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

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

Mortgage Clause	
<b>All States but Florida</b>	<b>Florida Only</b>
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:
2:41:18 PM

Table with 3 main sections: Conventional 30 Yr Fixed, Conventional 25 Yr Fixed, and Conventional 20 Yr Fixed. Each section contains columns for Rate, 15 Day, 30 Day, and 45 Day across multiple rows of data.

Table with 3 main sections: Conventional 15 Yr Fixed, Conventional 10 Yr Fixed, and Conventional 5 Yr Fixed. Each section contains columns for Rate, 15 Day, 30 Day, and 45 Day across multiple rows of data.

Table with 3 main sections: Conventional 30 Yr Fixed High Balance, Conventional 20 Yr Fixed High Balance, and Conventional 15 Yr Fixed High Balance. Each section contains columns for Rate, 15 Day, 30 Day, and 45 Day across multiple rows of data.

Conventional Fixed Adjustments

Cumulative LPPA Cap

Table with 2 columns: FTHB with AMI at or below 100% or 120% in designated High Cost Areas, and value 0.000.

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

Table with columns for LTV ranges (e.g., >= 780, 760-779) and FICO score ranges (e.g., <= 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) with corresponding adjustment values.

Additional Purchase LPPA Adjusters

Table with columns for property types (Attached Condo, Investment Property, 2nd Home, Manufactured Home, 2-4 Units, High Balance, Secondary Financing, DTI > 40%) and FICO score ranges with adjustment values.

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

Table with columns for LTV ranges and FICO score ranges with adjustment values for Refinance/Transfer scenarios.

Additional R/T Refinance LPPA Adjusters

Table with columns for property types and FICO score ranges with adjustment values for Refinance/Transfer scenarios.

Cash-Out Refinance LTV / FICO Adjusters: All Products

Table with columns for LTV ranges and FICO score ranges with adjustment values for Cash-Out Refinance scenarios.

Additional Cash-Out Refinance LPPA Adjusters

Table with columns for property types and FICO score ranges with adjustment values for Cash-Out Refinance scenarios.

Additional Miscellaneous LPPA Adjusters

Table with 2 columns: Escrow Waiver (-0.250), Temporary 2-1 Buydown (Buydown options and pricing available through FML), 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	97.452	97.444	97.437	5.750	97.739	97.720	97.701	4.375				
5.875	98.016	98.009	98.002	5.875	98.332	98.313	98.294	4.500				
6.000	98.586	98.579	98.571	6.000	98.882	98.863	98.844	4.625				
6.125	99.332	99.287	99.272	6.125	99.332	99.287	99.272	4.750	95.686	95.475	95.465	
6.250	99.365	99.350	99.335	6.250	99.368	99.350	99.333	4.875	96.092	95.882	95.872	
6.375	99.959	99.914	99.900	6.375	99.959	99.914	99.900	5.000	96.758	96.725	96.702	
6.500	100.556	100.512	100.497	6.500	100.556	100.512	100.497	5.125	96.997	96.939	96.915	
6.625	101.068	101.023	101.008	6.625	101.068	101.023	101.008	5.250	97.529	97.521	97.497	
6.750	100.779	100.735	100.720	6.750	100.529	100.485	100.470	5.375	97.862	97.854	97.830	
6.875	101.330	101.285	101.270	6.875	101.080	101.035	101.020	5.500	98.291	98.283	98.260	
7.000	101.860	101.815	101.801	7.000	101.610	101.565	101.551	5.625	98.599	98.591	98.568	
7.125	102.264	102.220	102.205	7.125	102.014	101.970	101.955	5.750	98.862	98.820	98.758	
7.250	101.903	101.844	101.815	7.250	101.653	101.594	101.565	5.875	99.196	99.154	99.091	
7.375	102.416	102.356	102.327	7.375	102.166	102.106	102.077	6.000	99.402	99.360	99.339	

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	95.283	95.083	95.073									
4.875	95.622	95.482	95.473									
5.000	96.303	96.233	96.224									
5.125	96.740	96.671	96.662									
5.250	97.066	96.997	96.988									
5.375	97.387	97.323	97.311									
5.500	97.690	97.682	97.658									
5.625	98.028	98.020	97.996									
5.750	98.230	98.176	98.154									
5.875	98.563	98.510	98.481									
6.000	99.109	99.056	98.978									

