Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST
Phone Number: (949) 676-0868
Contact Email: lockdesk@flexpointinc.com
Broker Portal: https://origination.mortgage.meridianlink.com

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Mortgagee 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	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

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

Lender ID

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

Eligible States

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

BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Conventional 30 Yr Fixed

Rate	15	30	45
4.75	93.381	93.381	93.175
4.875	94.043	94.043	93.842
5	94.725	94.725	94.529
5.125	95.338	95.338	95.147
5.25	96.335	96.258	96.227
5.375	97.030	96.953	96.922
5.5	97.805	97.728	97.697
5.625	98.312	98.234	98.204
5.75	98.609	98.552	98.497
5.875	99.232	99.135	99.082
6	99.885	99.789	99.736
6.125	100.312	100.216	100.163
6.25	100.392	100.322	100.280
6.375	100.918	100.855	100.809
6.5	101.382	101.303	101.257
6.625	101.776	101.724	101.667
6.75	101.927	101.841	101.812
6.875	102.362	102.255	102.205
7	102.726	102.620	102.579
7.125	103.076	102.987	102.945
7.25	103.394	103.330	103.318
7.375	103.762	103.699	103.685
7.5	104.051	103.982	103.967
7.625	104.322	104.208	104.241
7.75	104.618	104.536	104.679
7.875	104.880	104.800	104.942
8	105.075	105.000	105.141
8.125	105.224	105.152	105.294
8.25	105.568	105.467	105.531

Conventional 25 Yr Fixed

Rate	15	30	45
4.75	93.381	93.381	93.175
4.875	94.043	94.043	93.842
5	94.725	94.725	94.529
5.125	95.338	95.338	95.147
5.25	96.026	95.999	95.959
5.375	96.705	96.696	96.638
5.5	97.492	97.464	97.425
5.625	98.073	98.056	98.007
5.75	98.565	98.552	98.497
5.875	99.131	99.092	99.045
6	99.644	99.628	99.558
6.125	100.107	100.106	100.035
6.25	100.350	100.322	100.280
6.375	100.880	100.855	100.809
6.5	101.344	101.303	101.257
6.625	101.735	101.724	101.667
6.75	101.884	101.841	101.812
6.875	102.277	102.235	102.205
7	102.658	102.610	102.579
7.125	103.006	102.987	102.945
7.25	103.394	103.330	103.318
7.375	103.762	103.699	103.685
7.5	104.051	103.982	103.967
7.625	104.267	104.197	104.241
7.75	104.618	104.536	104.679
7.875	104.880	104.800	104.942
8	105.075	105.000	105.141
8.125	105.224	105.152	105.294
8.25	105.568	105.467	105.531

Conventional 20 Yr Fixed

Rate	15	30	45
5.125	96.135	96.135	95.944
5.25	96.811	96.811	96.713
5.375	97.609	97.609	97.516
5.5	98.566	98.619	98.534
5.625	99.106	99.139	99.078
5.75	99.753	99.785	99.722
5.875	100.237	100.267	100.202
6	100.710	100.742	100.672
6.125	101.154	101.186	101.115
6.25	101.257	101.270	101.222
6.375	101.700	101.711	101.660
6.5	102.098	102.109	102.057
6.625	102.499	102.519	102.463
6.75	102.019	102.007	101.974
6.875	102.428	102.378	102.349
7	102.826	102.773	102.747
7.125	103.115	103.062	103.036
7.25	103.306	103.262	103.227
7.375	103.715	103.671	103.636
7.5	104.081	104.008	103.972
7.625	104.362	104.314	104.282
7.75	104.665	104.674	104.632
7.875	105.020	105.028	104.987
8	104.957	104.863	104.848

Conventional 15 Yr Fixed

Rate	15	30	45
4.625	97.586	97.586	97.511
4.75	97.793	97.763	97.749
4.875	98.282	98.282	98.274
5	98.647	98.647	98.646
5.125	98.980	99.035	98.931
5.25	99.392	99.346	99.273
5.375	99.898	99.834	99.779
5.5	100.210	100.146	100.091
5.625	100.358	100.395	100.307
5.75	100.724	100.667	100.582
5.875	101.191	101.112	101.057
6	101.438	101.353	101.298
6.125	101.341	101.331	101.342
6.25	101.733	101.659	101.639
6.375	102.210	102.146	102.091
6.5	102.438	102.375	102.319
6.625	102.399	102.400	102.415
6.75	102.795	102.701	102.646
6.875	103.284	103.190	103.135
7	103.480	103.386	103.331
7.125	102.850	102.786	102.731
7.25	103.342	103.278	103.223
7.375	103.814	103.751	103.696

Conventional 10 Yr Fixed

Rate	15	30	45
4.625	97.906	97.906	97.832
4.75	98.090	98.090	98.075
4.875	98.615	98.615	98.607
5	98.976	98.976	98.975
5.125	99.262	99.262	99.262
5.25	99.476	99.476	99.238
5.375	99.977	99.977	99.723
5.5	100.202	100.202	99.955
5.625	100.417	100.417	100.290
5.75	100.636	100.641	100.551
5.875	100.879	100.898	100.805
6	101.274	101.263	101.103
6.125	101.423	101.407	101.193
6.25	101.488	101.467	101.283
6.375	101.774	101.747	101.649
6.5	102.035	102.003	101.918
6.625	102.177	102.169	102.185
6.75	102.453	102.394	102.406
6.875	102.843	102.749	102.694
7	103.131	103.078	102.944
7.125	102.611	102.548	102.492
7.25	103.000	102.936	102.881
7.375	103.373	103.309	103.254

