	100.345	100.330	5.500	97.637	97.605	97.570	
7.000	101.172	101.127	101.112	7.000	100.922	100.877	100.862	5.625	97.952	97.920	97.881	
7.125	101.575	101.530	101.516	7.125	101.325	101.280	101.266	5.750	98.220	98.140	98.131	
7.250	101.479	101.446	101.410	7.250	101.184	101.125	101.095	5.875	98.558	98.509	98.500	
7.375	101.948	101.889	101.859	7.375	101.698	101.639	101.609	6.000	98.908	98.882	98.873	

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	94.597	94.395	94.386									
4.875	94.911	94.884	94.876									
5.000	95.661	95.645	95.637									
5.125	96.141	96.126	96.118									
5.250	96.508	96.495	96.487									
5.375	96.850	96.838	96.830									
5.500	97.036	97.004	96.967									
5.625	97.381	97.349	97.310									
5.750	97.710	97.681	97.672									
5.875	98.049	98.022	98.013									
6.000	98.453	98.357	98.263									

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	96.609	96.606	96.598	5.750	96.614	96.593	96.556	4.250				
5.875	97.165	97.162	97.155	5.875	97.206	97.185	97.149	4.375				
6.000	97.728	97.724	97.717	6.000	97.807	97.786	97.750	4.500				
6.125	98.204	98.200	98.193	6.125	98.359	98.338	98.302	4.625				
6.250	98.663	98.652	98.638	6.250	98.533	98.503	98.459	4.750	94.939	94.729	94.720	
6.375	99.116	99.105	99.090	6.375	98.893	98.838	98.821	4.875	95.346	95.138	95.129	
6.500	99.613	99.603	99.588	6.500	99.327	99.273	99.256	5.000	96.074	96.042	96.003	
6.625	99.998	99.987	99.973	6.625	99.687	99.635	99.617	5.125	96.383	96.359	96.351	
6.750	100.172	100.154	100.132	6.750	99.560	99.513	99.461	5.250	96.874	96.842	96.803	
6.875	100.691	100.673	100.651	6.875	99.765	99.718	99.666	5.375	97.217	97.197	97.189	
7.000	101.015	100.997	100.975	7.000	100.028	99.981	99.957	5.500	97.637	97.605	97.570	
7.125	101.392	101.373	101.352	7.125	100.328	100.284	100.259	5.625	97.952	97.920	97.881	
7.250	101.479	101.446	101.410	7.250	100.533	100.492	100.456	5.750	98.220	98.140	98.131	
7.375	101.895	101.862	101.825	7.375	101.099	101.058	101.022	5.875	98.558	98.509	98.500	
7.500	102.251	102.218	102.182	7.500	101.442	101.401	101.365	6.000	98.908	98.882	98.873	

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	94.597	94.395	94.386									
4.875	94.911	94.884	94.876									
5.000	95.661	95.645	95.637									
5.125	96.141	96.126	96.118									
5.250	96.508	96.495	96.487									
5.375	96.850	96.838	96.830									
5.500	97.036	97.004	96.967									
5.625	97.381	97.349	97.310									
5.750	97.710	97.681	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	95.099	95.057	95.111	2.625				2.625				
5.750	95.875	95.868	95.895	2.750				2.750				
5.875	96.469	96.458	96.491	2.875				2.875				
6.000	97.059	97.045	97.083	3.000				3.000				
6.125	97.599	97.585	97.622	3.125				3.125				
6.250	97.980	97.985	97.995	3.250				3.250				
6.375	98.522	98.523	98.540	3.375				3.375				
6.500	99.020	99.018	99.039	3.500				3.500				
6.625	99.529	99.527	99.547	3.625				3.625				
6.750	99.633	99.635	99.628	3.750				3.750				
6.875	100.081	100.079	100.078	3.875				3.875				
7.000	100.502	100.496	100.500	4.000				4.000				
7.125	100.969	100.963	100.967	4.125				4.125				
7.250	101.041	101.023	101.000	4.250				4.250				
7.375	101.361	101.339	101.322									

