BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

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

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

Conventional 30 Yr Fixed			
Rate	15	30	45
4.75	92.188	92.171	92.107
4.875	93.300	93.314	93.306
5	94.002	94.022	94.011
5.125	94.564	94.584	94.573
5.25	95.231	95.201	95.183
5.375	95.926	95.895	95.875
5.5	96.631	96.600	96.580
5.625	97.232	97.200	97.180
5.75	97.719	97.688	97.656
5.875	98.329	98.290	98.264
6	98.924	98.886	98.860
6.125	99.441	99.403	99.377
6.25	99.850	99.800	99.754
6.375	100.398	100.346	100.306
6.5	100.902	100.849	100.809
6.625	101.401	101.349	101.309
6.75	101.689	101.620	101.562
6.875	102.211	102.158	102.118
7	102.612	102.540	102.499
7.125	103.026	102.969	102.902
7.25	103.324	103.246	103.193
7.375	103.805	103.724	103.671
7.5	104.225	104.159	104.106
7.625	104.670	104.573	104.520
7.75	105.076	104.967	104.880
7.875	105.411	105.298	105.213
8	105.632	105.536	105.441
8.125	105.940	105.806	105.708
8.25	106.432	106.295	106.198

Conventional 25 Yr Fixed			
Rate	15	30	45
4.75	92.070	91.995	91.995
4.875	93.300	93.314	93.306
5	94.002	94.022	94.011
5.125	94.564	94.584	94.573
5.25	95.212	95.201	95.183
5.375	95.833	95.828	95.806
5.5	96.433	96.434	96.409
5.625	97.052	97.053	97.028
5.75	97.719	97.688	97.656
5.875	98.282	98.257	98.222
6	98.830	98.811	98.773
6.125	99.353	99.334	99.295
6.25	99.850	99.800	99.754
6.375	100.373	100.323	100.275
6.5	100.849	100.807	100.755
6.625	101.335	101.297	101.244
6.75	101.689	101.620	101.560
6.875	102.198	102.124	102.067
7	102.612	102.540	102.481
7.125	103.026	102.969	102.902
7.25	103.324	103.235	103.161
7.375	103.805	103.713	103.641
7.5	104.186	104.113	104.041
7.625	104.670	104.555	104.471
7.75	105.076	104.967	104.880
7.875	105.411	105.298	105.213
8	105.632	105.536	105.441
8.125	105.940	105.806	105.708
8.25	106.432	106.295	106.198

Conventional 20 Yr Fixed			
Rate	15	30	45
5.125	96.319	96.302	96.287
5.25	97.039	97.023	97.008
5.375	97.586	97.575	97.557
5.5	98.099	98.091	98.071
5.625	98.559	98.551	98.531
5.75	99.111	99.075	99.046
5.875	99.602	99.571	99.539
6	100.072	100.044	100.011
6.125	100.524	100.496	100.462
6.25	100.503	100.459	100.438
6.375	101.064	101.038	101.012
6.5	101.696	101.665	101.634
6.625	101.962	101.926	101.889
6.75	101.651	101.609	101.567
6.875	102.243	102.196	102.149
7	102.642	102.590	102.538
7.125	103.096	103.039	102.982
7.25	103.384	103.322	103.259
7.375	103.710	103.643	103.575
7.5	104.211	104.138	104.065
7.625	104.673	104.595	104.517
7.75	105.096	105.013	104.929
7.875	105.150	105.150	105.150
8	105.367	105.232	105.150

Conventional 15 Yr Fixed			
Rate	15	30	45
4.625	97.190	97.190	97.190
4.75	97.511	97.425	97.396
4.875	97.939	97.825	97.825
5	98.382	98.256	98.249
5.125	98.838	98.718	98.708
5.25	99.156	99.085	99.056
5.375	99.525	99.437	99.415
5.5	99.971	99.885	99.864
5.625	100.338	100.258	100.233
5.75	100.643	100.568	100.540
5.875	100.989	100.920	100.888
6	101.447	101.378	101.346
6.125	101.607	101.565	101.527
6.25	101.936	101.901	101.859
6.375	102.258	102.228	102.183
6.5	102.625	102.595	102.550
6.625	102.627	102.610	102.564
6.75	102.858	102.892	102.837
6.875	103.108	103.149	103.090
7	103.349	103.390	103.331
7.125	103.463	103.418	103.403
7.25	103.322	103.285	103.198
7.375	103.705	103.629	103.584

Conventional 10 Yr Fixed			
Rate	15	30	45
4.625	97.755	97.755	97.755
4.75	97.852	97.776	97.776
4.875	98.409	98.339	98.339
5	98.664	98.539	98.531
5.125	99.076	98.956	98.946
5.25	99.371	99.299	99.299
5.375	99.894	99.846	99.846
5.5	100.213	100.171	100.171
5.625	100.433	100.352	100.345
5.75	100.735	100.660	100.647
5.875	101.078	101.037	101.031
6	101.517	101.481	101.470
6.125	101.732	101.702	101.687
6.25	101.687	101.662	101.641
6.375	102.027	102.008	101.982
6.5	102.364	102.351	102.320
6.625	102.497	102.489	102.453
6.75	102.742	102.739	102.698
6.875	102.998	102.998	102.951
7	103.319	103.319	103.267
7.125	103.005	102.960	102.945
7.25	102.885	102.810	102.765
7.375	103.245	103.170	103.124