Conventional 30 Yr Fixed HB

Rate	15	30	45
5	93.728	93.728	93.620
5.125	94.658	94.609	94.577
5.25	96.145	95.959	95.810
5.375	96.842	96.656	96.508
5.5	97.619	97.433	97.285
5.625	98.125	97.940	97.791
5.75	98.600	98.618	98.582
5.875	99.219	99.167	99.129
6	99.849	99.692	99.652
6.125	100.312	100.183	100.132
6.25	100.405	100.384	100.362
6.375	100.918	100.914	100.888
6.5	101.368	101.350	101.324
6.625	101.777	101.709	101.673
6.75	101.911	101.793	101.784
6.875	102.332	102.165	102.155
7	102.683	102.504	102.476
7.125	103.038	102.857	102.751
7.25	103.163	102.982	102.838
7.375	103.510	103.327	103.181
7.5	103.846	103.661	103.512
7.625	104.136	103.948	103.798
7.75	103.212	103.124	103.287
7.875	103.405	103.319	103.481

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	95.614	95.565	95.534	5.25	97.677	97.627	97.576
5.375	96.244	96.242	96.180	5.375	98.146	98.095	98.044
5.5	97.073	96.971	96.854	5.5	98.461	98.410	98.360
5.625	97.744	97.643	97.525	5.625	98.441	98.326	98.252
5.75	98.331	98.330	98.284	5.75	98.788	98.709	98.654
5.875	98.887	98.881	98.840	5.875	99.220	99.141	99.086
6	99.412	99.401	99.365	6	99.429	99.350	99.295
6.125	99.994	99.978	99.947	6.125	99.394	99.288	99.223
6.25	100.240	100.218	100.177	6.25	99.627	99.520	99.456
6.375	100.731	100.704	100.668	6.375	99.931	99.867	99.812
6.5	101.162	101.131	101.100	6.5	100.117	100.053	99.998
6.625	101.276	101.189	101.080	6.625	100.275	100.168	100.103
6.75	101.812	101.770	101.734	6.75	100.507	100.465	100.266
6.875	102.197	102.150	102.119	6.875	100.984	100.919	100.890
7	102.508	102.455	102.430	7	100.987	100.934	100.693
7.125	102.778	102.720	102.700	7.125	100.326	100.202	100.107

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0

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	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
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	0	-0.125	-0.125	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.662	97.599	97.536	5	97.513	97.405	97.305	5	94.931	94.868	94.806
5.125	98.182	98.119	98.056	5.125	97.959	97.845	97.740	5.125	95.593	95.530	95.468
5.25	98.704	98.641	98.578	5.25	98.361	98.245	98.139	5.25	96.259	96.196	96.133
5.375	98.933	98.870	98.807	5.375	98.738	98.608	98.493	5.375	96.559	96.496	96.433
5.5	99.310	99.247	99.184	5.5	99.114	98.979	98.861	5.5	97.043	96.980	96.918
5.625	99.687	99.624	99.561	5.625	99.478	99.339	99.218	5.625	97.509	97.446	97.384
5.75	99.896	99.833	99.770	5.75	99.820	99.676	99.553	5.75	97.790	97.727	97.664
5.875	100.105	100.042	99.979	5.875	100.128	99.980	99.854	5.875	98.072	98.009	97.946
6	100.316	100.253	100.190	6	100.442	100.289	100.163	6	98.352	98.289	98.226
6.125	100.525	100.462	100.399	6.125	100.764	100.612	100.487	6.125	98.629	98.566	98.503
6.25	100.731	100.668	100.605	6.25	101.068	100.914	100.786	6.25	98.905	98.842	98.780
6.375	100.937	100.874	100.811	6.375	101.355	101.195	101.062	6.375	99.182	99.119	99.056
6.5	101.143	101.080	101.017	6.5	101.587	101.424	101.289	6.5	99.641	99.578	99.516
6.625	101.195	101.132	101.069	6.625	101.767	101.600	101.463	6.625	99.724	99.661	99.598
6.75	101.422	101.359	101.296	6.75	101.748	101.575	101.434	6.75	99.982	99.919	99.857
6.875	101.474	101.411	101.348	6.875	101.685	101.507	101.364	6.875	100.056	99.993	99.931
7	101.513	101.450	101.387	7	101.518	101.336	101.252	7	100.142	100.079	100.017
7.125	101.557	101.494	101.431	7.125	101.456	101.393	101.330	7.125	100.236	100.173	100.111

Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.712	97.649	97.586	5	97.710	97.603	97.502	5	94.981	94.918	94.855
5.125	98.232	98.169	98.106	5.125	98.157	98.043	97.938	5.125	95.643	95.580	95.517
5.25	98.754	98.691	98.628	5.25	98.557	98.440	98.335	5.25	96.309	96.246	96.183
5.375	98.983	98.920	98.857	5.375	98.937	98.807	98.692	5.375	96.609	96.546	96.483
5.5	99.360	99.297	99.234	5.5	99.312	99.177	99.059	5.5	97.093	97.030	96.967
5.625	99.737	99.674	99.611	5.625	99.675	99.536	99.415	5.625	97.559	97.496	97.433
5.75	99.946	99.883	99.820	5.75	100.016	99.872	99.749	5.75	97.840	97.777	97.714
5.875	100.155	100.092	100.029	5.875	100.324	100.176	100.049	5.875	98.122	98.059	97.996
6	100.366	100.303	100.240	6	100.637	100.484	100.356	6	98.402	98.339	98.276
6.125	100.575	100.512	100.449	6.125	100.959	100.806	100.680	6.125	98.679	98.616	98.553
6.25	100.874	100.718	100.655	6.25	101.264	101.108	100.980	6.25	98.955	98.892	98.829
6.375	101.071	100.924	100.861	6.375	101.551	101.391	101.258	6.375	99.232	99.169	99.106
6.5	101.232	101.130	101.067	6.5	101.786	101.622	101.487	6.5	99.691	99.628	99.565
6.625	101.374	101.199	101.119	6.625	101.969	101.801	101.664	6.625	99.774	99.711	99.648
6.75	101.517	101.409	101.346	6.75	101.952	101.779	101.638	6.75	100.032	99.969	99.906
6.875	101.662	101.478	101.398	6.875	101.891	101.714	101.570	6.875	100.106	100.043	99.980
7	101.563	101.500	101.437	7	101.727	101.545	101.399	7	100.192	100.129	100.066
7.125	101.607	101.544	101.481	7.125	101.506	101.443	101.380	7.125	100.286	100.223	100.160