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:
10:49:23 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	94.507	94.588	94.472	5.000				5.000	94.507	94.588	94.472	
5.125	95.304	95.385	95.269	5.125				5.125	95.304	95.385	95.269	
5.250	96.731	96.656	96.506	5.250	96.731	96.656	96.506	5.250	96.731	96.656	96.506	
5.375	97.309	97.234	97.084	5.375	97.309	97.234	97.084	5.375	97.309	97.234	97.084	
5.500	97.835	97.790	97.776	5.500	97.835	97.790	97.776	5.500	97.835	97.790	97.776	
5.625	98.466	98.473	98.481	5.625	98.466	98.473	98.481	5.625	98.466	98.473	98.481	
5.750	99.147	98.950	98.913	5.750	99.147	98.950	98.913	5.750	99.147	98.950	98.913	
5.875	99.556	99.481	99.331	5.875	99.556	99.481	99.331	5.875	99.556	99.481	99.331	
6.000	100.074	99.999	99.849	6.000	100.074	99.999	99.849	6.000	100.074	99.999	99.849	
6.125	100.552	100.435	100.376	6.125	100.552	100.435	100.376	6.125	100.552	100.435	100.376	
6.250	100.954	100.801	100.742	6.250	100.954	100.801	100.742	6.250	100.954	100.801	100.742	
6.375	101.104	100.892	100.681	6.375	101.104	100.892	100.681	6.375	101.104	100.892	100.681	
6.500	101.649	101.437	101.226	6.500	101.649	101.437	101.226	6.500	101.649	101.437	101.226	
6.625	101.993	101.782	101.608	6.625	101.993	101.782	101.608	6.625	101.993	101.782	101.608	
6.750	102.224	102.144	102.083	6.750	102.224	102.144	102.083	6.750	102.224	102.144	102.083	
6.875	102.087	102.027	101.966	6.875	102.087	102.027	101.966	6.875	102.087	102.027	101.966	
7.000	102.443	102.382	102.322	7.000	102.443	102.382	102.322	7.000	102.443	102.382	102.322	
7.125	102.833	102.773	102.712	7.125	102.833	102.773	102.712	7.125	102.833	102.773	102.712	
7.250	103.028	102.934	102.861	7.250	103.028	102.934	102.861	7.250	103.028	102.934	102.861	
7.375	102.394	102.273	102.152	7.375	102.394	102.273	102.152	7.375	102.394	102.273	102.152	
7.500	102.739	102.618	102.497	7.500	102.739	102.618	102.497	7.500	102.739	102.618	102.497	
7.625	102.947	102.826	102.705	7.625	102.947	102.826	102.705	7.625	102.947	102.826	102.705	
7.750	102.398	102.323	102.173	7.750	102.398	102.323	102.173	7.750	102.398	102.323	102.173	
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	93.643	93.724	93.558	
2.875				2.875				5.125	94.430	94.261	94.345	
3.000				3.000				5.250	95.560	95.515	95.501	
3.125				3.125				5.375	96.154	96.175	96.095	
3.250				3.250				5.500	96.945	97.004	96.840	
3.375				3.375				5.625	97.808	97.816	97.573	
3.500	89.802	89.992	89.950	3.500	89.802	89.992	89.950	5.750	98.327	98.130	97.934	
3.625	90.356	90.547	90.505	3.625	90.356	90.547	90.505	5.875	98.945	98.769	98.665	
3.750	91.547	91.715	91.681	3.750	91.547	91.715	91.681	6.000	99.393	99.429	99.325	
3.875	92.101	92.269	92.235	3.875	92.101	92.269	92.235	6.125	99.941	99.977	99.873	
4.000	92.654	92.823	92.788	4.000	92.654	92.823	92.788	6.250	99.843	99.776	100.122	
4.125	93.206	93.375	93.340	4.125	93.206	93.375	93.340	6.375	100.335	99.964	100.026	
4.250	94.305	94.451	94.394	4.250	94.305	94.451	94.394	6.500	100.880	100.584	100.646	
4.375	94.856	95.002	94.944	4.375	94.856	95.002	94.944	6.625	101.315	101.078	101.140	
4.500	95.404	95.550	95.493	4.500	95.404	95.550	95.493	6.750	101.204	100.744	101.083	
4.625	96.198	96.345	96.287	4.625	96.198	96.345	96.287	6.875	101.129	100.871	100.951	
4.750	96.533	96.542	96.473	4.750	96.533	96.542	96.473	7.000	101.666	101.407	101.487	
4.875	96.959	97.083	96.971	4.875	96.959	97.083	96.971	7.125	102.068	101.810	101.890	