Conventional 30 Yr Fixed HB			
Rate	15	30	45
5	93.047	93.014	93.003
5.125	93.682	93.651	93.639
5.25	95.196	95.150	95.117
5.375	95.898	95.854	95.822
5.5	96.608	96.565	96.533
5.625	97.230	97.188	97.157
5.75	97.712	97.674	97.647
5.875	98.346	98.307	98.279
6	98.939	98.897	98.868
6.125	99.442	99.399	99.367
6.25	99.841	99.787	99.746
6.375	100.410	100.353	100.309
6.5	100.912	100.855	100.811
6.625	101.410	101.351	101.306
6.75	101.671	101.617	101.575
6.875	102.219	102.161	102.116
7	102.589	102.531	102.487
7.125	102.909	102.854	102.811
7.25	103.310	103.252	103.208
7.375	103.765	103.704	103.656
7.5	103.762	103.709	103.696
7.625	104.028	103.976	103.936
7.75	103.115	102.922	102.835
7.875	103.316	103.118	103.034

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	94.431	94.402	94.372	5.25	97.390	97.368	97.324
5.375	95.183	95.154	95.124	5.375	97.722	97.700	97.656
5.5	95.903	95.875	95.845	5.5	98.055	98.033	97.989
5.625	96.634	96.606	96.575	5.625	98.332	98.310	98.266
5.75	97.110	97.082	97.051	5.75	98.730	98.716	98.672
5.875	97.720	97.691	97.661	5.875	98.999	98.985	98.941
6	98.233	98.205	98.175	6	99.280	99.265	99.222
6.125	98.877	98.862	98.846	6.125	99.550	99.535	99.492
6.25	99.515	99.494	99.473	6.25	99.809	99.795	99.751
6.375	100.106	100.080	100.054	6.375	100.068	100.053	100.010
6.5	100.617	100.586	100.555	6.5	100.343	100.328	100.285
6.625	101.011	100.975	100.938	6.625	100.553	100.538	100.495
6.75	101.527	101.485	101.444	6.75	100.649	100.647	100.605
6.875	102.074	102.027	101.980	6.875	100.976	100.976	100.929
7	102.496	102.444	102.392	7	100.958	100.958	100.906
7.125	102.780	102.723	102.665	7.125	101.129	101.099	101.055

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

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

Property State Adjustments

State	Fannie	Freddie
AZ	-0.275	-0.425
CA	0	0
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

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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	98.039	97.951	97.862	5	97.217	97.156	97.145	5	94.890	94.827	94.764
5.125	98.375	98.287	98.198	5.125	97.709	97.643	97.628	5.125	95.542	95.479	95.416
5.25	98.690	98.602	98.513	5.25	98.160	98.089	98.071	5.25	96.198	96.135	96.072
5.375	99.023	98.935	98.846	5.375	98.549	98.474	98.453	5.375	96.495	96.432	96.369
5.5	99.338	99.250	99.161	5.5	98.925	98.844	98.819	5.5	96.973	96.910	96.847
5.625	99.628	99.540	99.451	5.625	99.278	99.192	99.164	5.625	97.452	97.389	97.327
5.75	99.860	99.772	99.683	5.75	99.616	99.526	99.494	5.75	97.738	97.675	97.612
5.875	100.056	99.968	99.879	5.875	99.931	99.836	99.801	5.875	98.011	97.948	97.885
6	100.239	100.151	100.062	6	100.222	100.122	100.084	6	98.283	98.220	98.157
6.125	100.404	100.317	100.227	6.125	100.479	100.374	100.332	6.125	98.554	98.491	98.429
6.25	100.512	100.425	100.335	6.25	100.711	100.601	100.556	6.25	98.828	98.765	98.703
6.375	100.555	100.467	100.387	6.375	100.910	100.795	100.746	6.375	99.102	99.039	98.977
6.5	100.655	100.567	100.478	6.5	101.033	100.913	100.861	6.5	99.559	99.496	99.434
6.625	100.844	100.756	100.667	6.625	101.045	100.920	100.864	6.625	99.644	99.581	99.518
6.75	100.958	100.870	100.781	6.75	101.080	100.980	100.892	6.75	99.913	99.850	99.787
6.875	100.961	100.874	100.784	6.875	101.149	101.022	100.952	6.875	99.997	99.934	99.871
7	100.956	100.893	100.830	7	101.192	101.104	101.015	7	100.077	100.014	99.951
7.125	101.009	100.946	100.883	7.125	101.332	101.244	101.155	7.125	100.133	100.070	100.007

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	98.039	97.951	97.862	5	97.314	97.253	97.242	5	94.840	94.777	94.714
5.125	98.375	98.287	98.198	5.125	97.805	97.739	97.724	5.125	95.492	95.429	95.366
5.25	98.690	98.602	98.513	5.25	98.255	98.184	98.166	5.25	96.148	96.085	96.022
5.375	99.023	98.935	98.846	5.375	98.643	98.568	98.546	5.375	96.445	96.382	96.319
5.5	99.338	99.250	99.161	5.5	99.017	98.937	98.912	5.5	96.923	96.860	96.797
5.625	99.628	99.540	99.451	5.625	99.370	99.284	99.256	5.625	97.402	97.339	97.276
5.75	99.860	99.772	99.683	5.75	99.707	99.616	99.585	5.75	97.688	97.625	97.562
5.875	100.056	99.968	99.879	5.875	100.021	99.926	99.891	5.875	97.961	97.898	97.835
6	100.239	100.151	100.062	6	100.312	100.212	100.173	6	98.233	98.170	98.107
6.125	100.404	100.317	100.227	6.125	100.568	100.463	100.421	6.125	98.504	98.441	98.378
6.25	100.512	100.425	100.335	6.25	100.800	100.691	100.645	6.25	98.778	98.715	98.652
6.375	100.555	100.467	100.378	6.375	101.001	100.886	100.837	6.375	99.052	98.989	98.926
6.5	100.655	100.567	100.478	6.5	101.126	101.006	100.954	6.5	99.509	99.446	99.383
6.625	100.844	100.756	100.667	6.625	101.139	101.015	100.959	6.625	99.594	99.531	99.468
6.75	100.958	100.870	100.781	6.75	101.177	101.048	100.988	6.75	99.863	99.800	99.737
6.875	100.961	100.874	100.784	6.875	101.248	101.114	101.051	6.875	99.947	99.884	99.821
7	100.951	100.863	100.780	7	101.265	101.126	101.060	7	100.027	99.964	99.901
7.125	100.959	100.896	100.833	7.125	101.332	101.244	101.155	7.125	100.083	100.020	99.957