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0

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	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

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	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

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	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
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	0	-0.125	-0.125	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	-0.305	-0.455
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

BFF BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed			
Rate	15	30	45
5	94.719	94.676	94.676
5.125	95.388	95.345	95.345
5.25	96.153	96.126	96.087
5.375	96.820	96.793	96.754
5.5	97.455	97.428	97.389
5.625	98.071	98.044	98.004
5.75	98.684	98.637	98.598
5.875	99.295	99.249	99.210
6	99.878	99.832	99.793
6.125	100.415	100.368	100.329
6.25	100.767	100.718	100.672
6.375	101.299	101.251	101.204
6.5	101.795	101.747	101.700
6.625	102.267	102.218	102.171

Home Ready 20 Yr Fixed			
Rate	15	30	45
5.75	99.021	98.959	98.927
5.875	99.604	99.541	99.510
6	100.123	100.061	100.030
6.125	100.559	100.497	100.466
6.25	100.568	100.490	100.443
6.375	101.106	101.028	100.981
6.5	101.572	101.494	101.447
6.625	101.935	101.856	101.809
6.75	101.860	101.782	101.735
6.875	102.329	102.251	102.204
7	102.756	102.678	102.631
7.125	103.074	102.996	102.949
7.25	103.106	103.025	102.963
7.375	103.572	103.491	103.429

Home Ready 15 Yr Fixed			
Rate	15	30	45
4.375	96.210	96.134	96.113
4.5	96.618	96.541	96.520
4.625	96.999	96.922	96.901
4.75	97.407	97.380	97.360
4.875	97.802	97.771	97.746
5	98.134	98.102	98.066
5.125	98.388	98.355	98.314
5.25	98.961	98.928	98.887
5.375	99.276	99.243	99.202
5.5	99.705	99.672	99.631
5.625	99.931	99.898	99.857
5.75	100.267	100.218	100.163
5.875	100.622	100.573	100.518
6	100.754	100.705	100.650

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	95.559	95.482	95.461
4.75	96.188	96.139	96.084
4.875	96.389	96.340	96.285
5	96.760	96.711	96.656
5.125	97.159	97.110	97.055
5.25	97.533	97.484	97.429
5.375	97.877	97.828	97.773
5.5	98.237	98.188	98.133
5.625	98.542	98.493	98.438
5.75	98.567	98.502	98.433
5.875	98.872	98.807	98.738
6	99.344	99.279	99.210

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0

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	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed			
Rate	15	30	45
5.375	96.535	96.501	96.474
5.5	97.222	97.176	97.150
5.625	97.823	97.766	97.740
5.75	98.388	98.338	98.316
5.875	99.100	99.037	99.014
6	99.645	99.567	99.545
6.125	100.188	100.093	100.070
6.25	100.453	100.397	100.383
6.375	101.019	100.950	100.933
6.5	101.530	101.445	101.426
6.625	102.069	101.960	101.941
6.75	102.239	102.175	102.143
6.875	102.716	102.635	102.600
7	103.158	103.057	103.021
7.125	103.510	103.388	103.350

Home Possible 20 Yr Fixed			
Rate	15	30	45
5.75	99.937	99.889	99.869
5.875	100.466	100.417	100.397
6	100.928	100.878	100.858
6.125	101.227	101.176	101.156
6.25	101.363	101.290	101.267
6.375	101.816	101.741	101.719
6.5	102.219	102.143	102.123
6.625	102.544	102.468	102.448
6.75	102.204	102.153	102.123
6.875	102.615	102.563	102.534
7	102.975	102.922	102.895
7.125	103.305	103.251	103.225
7.25	103.414	103.371	103.334
7.375	103.824	103.779	103.744
7.5	104.130	104.084	104.050

Home Possible 15 Yr Fixed			
Rate	15	30	45
4.25	95.780	95.703	95.682
4.375	96.210	96.134	96.113
4.5	96.618	96.541	96.520
4.625	96.999	96.922	96.901
4.75	97.407	97.380	97.360
4.875	97.802	97.771	97.746
5	98.134	98.102	98.066
5.125	98.388	98.355	98.314
5.25	98.961	98.928	98.887
5.375	99.276	99.243	99.202
5.5	99.705	99.672	99.631
5.625	99.931	99.898	99.857
5.75	100.267	100.218	100.163
5.875	100.622	100.573	100.518
6	100.754	100.705	100.650

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	95.559	95.482	95.461
4.75	97.422	97.354	97.341
4.875	97.752	97.683	97.670
5	98.161	98.057	98.045
5.125	98.727	98.622	98.610
5.25	99.051	98.944	98.932
5.375	99.369	99.261	99.249
5.5	99.644	99.535	99.523
5.625	100.021	99.892	99.880
5.75	100.334	100.204	100.192
5.875	100.642	100.512	100.500
6	100.947	100.815	100.803

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0

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	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

BFF
BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.5	97.422	97.447	97.360
5.625	98.032	98.056	97.970
5.75	98.565	98.552	98.497
5.875	99.104	99.092	99.035
6	99.630	99.628	99.557
6.125	100.104	100.106	100.035
6.25	100.350	100.322	100.280
6.375	100.880	100.855	100.809
6.5	101.344	101.303	101.257
6.625	101.735	101.724	101.667
6.75	101.884	101.841	101.812
6.875	102.277	102.235	102.205
7	102.649	102.610	102.579
7.125	103.006	102.987	102.945
7.25	103.394	103.330	103.318
7.375	103.762	103.699	103.685