5.000	97.493	97.617	97.505	5.000	97.493	97.617	97.505	7.250	101.215	100.561	100.973	
5.125	98.017	97.891	98.028	5.125	98.017	97.891	98.028	7.375	101.282	101.251	101.184	
5.250	98.177	98.118	98.087	5.250	98.177	98.118	98.087	7.500	101.758	101.727	101.660	
5.375	98.442	98.294	98.393	5.375	98.442	98.294	98.393	7.625	102.022	101.991	101.924	
5.500	98.941	98.793	98.642	5.500	98.941	98.793	98.642	7.750				
5.625	99.417	99.269	99.368	5.625	99.417	99.269	99.368	7.875				
5.750	99.511	99.423	99.361	5.750	99.511	99.423	99.361	8.000				
5.875	99.484	99.563	99.483	5.875	99.484	99.563	99.483	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	95.560	95.515	95.501	5.000	93.643	93.724	93.558	4.500	92.919	93.065	92.882	
5.375	96.154	96.175	96.095	5.125	94.430	94.261	94.345	4.625	93.455	93.601	93.419	
5.500	96.945	97.004	96.840	5.250	95.560	95.515	95.501	4.750	92.358	92.482	92.198	
5.625	97.808	97.816	97.573	5.375	96.154	96.175	96.095	4.875	92.888	92.762	92.700	
5.750	98.327	98.130	97.934	5.500	96.945	97.004	96.840	5.000	93.402	93.276	93.214	
5.875	98.945	98.769	98.665	5.625	97.808	97.816	97.573	5.125	93.895	93.769	93.707	
6.000	99.393	99.429	99.325	5.750	98.327	98.130	97.934	5.250	93.902	93.943	93.812	
6.125	99.941	99.977	99.873	5.875	98.945	98.769	98.665	5.375	94.070	94.172	94.070	
6.250	99.843	99.776	100.122	6.000	99.393	99.429	99.325	5.500	94.762	94.614	94.513	
6.375	100.335	99.964	100.026	6.125	99.941	99.977	99.873	5.625	95.160	95.012	94.910	
6.500	100.880	100.584	100.646	6.250	99.843	99.776	100.122	5.750	94.986	94.898	94.836	
6.625	101.315	101.078	101.140	6.375	100.335	99.964	100.026	5.875	94.622	94.551	94.488	
6.750	101.204	100.744	101.083	6.500	100.880	100.584	100.646	6.000	95.104	95.032	94.970	
6.875	101.129	100.871	100.951	6.625	101.315	101.078	101.140	6.125	95.579	95.508	95.445	
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	96.731	96.656	96.506	5.250	96.731	96.656	96.506	5.250	96.731	96.656	96.506	
5.375	97.309	97.234	97.084	5.375	97.309	97.234	97.084	5.375	97.309	97.234	97.084	
5.500	97.835	97.790	97.776	5.500	97.835	97.790	97.776	5.500	97.835	97.790	97.776	
5.625	98.466	98.473	98.481	5.625	98.466	98.473	98.481	5.625	98.466	98.473	98.481	
5.750	99.147	98.950	98.913	5.750	99.147	98.950	98.913	5.750	99.147	98.950	98.913	
5.875	99.556	99.481	99.331	5.875	99.556	99.481	99.331	5.875	99.556	99.481	99.331	
6.000	100.074	99.999	99.849	6.000	100.074	99.999	99.849	6.000	100.074	99.999	99.849	
6.125	100.552	100.435	100.376	6.125	100.552	100.435	100.376	6.125	100.552	100.435	100.376	
6.250	100.954	100.801	100.742	6.250	100.954	100.801	100.742	6.250	100.954	100.801	100.742	
6.375	101.104	100.892	100.681	6.375	101.104	100.892	100.681	6.375	101.104	100.892	100.681	
6.500	101.649	101.437	101.226	6.500	101.649	101.437	101.226	6.500	101.649	101.437	101.226	
6.625	101.993	101.782	101.608	6.625	101.993	101.782	101.608	6.625	101.993	101.782	101.608	
6.750	102.224	102.144	102.083	6.750	102.224	102.144	102.083	6.750	102.224	102.144	102.083	
6.875	102.087	102.027	101.966	6.875	102.087	102.027	101.966	6.875	102.087	102.027	101.966	
7.000	102.443	102.382	102.322	7.000	102.443	102.382	102.322	7.000	102.443	102.382	102.322	
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	95.404	95.550	95.493	4.250	94.305	94.451	94.394	5.250	95.560	95.515	95.501	
4.625	96.198	96.345	96.287	4.375	94.856	95.002	94.944	5.375	96.154	96.175	96.095	
4.750	96.533	96.542	96.473	4.500	95.404							