**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	97.452	97.444	97.437	5.750	97.739	97.720	97.701	4.250				
5.875	98.016	98.009	98.002	5.875	98.332	98.313	98.294	4.375				
6.000	98.586	98.579	98.571	6.000	98.882	98.863	98.844	4.500				
6.125	99.074	99.067	99.059	6.125	99.229	99.192	99.156	4.625				
6.250	99.365	99.350	99.335	6.250	99.368	99.350	99.333	4.750	95.686	95.475	95.465	
6.375	99.831	99.816	99.802	6.375	99.905	99.887	99.870	4.875	96.092	95.882	95.872	
6.500	100.343	100.329	100.314	6.500	100.336	100.069	100.052	5.000	96.758	96.725	96.702	
6.625	100.774	100.760	100.745	6.625	100.444	100.428	100.412	5.125	96.997	96.939	96.915	
6.750	100.700	100.678	100.656	6.750	100.051	100.000	99.949	5.250	97.529	97.521	97.497	
6.875	101.234	101.212	101.190	6.875	100.461	100.424	100.399	5.375	97.862	97.854	97.830	
7.000	101.575	101.553	101.531	7.000	100.799	100.762	100.737	5.500	98.291	98.283	98.260	
7.125	101.943	101.921	101.899	7.125	101.096	101.061	101.036	5.625	98.599	98.591	98.568	
7.250	101.803	101.767	101.730	7.250	101.011	100.951	100.919	5.750	98.862	98.820	98.758	
7.375	102.254	102.217	102.181	7.375	101.402	101.365	101.329	5.875	99.196	99.154	99.091	
7.500	102.561	102.524	102.488	7.500	101.745	101.708	101.672	6.000	99.402	99.360	99.339	

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	95.283	95.083	95.073									
4.875	95.622	95.482	95.473									
5.000	96.303	96.233	96.224									
5.125	96.740	96.671	96.662									
5.250	97.066	96.997	96.988									
5.375	97.387	97.323	97.311									
5.500	97.690	97.682	97.658									
5.625	98.028	98.020	97.996									
5.750	98.230	98.176	98.154									

**Home Possible Adjustments**

<b>Cumulative LLPA Caps</b>	
Home Possible	0.000

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

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

**Additional Purchase LLPA Adjusters**

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

**R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only**

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

**Additional R/T Refinance LLPA Adjusters**

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

**Additional Miscellaneous LLPA Adjusters**

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











**Brokers First Funding**

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Effective Time:  
2:41:18 PM

Government DPA												
BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>								
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	98.147	97.951	97.651	6.750	95.547	95.351	95.051	6.750				
6.875	98.668	98.485	98.185	6.875	96.068	95.885	95.585	6.875				
7.000	99.181	98.998	98.698	7.000	96.581	96.398	96.098	7.000				
7.125	99.637	99.454	99.154	7.125	97.037	96.854	96.554	7.125				
7.250	100.083	99.900	99.600	7.250	97.483	97.300	97.000	7.250				
7.375	100.244	99.991	99.691	7.375	97.644	97.391	97.091	7.375				
7.500	100.717	100.464	100.164	7.500	98.117	97.864	97.564	7.500				
7.625	101.143	100.890	100.590	7.625	98.543	98.290	97.990	7.625				
7.750	101.549	101.296	100.996	7.750	98.949	98.696	98.396	7.750				
7.875	101.070	100.747	100.447	7.875	98.470	98.147	97.847	7.875				
8.000	101.503	101.180	100.880	8.000	98.903	98.580	98.280	8.000				
8.125	101.899	101.576	101.276	8.125	99.299	98.976	98.676	8.125				
8.250	102.265	101.942	101.642	8.250	99.665	99.342	99.042	8.250				
8.375				8.375				8.375				
BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_Forgivable <sup>2</sup>								
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	96.147	95.951	95.651	6.750	93.547	93.351	93.051	6.750				
6.875	96.668	96.485	96.185	6.875	94.068	93.885	93.585	6.875				
7.000	97.181	96.998	96.698	7.000	94.581	94.398	94.098	7.000				
7.125	97.637	97.454	97.154	7.125	95.037	94.854	94.554	7.125				
7.250	98.083	97.900	97.600	7.250	95.483	95.300	95.000	7.250				
7.375	98.244	97.991	97.691	7.375	95.644	95.391	95.091	7.375				
7.500	98.717	98.464	98.164	7.500	96.117	95.864	95.564	7.500				
7.625	99.143	98.890	98.590	7.625	96.543	96.290	95.990	7.625				
7.750	99.549	99.296	98.996	7.750	96.949	96.696	96.396	7.750				
7.875	99.070	98.747	98.447	7.875	96.470	96.147	95.847	7.875				
8.000	99.503	99.180	98.880	8.000	96.903	96.580	96.280	8.000				
8.125	99.899	99.576	99.276	8.125	97.299	96.976	96.676	8.125				
8.250	100.265	99.942	99.642	8.250	97.665	97.342	97.042	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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.