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0

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	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
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	0	-0.125	-0.125	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

FHA 30 Yr Fixed

Rate	15	30	45
4.5	95.287	95.241	95.226
4.625	95.992	95.946	95.931
4.75	96.688	96.642	96.628
4.875	96.888	96.864	96.814
5	97.576	97.530	97.495
5.125	98.252	98.206	98.172
5.25	99.011	98.963	98.914
5.375	99.501	99.452	99.404
5.5	100.185	100.136	100.088
5.625	100.698	100.649	100.601
5.75	101.149	101.087	101.038
5.875	101.370	101.160	101.046
6	101.965	101.755	101.578
6.125	102.446	102.235	102.025
6.25	102.552	102.563	102.513
6.375	102.884	102.804	102.787
6.5	103.400	103.319	103.305
6.625	103.874	103.791	103.782
6.75	104.066	103.988	103.934
6.875	104.105	104.003	103.963
7	104.569	104.465	104.429
7.125	104.959	104.854	104.821
7.25	104.882	104.836	104.801
7.375	104.128	104.047	103.975
7.5	104.434	104.323	104.261

FHA 25 Yr Fixed

Rate	15	30	45
4.5	95.287	95.241	95.226
4.625	95.992	95.946	95.931
4.75	96.688	96.642	96.628
4.875	96.888	96.842	96.807
5	97.576	97.530	97.495
5.125	98.252	98.206	98.172
5.25	99.011	98.963	98.914
5.375	99.501	99.452	99.404
5.5	100.185	100.136	100.088
5.625	100.698	100.649	100.601
5.75	101.149	101.087	101.038
5.875	101.370	101.160	100.950
6	101.965	101.755	101.545
6.125	102.446	102.235	102.025
6.25	102.552	102.563	102.513
6.375	102.884	102.804	102.787
6.5	103.400	103.319	103.305
6.625	103.874	103.791	103.782
6.75	104.066	103.988	103.934
6.875	104.105	104.003	103.963
7	104.569	104.465	104.429
7.125	104.959	104.854	104.821
7.25	104.882	104.836	104.801
7.375	104.016	103.893	103.891
7.5	104.434	104.323	104.261

FHA 20 Yr Fixed

Rate	15	30	45
5	97.576	97.530	97.495
5.125	98.252	98.206	98.172
5.25	99.011	98.963	98.914
5.375	99.501	99.452	99.404
5.5	100.185	100.136	100.088
5.625	100.698	100.649	100.601
5.75	101.149	101.087	101.038
5.875	101.370	101.160	100.950
6	101.965	101.755	101.545
6.125	102.446	102.235	102.025
6.25	102.552	102.563	102.513
6.375	102.784	102.703	102.687
6.5	103.324	103.242	103.229
6.625	103.833	103.750	103.741
6.75	104.066	103.988	103.934
6.875	104.051	103.949	103.909
7	104.558	104.455	104.418
7.125	104.987	104.882	104.850
7.25	104.882	104.836	104.801
7.375	103.977	103.854	103.852
7.5	104.434	104.323	104.261
7.625	104.924	104.813	104.751
7.75	105.299	105.188	105.126
7.875	103.332	103.271	103.171
8	103.726	103.665	103.565

FHA 15 Yr Fixed

Rate	15	30	45
4.25	97.054	97.047	97.061
4.375	97.522	97.515	97.529
4.5	97.991	97.985	97.999
4.625	98.519	98.549	98.471
4.75	98.794	98.747	98.720
4.875	99.186	99.161	99.126
5	99.658	99.633	99.599
5.125	100.132	100.107	100.073
5.25	100.382	100.318	100.263
5.375	100.662	100.618	100.528
5.5	101.132	101.088	100.999
5.625	101.609	101.547	101.457
5.75	101.663	101.584	101.529
5.875	101.856	101.747	101.636
6	102.338	102.229	102.118

FHA 10 Yr Fixed

Rate	15	30	45
4.25	96.815	96.844	96.766
4.375	97.387	97.416	97.339
4.5	97.956	97.985	97.908
4.625	98.519	98.549	98.471
4.75	98.794	98.747	98.720
4.875	98.971	98.982	98.862
5	99.520	99.531	99.411
5.125	100.054	100.065	99.945
5.25	100.382	100.318	100.263
5.375	100.311	100.304	100.218
5.5	100.809	100.803	100.717
5.625	101.278	101.271	101.185
5.75	101.663	101.584	101.529
5.875	101.156	101.131	101.142
6	101.614	101.576	101.587

FHA 30 Yr Fixed High Balance

Rate	15	30	45
4.5	92.174	92.128	92.114
4.625	92.879	92.833	92.819
4.75	94.971	94.955	94.905
4.875	95.575	95.622	95.597
5	96.302	96.350	96.325
5.125	97.174	97.221	97.196
5.25	98.056	98.016	97.940
5.375	98.900	98.864	98.797
5.5	99.438	99.402	99.339
5.625	99.958	99.920	99.861
5.75	100.332	100.168	100.112
5.875	100.793	100.582	100.514
6	101.308	101.097	101.013
6.125	101.709	101.720	101.670
6.25	101.825	101.615	101.544
6.375	101.823	101.783	101.743
6.5	102.288	102.248	102.208
6.625	102.783	102.776	102.713
6.75	102.673	102.595	102.541
6.875	102.295	102.270	102.253
7	102.689	102.646	102.638
7.125	103.103	103.078	103.003
7.25	102.870	102.824	102.789

FHA 25 Yr Fixed High Balance

Rate	15	30	45
5.25	97.710	97.661	97.613
5.375	98.900	98.864	98.797
5.5	99.438	99.402	99.339
5.625	99.958	99.920	99.861
5.75	100.332	100.168	100.112
5.875	100.793	100.582	100.372
6	101.308	101.097	100.948
6.125	101.709	101.720	101.670
6.25	101.825	101.615	101.544
6.375	101.823	101.783	101.743
6.5	102.288	102.248	102.208
6.625	102.783	102.776	102.713
6.75	102.673	102.595	102.541
6.875	102.287	102.261	102.253