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

POWER BY WHOLESALE
Friday, May 10, 2024
Effective Time:
10:45:13 AM

VA 20 Yr Fixed				Government				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	96.809	96.734	96.584	5.375	96.809	96.734	96.584	5.000			
5.500	97.335	97.290	97.276	5.500	97.335	97.290	97.276	5.125			
5.625	97.966	97.973	97.961	5.625	97.966	97.973	97.961	5.250	96.231	96.156	96.006
5.750	98.647	98.450	98.413	5.750	98.647	98.450	98.413	5.375	96.809	96.734	96.584
5.875	99.056	98.981	98.891	5.875	99.056	98.981	98.891	5.500	97.335	97.290	97.276
6.000	99.574	99.499	99.349	6.000	99.574	99.499	99.349	5.625	97.966	97.973	97.961
6.125	100.052	99.935	99.876	6.125	100.052	99.935	99.876	5.750	98.647	98.450	98.413
6.250	100.454	100.301	100.242	6.250	100.454	100.301	100.242	5.875	99.056	98.981	98.891
6.375	100.604	100.392	100.361	6.375	100.604	100.392	100.361	6.000	99.574	99.499	99.349
6.500	101.149	100.937	100.726	6.500	101.149	100.937	100.726	6.125	100.052	99.935	99.876
6.625	101.493	101.282	101.108	6.625	101.493	101.282	101.108	6.250	100.454	100.301	100.242
6.750	101.724	101.644	101.583	6.750	101.724	101.644	101.583	6.375	100.604	100.392	100.361
6.875	101.587	101.527	101.466	6.875	101.587	101.527	101.466	6.500	101.149	100.937	100.726
7.000	101.943	101.882	101.822	7.000	101.943	101.882	101.822	6.625	101.493	101.282	101.108
7.125	102.333	102.273	102.212	7.125	102.333	102.273	102.212	6.750	101.724	101.644	101.583
7.250	102.528	102.434	102.361	7.250	102.528	102.434	102.361	6.875	101.587	101.527	101.466
7.375	101.894	101.773	101.652	7.375	101.894	101.773	101.652	7.000	101.943	101.882	101.822
7.500	102.239	102.118	101.997	7.500	102.239	102.118	101.997	7.125	102.333	102.273	102.212
7.625	102.447	102.326	102.205	7.625	102.447	102.326	102.205	7.250	102.528	102.434	102.361
7.750	101.898	101.823	101.673	7.750	101.898	101.823	101.673	7.375	101.894	101.773	101.652
7.875	102.088	101.993	101.843	7.875	102.088	101.993	101.843	7.500	102.239	102.118	101.997
8.000	102.238	102.163	102.013	8.000	102.238	102.163	102.013	7.625	102.447	102.326	102.205
8.125	102.408	102.333	102.183	8.125	102.408	102.333	102.183	7.750	101.898	101.823	101.673