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	0
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
5.25	94.891	94.870	94.847
5.375	95.592	95.571	95.548
5.5	96.279	96.258	96.235
5.625	96.928	96.907	96.884
5.75	97.408	97.366	97.321
5.875	98.052	98.009	97.964
6	98.645	98.602	98.558
6.125	99.201	99.159	99.114
6.25	99.592	99.535	99.477
6.375	100.160	100.103	100.045
6.5	100.690	100.633	100.575
6.625	101.179	101.122	101.064

Home Ready 20 Yr Fixed			
Rate	15	30	45
5.75	97.807	97.749	97.720
5.875	98.405	98.346	98.318
6	98.940	98.882	98.853
6.125	99.334	99.275	99.247
6.25	99.712	99.640	99.597
6.375	100.269	100.196	100.153
6.5	100.761	100.688	100.645
6.625	101.101	101.028	100.985
6.75	101.353	101.280	101.237
6.875	101.859	101.787	101.744
7	102.301	102.228	102.185
7.125	102.567	102.494	102.451
7.25	102.712	102.639	102.595
7.375	103.133	103.060	103.016

Home Ready 15 Yr Fixed			
Rate	15	30	45
4.375	95.512	95.484	95.454
4.5	95.890	95.861	95.831
4.625	96.237	96.208	96.178
4.75	97.003	96.974	96.944
4.875	97.424	97.395	97.364
5	97.699	97.670	97.640
5.125	97.934	97.905	97.875
5.25	98.645	98.615	98.585
5.375	98.953	98.923	98.893
5.5	99.389	99.359	99.329
5.625	99.624	99.595	99.564
5.75	99.980	99.950	99.920
5.875	100.373	100.343	100.313
6	100.624	100.594	100.564

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	95.286	95.250	95.212
4.75	95.922	95.879	95.833
4.875	96.143	96.099	96.054
5	96.458	96.415	96.369
5.125	96.838	96.795	96.749
5.25	97.180	97.137	97.091
5.375	97.513	97.469	97.424
5.5	97.787	97.743	97.698
5.625	98.129	98.086	98.041
5.75	98.428	98.384	98.339
5.875	98.771	98.727	98.682
6	99.362	99.318	99.272

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				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	94.742	94.731	94.679	5.75	97.270	97.213	97.154	4.25	95.089	95.061	95.031
5.5	95.433	95.422	95.370	5.875	97.832	97.775	97.717	4.375	95.512	95.484	95.454
5.625	96.097	96.086	96.034	6	98.367	98.310	98.251	4.5	95.890	95.861	95.831
5.75	96.399	96.372	96.358	6.125	98.865	98.808	98.749	4.625	96.237	96.208	96.178
5.875	97.122	97.096	97.074	6.25	98.686	98.615	98.543	4.75	97.003	96.974	96.944
6	97.748	97.722	97.699	6.375	98.973	98.902	98.830	4.875	97.424	97.395	97.364
6.125	98.358	98.325	98.303	6.5	99.238	99.167	99.094	5	97.699	97.670	97.640
6.25	99.117	99.075	99.062	6.625	99.445	99.374	99.302	5.125	97.934	97.905	97.875
6.375	99.709	99.668	99.648	6.75	99.940	99.869	99.797	5.25	98.645	98.615	98.585
6.5	100.339	100.298	100.277	6.875	100.137	100.066	99.994	5.375	98.953	98.923	98.893
6.625	100.873	100.833	100.810	7	100.376	100.305	100.233	5.5	99.389	99.359	99.329
6.75	101.207	101.148	101.115	7.125	100.581	100.510	100.438	5.625	99.624	99.595	99.564
6.875	101.774	101.716	101.676	7.25	101.650	101.593	101.536	5.75	99.980	99.950	99.920
7	102.245	102.187	102.146	7.375	102.277	102.220	102.162	5.875	100.373	100.343	100.313
7.125	102.695	102.637	102.595	7.5	102.659	102.602	102.545	6	100.624	100.594	100.564

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	95.286	95.250	95.212
4.75	95.922	95.879	95.833
4.875	96.143	96.099	96.054
5	96.458	96.415	96.369
5.125	96.838	96.795	96.749
5.25	97.180	97.137	97.091
5.375	97.513	97.469	97.424
5.5	97.787	97.743	97.698
5.625	98.129	98.086	98.041
5.75	98.428	98.384	98.339
5.875	98.771	98.727	98.682
6	99.362	99.318	99.272