FHA 20 Yr Fixed High Balance

Rate	15	30	45
5	96.302	96.350	96.325
5.125	97.174	97.221	97.196
5.25	97.543	97.572	97.535
5.375	98.857	98.822	98.755
5.5	99.362	99.326	99.263
5.625	99.854	99.816	99.757
5.75	100.117	100.055	100.006
5.875	100.425	100.368	100.278
6	100.987	100.998	100.948
6.125	101.709	101.720	101.670
6.25	101.725	101.647	101.594
6.375	101.695	101.617	101.600
6.5	102.137	102.078	102.045
6.625	102.783	102.776	102.713

FHA 15 Yr Fixed High Balance

Rate	15	30	45
4.5	95.312	95.341	95.264
4.625	95.865	95.895	95.817
4.75	95.626	95.528	95.432
4.875	96.110	96.012	95.916
5	96.593	96.496	96.400
5.125	97.076	96.979	96.882
5.25	97.081	96.969	96.859
5.375	97.563	97.452	97.342
5.5	98.046	97.935	97.824
5.625	98.589	98.477	98.367
5.75	98.381	98.348	98.316
5.875	98.836	98.727	98.616
6	99.318	99.209	99.098
6.125	99.680	99.570	99.460

FHA 30 Yr Fixed Streamline			
Rate	15	30	45
5.25	99.011	98.963	98.914
5.375	99.501	99.452	99.404
5.5	100.185	100.136	100.088
5.625	100.698	100.649	100.601
5.75	101.149	101.087	101.038
5.875	101.370	101.160	100.950
6	101.965	101.755	101.545
6.125	102.446	102.235	102.025
6.25	102.552	102.563	102.513
6.375	102.884	102.804	102.787
6.5	103.400	103.319	103.305
6.625	103.874	103.791	103.782
6.75	104.066	103.988	103.934
6.875	104.105	104.003	103.963
7	104.569	104.465	104.429

FHA 25 Yr Fixed Streamline			
Rate	15	30	45
5.25	99.011	98.963	98.914
5.375	99.501	99.452	99.404
5.5	100.185	100.136	100.088
5.625	100.698	100.649	100.601
5.75	101.149	101.087	101.038
5.875	101.370	101.160	100.950
6	101.965	101.755	101.545
6.125	102.446	102.235	102.025
6.25	102.552	102.563	102.513
6.375	102.884	102.804	102.787
6.5	103.400	103.319	103.305
6.625	103.874	103.791	103.782
6.75	104.066	103.988	103.934
6.875	104.105	104.003	103.963
7	104.569	104.465	104.429

FHA 20 Yr Fixed Streamline			
Rate	15	30	45
5.25	99.011	98.963	98.914
5.375	99.501	99.452	99.404
5.5	100.185	100.136	100.088
5.625	100.698	100.649	100.601
5.75	101.149	101.087	101.038
5.875	101.370	101.160	100.950
6	101.965	101.755	101.545
6.125	102.446	102.235	102.025
6.25	102.552	102.563	102.513
6.375	102.784	102.703	102.687
6.5	103.324	103.242	103.229
6.625	103.833	103.750	103.741
6.75	104.066	103.988	103.934
6.875	104.051	103.949	103.909
7	104.558	104.455	104.418

FHA 15 Yr Fixed Streamline			
Rate	15	30	45
4.5	97.956	97.985	97.908
4.625	98.519	98.549	98.471
4.75	98.794	98.747	98.720
4.875	98.971	98.982	98.862
5	99.520	99.531	99.411
5.125	100.054	100.065	99.945
5.25	100.382	100.318	100.263
5.375	100.311	100.304	100.218
5.5	100.809	100.803	100.717
5.625	101.278	101.271	101.185
5.75	101.663	101.584	101.529
5.875	101.156	101.131	101.142
6	101.614	101.576	101.587

FHA 10 Yr Fixed Streamline			
Rate	15	30	45
4.25	96.815	96.844	96.766
4.375	97.387	97.416	97.339
4.5	97.956	97.985	97.908
4.625	98.519	98.549	98.471
4.75	98.794	98.747	98.720
4.875	98.971	98.982	98.862
5	99.520	99.531	99.411
5.125	100.054	100.065	99.945
5.25	100.382	100.318	100.263
5.375	100.311	100.304	100.218
5.5	100.809	100.803	100.717
5.625	101.278	101.271	101.185
5.75	101.663	101.584	101.529

FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45
5.25	97.710	97.661	97.613
5.375	98.900	98.864	98.797
5.5	99.438	99.402	99.339
5.625	99.958	99.920	99.861
5.75	100.332	100.168	100.112
5.875	100.793	100.582	100.372
6	101.308	101.097	100.948
6.125	101.709	101.720	101.670
6.25	101.825	101.615	101.544
6.375	101.823	101.783	101.743
6.5	102.288	102.248	102.208
6.625	102.783	102.776	102.713
6.75	102.673	102.595	102.541

FHA 25 Yr Fixed HB Streamline			
Rate	15	30	45
5.25	97.710	97.661	97.613
5.375	98.900	98.864	98.797
5.5	99.438	99.402	99.339
5.625	99.958	99.920	99.861
5.75	100.332	100.168	100.112
5.875	100.793	100.582	100.372
6	101.308	101.097	100.948
6.125	101.709	101.720	101.670
6.25	101.825	101.615	101.544
6.375	101.823	101.783	101.743
6.5	102.288	102.248	102.208
6.625	102.783	102.776	102.713
6.75	102.673	102.595	102.541
6.875	102.287	102.261	102.253