VA 15 Yr Fixed				Government				VA 15 Yr Fixed			
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	95.000	95.015	95.011
3.250				3.250				5.375	95.654	95.609	95.595
3.375				3.375				5.500	96.248	96.290	96.188
3.500	89.216	89.207	89.464	3.500	89.216	89.207	89.464	5.625	97.308	97.086	97.072
3.625	89.837	90.028	89.985	3.625	89.837	90.028	89.985	5.750	87.837	87.630	87.434
3.750	91.119	91.288	91.253	3.750	91.119	91.288	91.253	5.875	88.445	88.248	88.100
3.875	91.638	91.867	91.772	3.875	91.638	91.867	91.772	6.000	89.149	88.705	88.621
4.000	92.153	92.321	92.287	4.000	92.153	92.321	92.287	6.125	99.232	99.286	99.182
4.125	92.662	92.830	92.796	4.125	92.662	92.830	92.796	6.250	99.343	99.276	99.622
4.250	93.865	94.011	93.954	4.250	93.865	94.011	93.954	6.375	99.835	99.614	99.426
4.375	94.370	94.516	94.458	4.375	94.370	94.516	94.458	6.500	100.380	100.156	99.978
4.500	94.864	95.010	94.952	4.500	94.864	95.010	94.952	6.625	100.725	100.527	100.339
4.625	95.595	95.741	95.684	4.625	95.595	95.741	95.684	6.750	100.704	100.244	100.583
4.750	96.033	96.075	95.973	4.750	96.033	96.075	95.973	6.875	100.480	100.241	100.322
4.875	96.425	96.550	96.437	4.875	96.425	96.550	96.437	7.000	100.833	100.865	100.695
5.000	96.880	97.004	96.892	5.000	96.880	97.004	96.892	7.125	101.083	101.085	100.962
5.125	97.312	97.436	97.324	5.125	97.312	97.436	97.324	7.250	100.465	99.825	100.473
5.250	97.677	97.618	97.587	5.250	97.677	97.618	97.587	7.375	100.775	100.514	100.447
5.375	97.840	97.942	97.791	5.375	97.840	97.942	97.791	7.500	101.139	100.879	100.811
5.500	98.236	98.338	98.186	5.500	98.236	98.338	98.186	7.625	101.100	101.090	101.022
5.625	98.600	98.702	98.550	5.625	98.600	98.702	98.550	7.750			
5.750	98.761	98.923	98.861	5.750	98.761	98.923	98.861	7.875			
5.875	98.823	98.902	98.821	5.875	98.823	98.902	98.821	8.000			
6.000				6.000				8.125			

VA 25 Yr Fixed High Balance				VA 30 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	100.380	100.156	99.968	6.500	99.232	99.286	99.182	4.500	92.314	92.460	92.278
6.625	100.725	100.527	100.339	6.625	99.343	99.276	99.622	4.625	92.759	92.906	92.723
6.750	100.704	100.244	100.583	6.750	99.835	99.614	99.426	4.750	91.846	91.970	91.698
6.875	100.480	100.241	100.332	6.875	100.380	100.156	99.968	4.875	92.280	92.154	92.091
7.000	100.853	100.865	100.695	6.625	100.725	100.527	100.339	5.000	92.682	92.806	92.494
7.125	101.083	101.085	100.962	6.750	100.704	100.244	100.583	5.125	93.049	93.173	92.860
7.250	100.465	99.825	100.473	6.875	100.480	100.241	100.322	5.250	93.402	93.372	93.312
7.375	100.775	100.514	100.447	7.000	100.853	100.865	100.695	5.375	93.948	93.481	93.380
7.500	101.139	100.879	100.811	7.125	101.083	101.085	100.962	5.500	93.948	94.050	93.699
7.625	101.100	101.090	101.022	7.250	100.465	99.825	100.473	5.625	94.253	94.329	94.102
7.750				7.375	100.775	100.514	100.447	5.750	94.486	94.398	94.336
7.875				7.500	101.139	100.879	100.811	5.875	94.122	94.051	93.988
8.000				7.625	101.100	101.090	101.022	6.000	94.604	94.532	94.470
8.125				7.750				6.125	95.079	95.008	94.945