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

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
5.125	94.564	94.584	94.573
5.25	95.212	95.201	95.183
5.375	95.833	95.828	95.806
5.5	96.433	96.434	96.409
5.625	97.052	97.053	97.028
5.75	97.719	97.688	97.656
5.875	98.282	98.257	98.222
6	98.830	98.811	98.773
6.125	99.353	99.334	99.295
6.25	99.850	99.800	99.754
6.375	100.373	100.323	100.275
6.5	100.849	100.807	100.755
6.625	101.335	101.297	101.244
6.75	101.689	101.620	101.560
6.875	102.198	102.124	102.067
7	102.612	102.540	102.481
7.125	103.026	102.969	102.902
7.25	103.324	103.235	103.161
7.375	103.805	103.713	103.641

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

BFF
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
4.75	94.489	94.912	94.836
4.875	95.083	95.281	95.204
5	95.795	95.890	95.813
5.125	96.496	96.452	96.438
5.25	97.381	97.560	97.462
5.375	98.079	98.050	98.018
5.5	98.546	98.517	98.485
5.625	99.092	99.033	99.004
5.75	99.962	99.777	99.592
5.875	100.411	100.226	100.067
6	100.911	100.726	100.542
6.125	101.322	101.138	101.054
6.25	101.704	101.733	101.599
6.375	101.762	101.698	101.627
6.5	102.254	102.246	102.112
6.625	102.781	102.685	102.614
6.75	103.194	103.116	103.038
6.875	103.130	103.091	102.974
7	103.594	103.653	103.513
7.125	103.963	104.072	103.931
7.25	104.214	104.194	104.154
7.375	103.608	103.544	103.472
7.5	104.084	104.020	103.948

FHA 25 Yr Fixed			
Rate	15	30	45
4.75	94.489	94.912	94.836
4.875	95.083	95.281	95.204
5	95.795	95.890	95.813
5.125	96.496	96.452	96.438
5.25	97.348	97.560	97.462
5.375	97.788	97.973	97.875
5.5	98.415	98.448	98.352
5.625	99.092	99.033	99.004
5.75	99.962	99.777	99.592
5.875	100.411	100.226	100.042
6	100.911	100.726	100.542
6.125	101.322	101.138	100.953
6.25	101.704	101.733	101.599
6.375	101.690	101.677	101.553
6.5	102.254	102.246	102.112
6.625	102.781	102.679	102.608
6.75	103.194	103.116	103.038
6.875	103.130	103.091	102.974
7	103.594	103.653	103.513
7.125	103.963	104.072	103.931
7.25	104.214	104.111	104.040
7.375	103.367	103.303	103.239
7.5	103.744	103.680	103.616

FHA 20 Yr Fixed			
Rate	15	30	45
5	95.795	95.890	95.813
5.125	96.496	96.452	96.438
5.25	97.348	97.560	97.462
5.375	97.788	97.973	97.875
5.5	98.415	98.448	98.352
5.625	99.092	99.033	99.004
5.75	99.962	99.777	99.592
5.875	100.411	100.226	100.042
6	100.911	100.726	100.542
6.125	101.322	101.138	100.953
6.25	101.704	101.733	101.599
6.375	101.690	101.677	101.553
6.5	102.254	102.246	102.112
6.625	102.781	102.679	102.608
6.75	103.194	103.116	103.038
6.875	103.130	103.091	102.974
7	103.594	103.653	103.513
7.125	103.963	104.072	103.931
7.25	104.214	104.111	104.040
7.375	103.367	103.303	103.239
7.5	103.744	103.680	103.616
7.625	104.197	104.123	104.081
7.75	104.611	104.538	104.495
7.875	103.145	103.323	103.303
8	103.555	103.733	103.712

FHA 15 Yr Fixed			
Rate	15	30	45
4.25	96.192	96.184	96.177
4.375	96.661	96.653	96.646
4.5	97.132	97.124	97.142
4.625	97.662	97.596	97.710
4.75	97.990	98.448	98.245
4.875	98.495	98.682	98.479
5	98.952	99.005	98.912
5.125	99.409	99.394	99.369
5.25	99.724	100.202	99.991
5.375	100.131	100.324	100.114
5.5	100.589	100.643	100.529
5.625	101.046	101.023	100.986
5.75	100.971	101.264	101.001
5.875	101.476	101.453	101.425
6	101.933	101.910	101.882

FHA 10 Yr Fixed			
Rate	15	30	45
4.25	95.947	95.877	95.994
4.375	96.522	96.452	96.569
4.5	97.094	97.025	97.142
4.625	97.662	97.593	97.710
4.75	97.963	98.448	98.245
4.875	98.247	98.682	98.479
5	98.803	99.005	98.803
5.125	99.346	99.208	99.311
5.25	99.724	100.202	99.991
5.375	99.847	100.324	100.114
5.5	100.349	100.643	100.433
5.625	100.831	100.825	100.823
5.75	100.942	101.264	101.001
5.875	100.968	100.933	100.987
6	101.421	101.364	101.439

FHA 30 Yr Fixed High Balance			
Rate	15	30	45
4.75	93.585	93.565	93.628
4.875	94.322	94.302	94.365
5	95.055	95.035	95.098
5.125	95.663	95.643	95.706
5.25	96.517	96.548	96.456
5.375	97.215	97.187	97.155
5.5	97.720	97.690	97.740
5.625	98.212	98.183	98.233
5.75	99.204	99.019	98.835
5.875	99.834	99.649	99.464
6	100.253	100.069	99.985
6.125	100.576	100.526	100.470
6.25	101.091	100.907	100.722
6.375	101.275	101.191	101.100
6.5	101.785	101.701	101.610
6.625	102.291	102.208	102.117
6.75	102.052	101.973	101.895
6.875	101.818	101.740	101.662
7	102.281	102.203	102.125
7.125	102.652	102.572	102.494
7.25	102.418	102.315	102.244