FHA 20 Yr Fixed HB Streamline			
Rate	15	30	45
5.25	97.543	97.572	97.535
5.375	98.244	98.273	98.235
5.5	98.996	99.025	98.988
5.625	99.750	99.780	99.742
5.75	100.117	100.055	100.006
5.875	100.298	100.309	100.259
6	100.987	100.998	100.948
6.125	101.709	101.720	101.670
6.25	101.725	101.647	101.594
6.375	101.421	101.414	101.352
6.5	102.085	102.078	102.016
6.625	102.783	102.776	102.713
6.75	102.723	102.645	102.591
6.875	102.078	102.053	101.979

3			
Rate	15	30	45
4.5	95.312	95.341	95.264
4.625	95.865	95.895	95.817
4.75	94.369	94.322	94.295
4.875	94.735	94.747	94.626
5	95.257	95.268	95.147
5.125	95.746	95.757	95.636
5.25	96.764	96.724	96.684
5.375	96.875	96.835	96.794
5.5	97.285	97.245	97.205
5.625	97.699	97.659	97.618
5.75	98.381	98.348	98.316
5.875	98.665	98.632	98.600
6	99.013	98.980	98.948
6.125	99.337	99.305	99.273

Government Adjustments

FICO

> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

$75K - $99,999	-0.75
$100K - $150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	

BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

VA 30 Yr Fixed			
Rate	15	30	45
5.125	98.152	98.106	98.072
5.25	98.911	98.863	98.814
5.375	99.401	99.352	99.304
5.5	100.085	100.036	99.988
5.625	100.598	100.549	100.501
5.75	101.049	100.987	100.938
5.875	101.270	101.060	100.850
6	101.865	101.655	101.445
6.125	102.346	102.135	101.925
6.25	102.408	102.329	102.276
6.375	102.416	102.375	102.335
6.5	102.841	102.800	102.760
6.625	103.308	103.268	103.228
6.75	103.638	103.560	103.506
6.875	103.481	103.473	103.465
7	103.867	103.859	103.851
7.125	104.211	104.202	104.194
7.25	104.441	104.395	104.360
7.375	103.868	103.787	103.715
7.5	104.101	104.023	103.945
7.625	104.498	104.420	104.343
7.75	104.749	104.638	104.576
7.875	103.834	103.745	103.661
8	103.950	103.861	103.777
8.125	104.016	103.927	103.843

VA 25 Yr Fixed			
Rate	15	30	45
5.125	98.152	98.106	98.072
5.25	98.911	98.863	98.814
5.375	99.401	99.352	99.304
5.5	100.085	100.036	99.988
5.625	100.598	100.549	100.501
5.75	101.049	100.987	100.938
5.875	101.270	101.060	100.850
6	101.865	101.655	101.445
6.125	102.346	102.135	101.925
6.25	102.408	102.329	102.276
6.375	102.416	102.375	102.335
6.5	102.841	102.800	102.760
6.625	103.308	103.268	103.228
6.75	103.638	103.560	103.506
6.875	103.481	103.473	103.465
7	103.867	103.859	103.851
7.125	104.211	104.202	104.194
7.25	104.441	104.395	104.360
7.375	103.774	103.697	103.619
7.5	104.101	104.023	103.945
7.625	104.498	104.420	104.343
7.75	104.749	104.638	104.576
7.875	103.134	102.933	102.933
8	103.449	103.247	103.248
8.125	103.740	103.539	103.539

VA 20 Yr Fixed			
Rate	15	30	45
4.75	96.588	96.542	96.528
4.875	96.788	96.742	96.707
5	97.476	97.430	97.395
5.125	98.152	98.106	98.072
5.25	98.911	98.863	98.814
5.375	99.401	99.352	99.304
5.5	100.085	100.036	99.988
5.625	100.598	100.549	100.501
5.75	101.049	100.987	100.938
5.875	101.270	101.060	100.850
6	101.865	101.655	101.445
6.125	102.346	102.135	101.925
6.25	102.408	102.329	102.276
6.375	102.416	102.375	102.335
6.5	102.841	102.800	102.760
6.625	103.308	103.268	103.228
6.75	103.638	103.560	103.506
6.875	103.481	103.473	103.465
7	103.867	103.859	103.851
7.125	104.211	104.202	104.194
7.25	104.441	104.395	104.360
7.375	103.774	103.697	103.619
7.5	104.101	104.023	103.945
7.625	104.498	104.420	104.343
7.75	104.749	104.638	104.576

VA 15 Yr Fixed			
Rate	15	30	45
4.25	96.954	96.947	96.961
4.375	97.422	97.415	97.429
4.5	97.891	97.885	97.899
4.625	98.362	98.356	98.370
4.75	98.694	98.647	98.620
4.875	99.086	99.061	99.026
5	99.558	99.533	99.499
5.125	100.032	100.007	99.973
5.25	100.282	100.218	100.163
5.375	100.562	100.518	100.428
5.5	101.032	100.988	100.899
5.625	101.491	101.447	101.357
5.75	101.563	101.484	101.429
5.875	101.560	101.523	101.420
6	102.003	101.966	101.863

VA 10 Yr Fixed			
Rate	15	30	45
4.25	96.769	96.798	96.721
4.375	97.288	97.317	97.240
4.5	97.793	97.822	97.745
4.625	98.280	98.309	98.232
4.75	98.694	98.647	98.620
4.875	98.808	98.819	98.698
5	99.260	99.271	99.150
5.125	99.734	99.693	99.615
5.25	100.282	100.218	100.163
5.375	100.063	100.056	99.970
5.5	100.488	100.435	100.354
5.625	101.026	100.947	100.892
5.75	101.563	101.484	101.429
5.875	100.980	100.916	100.861
6	101.514	101.450	101.395