VA 30 Yr Fixed BRBL				VA 30 Yr Fixed BRBL				VA 30 Yr Fixed BRBL			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.500	101.149	100.937	100.726	6.500	101.149	100.937	100.726	6.125	100.052	99.935	99.876
6.625	101.493	101.282	101.108	6.625	101.493	101.282	101.108	6.250	100.454	100.301	100.242
6.750	101.724	101.644	101.583	6.750	101.724	101.644	101.583	6.375	100.604	100.392	100.361
6.875	101.587	101.527	101.466	6.875	101.587	101.527	101.466	6.500	101.149	100.937	100.726
7.000	101.943	101.882	101.822	7.000	101.943	101.882	101.822	6.625	101.493	101.282	101.108
7.125	102.333	102.273	102.212	7.125	102.333	102.273	102.212	6.750	101.724	101.644	101.583
7.250	102.528	102.434	102.361	7.250	102.528	102.434	102.361	6.875	101.587	101.527	101.466
7.375	101.894	101.773	101.652	7.375	101.894	101.773	101.652	7.000	101.943	101.882	101.822
7.500	102.239	102.118	101.997	7.500	102.239	102.118	101.997	7.125	102.333	102.273	102.212
7.625	102.447	102.326	102.205	7.625	102.447	102.326	102.205	7.250	102.528	102.434	102.361
7.750	101.898	101.823	101.673	7.750	101.898	101.823	101.673	7.375	101.894	101.773	101.652
7.875	102.088	101.993	101.843	7.875	102.088	101.993	101.843	7.500	102.239	102.118	101.997
8.000	102.238	102.163	102.013	8.000	102.238	102.163	102.013	7.625	102.447	102.326	102.205
8.125	102.408	102.333	102.183	8.125	102.408	102.333	102.183	7.750			

VA 15 Yr Fixed BRBL				VA 15 Yr Fixed BRBL				VA 30 Yr Fixed BRBL			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.500	94.864	95.010	94.952	4.500	94.864	95.010	94.952	6.625	100.725	100.527	100.339
4.625	95.595	95.741	95.684	4.625	95.595	95.741	95.684	6.750	100.704	100.244	100.583
4.750	96.033	96.075	95.973	4.750	96.033	96.075	95.973	6.875	100.480	100.241	100.322
4.875	96.425	96.550	96.437	4.875	96.425	96.550	96.437	7.000	100.833	100.865	100.695
5.000	96.880	97.004	96.892	5.000	96.880	97.004	96.892	7.125	101.083	101.085	100.962
5.125	97.312	97.436	97.								

Effective Time:
10:49:23 AM

Government DPA												
BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	98.034	97.819	97.519	6.750	95.434	95.219	94.919	6.750				
6.875	98.558	98.343	98.043	6.875	95.958	95.743	95.443	6.875				
7.000	99.061	98.846	98.546	7.000	96.461	96.246	95.946	7.000				
7.125	99.517	99.302	99.002	7.125	96.917	96.702	96.402	7.125				
7.250	99.953	99.738	99.438	7.250	97.353	97.138	96.838	7.250				
7.375	99.962	99.689	99.389	7.375	97.362	97.089	96.789	7.375				
7.500	100.425	100.152	99.852	7.500	97.825	97.552	97.252	7.500				
7.625	100.841	100.568	100.268	7.625	98.241	97.968	97.668	7.625				
7.750	101.237	100.964	100.664	7.750	98.637	98.364	98.064	7.750				
7.875	100.804	100.472	100.172	7.875	98.204	97.872	97.572	7.875				
8.000	101.227	100.895	100.595	8.000	98.627	98.295	97.995	8.000				
8.125	101.613	101.281	100.981	8.125	99.013	98.681	98.381	8.125				
8.250	101.979	101.647	101.347	8.250	99.379	99.047	98.747	8.250				
8.375				8.375				8.375				
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.034	95.819	95.519	6.750	93.434	93.219	92.919	6.750				
6.875	96.558	96.343	96.043	6.875	93.958	93.743	93.443	6.875				
7.000	97.061	96.846	96.546	7.000	94.461	94.246	93.946	7.000				
7.125	97.517	97.302	97.002	7.125	94.917	94.702	94.402	7.125				
7.250	97.953	97.738	97.438	7.250	95.353	95.138	94.838	7.250				
7.375	97.962	97.689	97.389	7.375	95.362	95.089	94.789	7.375				
7.500	98.425	98.152	97.852	7.500	95.825	95.552	95.252	7.500				
7.625	98.841	98.568	98.268	7.625	96.241	95.968	95.668	7.625				
7.750	99.237	98.964	98.664	7.750	96.637	96.364	96.064	7.750				
7.875	98.804	98.472	98.172	7.875	96.204	95.872	95.572	7.875				
8.000	99.227	98.895	98.595	8.000	96.627	96.295	95.995	8.000				
8.125	99.613	99.281	98.981	8.125	97.013	96.681	96.381	8.125				
8.250	99.979	99.647	99.347	8.250	97.379	97.047	96.747	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.