FHA 25 Yr Fixed High Balance			
Rate	15	30	45
5.25	96.271	96.548	96.419
5.375	96.959	96.930	96.980
5.5	97.720	97.690	97.740
5.625	98.212	98.183	98.233
5.75	99.204	99.019	98.835
5.875	99.834	99.649	99.464
6	100.253	100.069	99.985
6.125	100.555	100.403	100.439
6.25	101.091	100.907	100.722
6.375	100.997	100.929	100.861
6.5	101.556	101.488	101.420
6.625	101.870	101.802	101.740
6.75	102.052	101.973	101.895
6.875	101.818	101.740	101.662

FHA 20 Yr Fixed High Balance			
Rate	15	30	45
5	95.055	95.035	95.098
5.125	95.663	95.643	95.706
5.25	96.271	96.548	96.419
5.375	96.959	96.930	96.980
5.5	97.720	97.690	97.740
5.625	98.217	98.183	98.233
5.75	98.828	98.921	98.785
5.875	99.299	99.251	99.287
6	99.997	99.950	99.985
6.125	100.450	100.403	100.439
6.25	100.614	100.596	100.498
6.375	100.705	100.813	100.648
6.5	101.369	101.290	101.312
6.625	101.797	101.719	101.740

FHA 15 Yr Fixed High Balance			
Rate	15	30	45
4.5	94.455	94.261	94.278
4.625	95.017	94.823	94.840
4.75	94.970	94.955	94.930
4.875	95.475	95.460	95.435
5	95.932	95.917	95.892
5.125	96.389	96.374	96.349
5.25	96.607	96.584	96.547
5.375	97.111	97.089	97.051
5.5	97.569	97.546	97.509
5.625	98.026	98.003	97.966
5.75	97.951	97.929	97.900
5.875	98.456	98.433	98.405
6	98.913	98.890	98.862
6.125	99.360	99.337	99.309

FHA 30 Yr Fixed Streamline			
Rate	15	30	45
5.25	97.348	97.560	97.462
5.375	97.788	97.973	97.875
5.5	98.415	98.448	98.352
5.625	99.092	99.033	99.004
5.75	99.962	99.777	99.592
5.875	100.411	100.226	100.042
6	100.911	100.726	100.542
6.125	101.322	101.138	100.953
6.25	101.704	101.733	101.599
6.375	101.690	101.677	101.553
6.5	102.254	102.246	102.112
6.625	102.781	102.679	102.608
6.75	103.194	103.116	103.038
6.875	103.130	103.091	102.974
7	103.594	103.653	103.513

FHA 25 Yr Fixed Streamline			
Rate	15	30	45
5.25	97.348	97.560	97.462
5.375	97.788	97.973	97.875
5.5	98.415	98.448	98.352
5.625	99.092	99.033	99.004
5.75	99.962	99.777	99.592
5.875	100.411	100.226	100.042
6	100.911	100.726	100.542
6.125	101.322	101.138	100.953
6.25	101.704	101.733	101.599
6.375	101.690	101.677	101.553
6.5	102.254	102.246	102.112
6.625	102.781	102.679	102.608
6.75	103.194	103.116	103.038
6.875	103.130	103.091	102.974
7	103.594	103.653	103.513

FHA 20 Yr Fixed Streamline			
Rate	15	30	45
5.25	97.348	97.560	97.462
5.375	97.788	97.973	97.875
5.5	98.415	98.448	98.352
5.625	99.092	99.033	99.004
5.75	99.962	99.777	99.592
5.875	100.411	100.226	100.042
6	100.911	100.726	100.542
6.125	101.322	101.138	100.953
6.25	101.704	101.733	101.599
6.375	101.690	101.677	101.553
6.5	102.254	102.246	102.112
6.625	102.781	102.679	102.608
6.75	103.194	103.116	103.038
6.875	103.130	103.091	102.974
7	103.594	103.653	103.513

FHA 15 Yr Fixed Streamline			
Rate	15	30	45
4.5	97.094	97.025	97.142
4.625	97.662	97.593	97.710
4.75	97.963	98.448	98.245
4.875	98.247	98.682	98.479
5	98.803	99.005	98.803
5.125	99.346	99.208	99.311
5.25	99.724	100.202	99.991
5.375	99.847	100.324	100.114
5.5	100.349	100.643	100.433
5.625	100.831	100.825	100.823
5.75	100.942	101.264	101.001
5.875	100.968	100.933	100.987
6	101.421	101.364	101.439

FHA 10 Yr Fixed Streamline			
Rate	15	30	45
4.25	95.947	95.877	95.994
4.375	96.522	96.452	96.569
4.5	97.094	97.025	97.142
4.625	97.662	97.593	97.710
4.75	97.772	97.727	97.712
4.875	98.247	98.109	98.213
5	98.803	98.665	98.768
5.125	99.346	99.208	99.311
5.25	99.485	99.440	99.424
5.375	99.840	99.743	99.832
5.5	100.349	100.252	100.341
5.625	100.831	100.734	100.823
5.75	100.942	100.897	100.881

FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45
5.25	96.271	96.548	96.419
5.375	96.959	96.930	96.980
5.5	97.720	97.690	97.740
5.625	98.212	98.183	98.233
5.75	99.204	99.019	98.835
5.875	99.834	99.649	99.464
6	100.253	100.069	99.985
6.125	100.555	100.403	100.439
6.25	101.091	100.907	100.722
6.375	100.997	100.929	100.861
6.5	101.556	101.488	101.420
6.625	101.870	101.802	101.740
6.75	102.052	101.973	101.895

FHA 25 Yr Fixed HB Streamline			
Rate	15	30	45
5.25	96.271	96.548	96.419
5.375	96.959	96.930	96.980
5.5	97.720	97.690	97.740
5.625	98.212	98.183	98.233
5.75	99.204	99.019	98.835
5.875	99.834	99.649	99.464
6	100.253	100.069	99.985
6.125	100.555	100.403	100.439
6.25	101.091	100.907	100.722
6.375	100.997	100.929	100.861
6.5	101.556	101.488	101.420
6.625	101.870	101.802	101.740
6.75	102.052	101.973	101.895
6.875	101.818	101.740	101.662

FHA 20 Yr Fixed HB Streamline			
Rate	15	30	45
5.25	96.271	96.548	96.419
5.375	96.959	96.930	96.980
5.5	97.720	97.690	97.740
5.625	98.217	98.183	98.233
5.75	98.828	98.921	98.785
5.875	99.299	99.251	99.287
6	99.997	99.950	99.985
6.125	100.450	100.403	100.439
6.25	100.614	100.596	100.498
6.375	100.705	100.813	100.648
6.5	101.369	101.290	101.312
6.625	101.797	101.719	101.740
6.75	101.647	101.544	101.473
6.875	101.287	101.341	101.200

FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45
4.5	94.455	94.261	94.278
4.625	95.017	94.823	94.840
4.75	93.467	93.371	93.357
4.875	94.021	93.683	93.686
5	94.556	94.218	94.221
5.125	95.064	94.726	94.729
5.25	95.986	95.965	95.943
5.375	96.053	96.031	96.010
5.5	96.449	96.428	96.406
5.625	96.857	96.836	96.815
5.75	97.882	97.861	97.840
5.875	98.118	98.096	98.075
6	98.455	98.434	98.413
6.125	98.753	98.732	98.710

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	96.521	96.477	96.463
5.25	97.373	97.448	97.350
5.375	97.813	97.892	97.794
5.5	98.440	98.405	98.377
5.625	99.117	99.058	99.029
5.75	99.987	99.802	99.617
5.875	100.436	100.251	100.067
6	100.936	100.751	100.567
6.125	101.347	101.163	100.978
6.25	101.729	101.544	101.359
6.375	101.715	101.647	101.578
6.5	102.234	102.165	102.097
6.625	102.658	102.590	102.522
6.75	103.219	103.141	103.063
6.875	103.155	103.077	102.999
7	103.619	103.540	103.462
7.125	103.988	103.910	103.832
7.25	104.204	104.101	104.030
7.375	103.396	103.332	103.269
7.5	103.769	103.705	103.641
7.625	104.090	104.026	103.962
7.75	104.483	104.410	104.367
7.875	103.841	103.770	103.699
8	104.022	103.951	103.880
8.125	104.253	104.182	104.111

VA 25 Yr Fixed			
Rate	15	30	45
5.125	96.521	96.477	96.463
5.25	97.373	97.448	97.350
5.375	97.813	97.892	97.794
5.5	98.440	98.405	98.377
5.625	99.117	99.058	99.029
5.75	99.987	99.802	99.617
5.875	100.436	100.251	100.067
6	100.936	100.751	100.567
6.125	101.347	101.163	100.978
6.25	101.729	101.544	101.359
6.375	101.715	101.647	101.578
6.5	102.234	102.165	102.097
6.625	102.658	102.590	102.522
6.75	103.219	103.141	103.063
6.875	103.155	103.077	102.999
7	103.619	103.540	103.462
7.125	103.988	103.910	103.832
7.25	104.204	104.101	104.030
7.375	103.392	103.328	103.264
7.5	103.769	103.705	103.641
7.625	104.090	104.026	103.962
7.75	104.483	104.410	104.367
7.875	102.951	103.089	103.109
8	103.277	103.415	103.435
8.125	103.578	103.716	103.736

VA 20 Yr Fixed			
Rate	15	30	45
4.75	94.514	94.781	94.704
4.875	95.108	95.312	95.236
5	95.820	95.776	95.762
5.125	96.521	96.477	96.463
5.25	97.373	97.448	97.350
5.375	97.813	97.892	97.794
5.5	98.440	98.405	98.377
5.625	99.117	99.058	99.029
5.75	99.987	99.802	99.617
5.875	100.436	100.251	100.067
6	100.936	100.751	100.567
6.125	101.347	101.163	100.978
6.25	101.729	101.544	101.359
6.375	101.715	101.647	101.578
6.5	102.234	102.165	102.097
6.625	102.658	102.590	102.522
6.75	103.219	103.141	103.063
6.875	103.155	103.077	102.999
7	103.619	103.540	103.462
7.125	103.988	103.910	103.832
7.25	104.204	104.101	104.030
7.375	103.392	103.328	103.264
7.5	103.769	103.705	103.641
7.625	104.090	104.026	103.962
7.75	104.483	104.410	104.367