VA 30 Yr Fixed High Balance			
Rate	15	30	45
4.875	95.520	95.427	95.502
5	96.238	96.145	96.220
5.125	97.000	96.907	96.983
5.25	97.610	97.561	97.548
5.375	98.454	98.418	98.351
5.5	99.099	99.050	99.002
5.625	99.625	99.514	99.577
5.75	100.232	100.022	99.856
5.875	100.693	100.482	100.272
6	101.208	100.997	100.787
6.125	101.578	101.368	101.316
6.25	101.725	101.515	101.444
6.375	101.723	101.683	101.643
6.5	102.188	102.148	102.108
6.625	102.546	102.505	102.465
6.75	102.573	102.495	102.441
6.875	102.169	102.161	102.153
7	102.554	102.546	102.538
7.125	102.898	102.890	102.882
7.25	102.770	102.724	102.689
7.375	101.890	101.779	101.717
7.5	102.396	102.285	102.223
7.625	102.886	102.776	102.714
7.75	103.211	103.100	103.038
7.875	99.682	99.481	99.481
8	99.997	99.796	99.796
8.125	100.288	100.087	100.087

VA 25 Yr Fixed High Balance			
Rate	15	30	45
6.5	102.188	102.148	102.108
6.625	102.546	102.505	102.465
6.75	102.573	102.495	102.441
6.875	102.169	102.161	102.153
7	102.554	102.546	102.538
7.125	102.898	102.890	102.882
7.25	102.770	102.724	102.689
7.375	101.890	101.779	101.717
7.5	102.396	102.285	102.223
7.625	102.886	102.776	102.714
7.75	103.211	103.100	103.038
7.875	99.682	99.481	99.481
8	99.997	99.796	99.796
8.125	100.288	100.087	100.087

VA 20 Yr Fixed High Balance			
Rate	15	30	45
6.125	101.395	101.266	101.316
6.25	101.625	101.547	101.494
6.375	101.314	101.167	101.204
6.5	101.823	101.676	101.714
6.625	102.371	102.224	102.261
6.75	102.623	102.545	102.491
6.875	101.817	101.652	101.677
7	102.227	102.062	102.087
7.125	102.557	102.419	102.417
7.25	102.820	102.774	102.739
7.375	101.940	101.829	101.767
7.5	102.446	102.335	102.273
7.625	102.936	102.826	102.764
7.75	99.383	99.182	99.182

VA 15 Yr Fixed High Balance			
Rate	15	30	45
4.5	95.117	95.147	95.069
4.625	95.555	95.585	95.507
4.75	94.269	94.222	94.195
4.875	94.526	94.537	94.416
5	94.909	94.921	94.850
5.125	95.309	95.259	95.190
5.25	96.664	96.624	96.584
5.375	96.775	96.735	96.694
5.5	97.185	97.145	97.105
5.625	97.599	97.559	97.518
5.75	98.281	98.248	98.216
5.875	98.565	98.532	98.500
6	98.913	98.880	98.848
6.125	99.237	99.205	99.173

VA 30 Yr Fixed IRRRL			
Rate	15	30	45
6.375	102.416	102.375	102.335
6.5	102.841	102.800	102.760
6.625	103.308	103.268	103.228
6.75	103.638	103.560	103.506
6.875	103.481	103.473	103.465
7	103.867	103.859	103.851
7.125	104.211	104.202	104.194
7.25	104.441	104.395	104.360
7.375	103.868	103.787	103.715
7.5	104.101	104.023	103.945
7.625	104.498	104.420	104.343
7.75	104.749	104.638	104.576
7.875	103.834	103.745	103.661
8	103.950	103.861	103.777
8.125	104.016	103.927	103.843

VA 25 Yr Fixed IRRRL			
Rate	15	30	45
6.375	102.416	102.375	102.335
6.5	102.841	102.800	102.760
6.625	103.308	103.268	103.228
6.75	103.638	103.560	103.506
6.875	103.481	103.473	103.465
7	103.867	103.859	103.851
7.125	104.211	104.202	104.194
7.25	104.441	104.395	104.360
7.375	103.774	103.697	103.619
7.5	104.101	104.023	103.945
7.625	104.498	104.420	104.343
7.75	104.749	104.638	104.576
7.875	103.184	102.983	102.983
8	103.499	103.297	103.298
8.125	103.790	103.589	103.589

VA 20 Yr Fixed IRRRL			
Rate	15	30	45
6	101.865	101.655	101.445
6.125	102.346	102.135	101.925
6.25	102.408	102.329	102.276
6.375	102.416	102.375	102.335
6.5	102.841	102.800	102.760
6.625	103.308	103.268	103.228
6.75	103.638	103.560	103.506
6.875	103.481	103.473	103.465
7	103.867	103.859	103.851
7.125	104.211	104.202	104.194
7.25	104.441	104.395	104.360
7.375	103.774	103.697	103.619
7.5	104.101	104.023	103.945
7.625	104.498	104.420	104.343
7.75	104.749	104.638	104.576

VA 15 Yr Fixed IRRRL			
Rate	15	30	45
4.5	97.891	97.885	97.899
4.625	98.362	98.356	98.370
4.75	98.694	98.647	98.620
4.875	99.086	99.061	99.026
5	99.558	99.533	99.499
5.125	100.032	100.007	99.973
5.25	100.282	100.218	100.163
5.375	100.562	100.518	100.428
5.5	101.032	100.988	100.899
5.625	101.491	101.447	101.357
5.75	101.563	101.484	101.429
5.875	101.560	101.523	101.420
6	102.003	101.966	101.863
6.125	102.444	102.407	102.303

VA 10 Yr Fixed IRRRL			
Rate	15	30	45
4.5	97.793	97.822	97.745
4.625	98.280	98.309	98.232
4.75	98.694	98.647	98.620
4.875	98.808	98.819	98.698
5	99.260	99.271	99.150
5.125	99.734	99.693	99.615
5.25	100.282	100.218	100.163
5.375	100.063	100.056	99.970
5.5	100.488	100.435	100.354
5.625	101.026	100.947	100.892
5.75	101.563	101.484	101.429
5.875	100.980	100.916	100.861
6	101.514	101.450	101.395
6.125	102.006	101.942	101.887

VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45
6.625	102.546	102.505	102.465
6.75	102.573	102.495	102.441
6.875	102.169	102.161	102.153
7	102.554	102.546	102.538
7.125	102.898	102.890	102.882
7.25	102.770	102.724	102.689
7.375	102.394	102.313	102.241
7.5	102.539	102.459	102.387
7.625	102.886	102.776	102.714
7.75	103.211	103.100	103.038
7.875	101.359	101.270	101.186
8	101.475	101.386	101.302
8.125	101.541	101.452	101.368

VA 25 Yr Fixed HB IRRRL			
Rate	15	30	45
6.5	102.188	102.148	102.108
6.625	102.546	102.505	102.465
6.75	102.573	102.495	102.441
6.875	102.169	102.161	102.153
7	102.554	102.546	102.538
7.125	102.898	102.890	102.882
7.25	102.770	102.724	102.689
7.375	101.890	101.779	101.717
7.5	102.396	102.285	102.223
7.625	102.886	102.776	102.714
7.75	103.211	103.100	103.038
7.875	99.682	99.481	99.481
8	99.997	99.796	99.796
8.125	100.288	100.087	100.087

VA 20 Yr Fixed HB IRRRL			
Rate	15	30	45
6.125	101.395	101.266	101.316
6.25	101.625	101.547	101.494
6.375	101.314	101.167	101.204
6.5	101.823	101.676	101.714
6.625	102.371	102.224	102.261
6.75	102.623	102.545	102.491
6.875	101.817	101.652	101.677
7	102.227	102.062	102.087
7.125	102.557	102.419	102.417
7.25	102.820	102.774	102.739
7.375	101.940	101.829	101.767
7.5	102.446	102.335	102.273
7.625	102.936	102.826	102.764
7.75	99.383	99.182	99.182

VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45
4.5	95.117	95.147	95.069
4.625	95.555	95.585	95.507
4.75	94.269	94.222	94.195
4.875	94.526	94.537	94.416
5	94.909	94.921	94.850
5.125	95.309	95.259	95.190
5.25	96.664	96.624	96.584
5.375	96.775	96.735	96.694
5.5	97.185	97.145	97.105
5.625	97.599	97.559	97.518
5.75	98.281	98.248	98.216
5.875	98.565	98.532	98.500
6	98.913	98.880	98.848
6.125	99.237	99.205	99.173

Government Adjustments

FICO

> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
FICO < 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

$75K - $99,999	-0.75
$100K - $150K	-0.375
$1M - $1,499,999 (VA Only)	-1.75
$1.5M - $2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	

BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

BFF_3.5%_DPA_Repayable1				BFF_3.5%_DPA_Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	100.554	100.392	100.092	6.75	99.054	98.892	98.592
6.875	101.065	100.903	100.603	6.875	99.565	99.403	99.103
7	101.557	101.395	101.095	7	100.057	99.895	99.595
7.125	101.998	101.836	101.536	7.125	100.498	100.336	100.036
7.25	102.410	102.248	101.948	7.25	100.910	100.748	100.448
7.375	102.371	102.161	101.861	7.375	100.871	100.661	100.361
7.5	102.823	102.613	102.313	7.5	101.323	101.113	100.813
7.625	103.224	103.014	102.714	7.625	101.724	101.514	101.214
7.75	103.616	103.406	103.106	7.75	102.116	101.906	101.606
7.875	102.953	102.701	102.401	7.875	101.453	101.201	100.901
8	103.375	103.123	102.823	8	101.875	101.623	101.323
8.125	103.746	103.494	103.194	8.125	102.246	101.994	101.694

BFF_3.5%_DPA_HB_Repayable1				BFF_3.5%_DPA_HB_Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.554	98.392	98.092	6.75	97.054	96.892	96.592
6.875	99.065	98.903	98.603	6.875	97.565	97.403	97.103
7	99.557	99.395	99.095	7	98.057	97.895	97.595
7.125	99.998	99.836	99.536	7.125	98.498	98.336	98.036
7.25	100.410	100.248	99.948	7.25	98.910	98.748	98.448
7.375	100.371	100.161	99.861	7.375	98.871	98.661	98.361
7.5	100.823	100.613	100.313	7.5	99.323	99.113	98.813
7.625	101.224	101.014	100.714	7.625	99.724	99.514	99.214
7.75	101.616	101.406	101.106	7.75	100.116	99.906	99.606
7.875	100.953	100.701	100.401	7.875	99.453	99.201	98.901
8	101.375	101.123	100.823	8	99.875	99.623	99.323
8.125	101.746	101.494	101.194	8.125	100.246	99.994	99.694

BFF_5%_DPA_Repayable1				BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	99.804	99.642	99.342	6.75	97.804	97.642	97.342
6.875	100.315	100.153	99.853	6.875	98.315	98.153	97.853
7	100.807	100.645	100.345	7	98.807	98.645	98.345
7.125	101.248	101.086	100.786	7.125	99.248	99.086	98.786
7.25	101.660	101.498	101.198	7.25	99.660	99.498	99.198
7.375	101.621	101.411	101.111	7.375	99.621	99.411	99.111
7.5	102.073	101.863	101.563	7.5	100.073	99.863	99.563
7.625	102.474	102.264	101.964	7.625	100.474	100.264	99.964
7.75	102.866	102.656	102.356	7.75	100.866	100.656	100.356
7.875	102.203	101.951	101.651	7.875	100.203	99.951	99.651
8	102.625	102.373	102.073	8	100.625	100.373	100.073
8.125	102.996	102.744	102.444	8.125	100.996	100.744	100.444
8.25	103.348	103.096	102.796	8.25	101.348	101.096	100.796

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

[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.