VA 15 Yr Fixed			
Rate	15	30	45
4.25	96.217	96.209	96.202
4.375	96.686	96.678	96.671
4.5	97.157	97.149	97.141
4.625	97.629	97.621	97.622
4.75	98.019	98.504	98.302
4.875	98.461	98.707	98.504
5	98.934	98.912	98.889
5.125	99.407	99.384	99.362
5.25	99.624	100.102	99.891
5.375	100.012	100.255	100.045
5.5	100.462	100.439	100.416
5.625	100.896	100.873	100.851
5.75	100.967	101.008	100.906
5.875	101.276	101.254	101.231
6	101.676	101.653	101.630

VA 10 Yr Fixed			
Rate	15	30	45
4.25	96.034	95.965	96.082
4.375	96.561	96.491	96.608
4.5	97.075	97.006	97.123
4.625	97.574	97.505	97.622
4.75	97.797	97.752	97.737
4.875	98.227	98.089	98.192
5	98.692	98.554	98.657
5.125	99.129	98.991	99.094
5.25	99.510	99.465	99.449
5.375	99.732	99.635	99.724
5.5	100.124	100.026	100.116
5.625	100.479	100.382	100.471
5.75	100.967	100.922	100.906
5.875	100.794	100.738	100.813
6	101.134	101.078	101.153

VA 30 Yr Fixed High Balance			
Rate	15	30	45
4.875	94.295	94.235	94.339
5	95.018	94.958	95.061
5.125	95.516	95.456	95.559
5.25	96.390	96.667	96.569
5.375	96.980	96.911	97.001
5.5	97.661	97.592	97.681
5.625	98.192	98.133	98.135
5.75	99.229	99.044	98.935
5.875	99.859	99.674	99.489
6	100.278	100.094	99.909
6.125	100.580	100.395	100.211
6.25	101.116	100.932	100.747
6.375	101.022	100.954	100.886
6.5	101.581	101.513	101.445
6.625	101.895	101.827	101.759
6.75	102.077	101.998	101.920
6.875	101.843	101.765	101.687
7	102.306	102.228	102.150
7.125	102.675	102.597	102.519
7.25	102.443	102.340	102.269
7.375	101.040	100.967	100.924
7.5	101.585	101.511	101.469
7.625	102.112	102.039	101.996
7.75	102.477	102.403	102.361
7.875	99.499	99.487	99.507
8	99.826	99.814	99.833
8.125	100.126	100.114	100.134

VA 25 Yr Fixed High Balance			
Rate	15	30	45
6.5	101.581	101.513	101.445
6.625	101.895	101.827	101.759
6.75	102.077	101.998	101.920
6.875	101.843	101.765	101.687
7	102.306	102.228	102.150
7.125	102.675	102.597	102.519
7.25	102.443	102.340	102.269
7.375	101.040	100.967	100.924
7.5	101.585	101.511	101.469
7.625	102.112	102.039	101.996
7.75	102.477	102.403	102.361
7.875	99.499	99.487	99.507
8	99.826	99.814	99.833
8.125	100.126	100.114	100.134

VA 20 Yr Fixed High Balance			
Rate	15	30	45
6.125	100.178	100.091	100.166
6.25	100.639	100.565	100.523
6.375	100.657	100.539	100.601
6.5	101.213	101.095	101.156
6.625	101.543	101.425	101.486
6.75	101.672	101.569	101.498
6.875	101.115	100.979	101.027
7	101.562	101.427	101.474
7.125	102.000	101.897	101.826
7.25	102.493	102.390	102.319
7.375	101.090	101.017	100.974
7.5	101.635	101.561	101.519
7.625	102.162	102.089	102.046
7.75	99.184	99.172	99.192

VA 15 Yr Fixed High Balance			
Rate	15	30	45
4.5	94.418	94.224	94.241
4.625	94.875	94.681	94.698
4.75	93.518	93.396	93.382
4.875	93.960	93.670	93.656
5	94.363	94.105	94.091
5.125	94.720	94.485	94.469
5.25	96.011	95.990	95.968
5.375	96.078	96.056	96.035
5.5	96.474	96.453	96.431
5.625	96.882	96.861	96.840
5.75	97.907	97.886	97.865
5.875	98.143	98.121	98.100
6	98.480	98.459	98.438
6.125	98.778	98.757	98.735

VA 30 Yr Fixed IRRRL

Rate	15	30	45
6.375	101.715	101.647	101.578
6.5	102.234	102.165	102.097
6.625	102.658	102.590	102.522
6.75	103.219	103.141	103.063
6.875	103.155	103.077	102.999
7	103.619	103.540	103.462
7.125	103.988	103.910	103.832
7.25	104.204	104.101	104.030
7.375	103.396	103.332	103.269
7.5	103.769	103.705	103.641
7.625	104.090	104.026	103.962
7.75	104.483	104.410	104.367
7.875	103.841	103.770	103.699
8	104.022	103.951	103.880
8.125	104.253	104.182	104.111

VA 25 Yr Fixed IRRRL

Rate	15	30	45
6.375	101.715	101.647	101.578
6.5	102.234	102.165	102.097
6.625	102.658	102.590	102.522
6.75	103.219	103.141	103.063
6.875	103.155	103.077	102.999
7	103.619	103.540	103.462
7.125	103.988	103.910	103.832
7.25	104.204	104.101	104.030
7.375	103.392	103.328	103.264
7.5	103.769	103.705	103.641
7.625	104.090	104.026	103.962
7.75	104.483	104.410	104.367
7.875	103.001	103.139	103.159
8	103.327	103.465	103.485
8.125	103.628	103.766	103.786

VA 20 Yr Fixed IRRRL

Rate	15	30	45
6	100.936	100.751	100.567
6.125	101.347	101.163	100.978
6.25	101.729	101.544	101.359
6.375	101.715	101.647	101.578
6.5	102.234	102.165	102.097
6.625	102.658	102.590	102.522
6.75	103.219	103.141	103.063
6.875	103.155	103.077	102.999
7	103.619	103.540	103.462
7.125	103.988	103.910	103.832
7.25	104.204	104.101	104.030
7.375	103.392	103.328	103.264
7.5	103.769	103.705	103.641
7.625	104.090	104.026	103.962
7.75	104.483	104.410	104.367

VA 15 Yr Fixed IRRRL

Rate	15	30	45
4.5	97.157	97.149	97.141
4.625	97.629	97.621	97.622
4.75	98.019	98.504	98.302
4.875	98.461	98.707	98.504
5	98.934	98.912	98.889
5.125	99.407	99.384	99.362
5.25	99.624	100.102	99.891
5.375	100.012	100.255	100.045
5.5	100.462	100.439	100.416
5.625	100.896	100.873	100.851
5.75	100.967	101.008	100.906
5.875	101.276	101.254	101.231
6	101.676	101.653	101.630
6.125	102.055	102.033	102.010

VA 10 Yr Fixed IRRRL

Rate	15	30	45
4.5	97.075	97.006	97.123
4.625	97.574	97.505	97.622
4.75	97.797	97.752	97.737
4.875	98.227	98.089	98.192
5	98.692	98.554	98.657
5.125	99.129	98.991	99.094
5.25	99.510	99.465	99.449
5.375	99.732	99.635	99.724
5.5	100.124	100.026	100.116
5.625	100.479	100.382	100.471
5.75	100.967	100.922	100.906
5.875	100.794	100.738	100.813
6	101.134	101.078	101.153
6.125	101.654	101.609	101.594

VA 30 Yr Fixed HB IRRRL

Rate	15	30	45
6.625	101.895	101.827	101.759
6.75	102.077	101.998	101.920
6.875	101.843	101.765	101.687
7	102.306	102.228	102.150
7.125	102.675	102.597	102.519
7.25	102.443	102.340	102.269
7.375	102.234	102.170	102.106
7.5	102.201	102.137	102.073
7.625	102.322	102.258	102.195
7.75	102.477	102.403	102.361
7.875	101.366	101.295	101.224
8	101.297	101.226	101.155
8.125	101.528	101.457	101.386

VA 25 Yr Fixed HB IRRRL

Rate	15	30	45
6.5	101.581	101.513	101.445
6.625	101.895	101.827	101.759
6.75	102.077	101.998	101.920
6.875	101.843	101.765	101.687
7	102.306	102.228	102.150
7.125	102.675	102.597	102.519
7.25	102.443	102.340	102.269
7.375	101.040	100.967	100.924
7.5	101.585	101.511	101.469
7.625	102.112	102.039	101.996
7.75	102.477	102.403	102.361
7.875	99.499	99.487	99.507
8	99.826	99.814	99.833
8.125	100.126	100.114	100.134

VA 20 Yr Fixed HB IRRRL

Rate	15	30	45
6.125	100.178	100.091	100.166
6.25	100.639	100.565	100.523
6.375	100.657	100.539	100.601
6.5	101.213	101.095	101.156
6.625	101.543	101.425	101.486
6.75	101.672	101.569	101.498
6.875	101.115	100.979	101.027
7	101.562	101.427	101.474
7.125	102.000	101.897	101.826
7.25	102.493	102.390	102.319
7.375	101.090	101.017	100.974
7.5	101.635	101.561	101.519
7.625	102.162	102.089	102.046
7.75	99.184	99.172	99.192

VA 15 Yr Fixed HB IRRRL

Rate	15	30	45
4.5	94.418	94.224	94.241
4.625	94.875	94.681	94.698
4.75	93.518	93.396	93.382
4.875	93.960	93.670	93.656
5	94.363	94.105	94.091
5.125	94.720	94.485	94.469
5.25	96.011	95.990	95.968
5.375	96.078	96.056	96.035
5.5	96.474	96.453	96.431
5.625	96.882	96.861	96.840
5.75	97.907	97.886	97.865
5.875	98.143	98.121	98.100
6	98.480	98.459	98.438
6.125	98.778	98.757	98.735

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	99.242	99.063	98.763	6.75	97.742	97.563	97.263
6.875	99.757	99.578	99.278	6.875	98.257	98.078	97.778
7	100.261	100.082	99.782	7	98.761	98.582	98.282
7.125	100.707	100.528	100.228	7.125	99.207	99.028	98.728
7.25	101.133	100.954	100.654	7.25	99.633	99.454	99.154
7.375	101.039	100.834	100.534	7.375	99.539	99.334	99.034
7.5	101.503	101.298	100.998	7.5	100.003	99.798	99.498
7.625	101.909	101.704	101.404	7.625	100.409	100.204	99.904
7.75	102.305	102.100	101.800	7.75	100.805	100.600	100.300
7.875	102.051	101.833	101.533	7.875	100.551	100.333	100.033
8	102.475	102.257	101.957	8	100.975	100.757	100.457
8.125	102.861	102.643	102.343	8.125	101.361	101.143	100.843
8.25	103.217	102.999	102.699	8.25	101.717	101.499	101.199
BFF_3.5%_DPA_HB_Repayable1				BFF_3.5%_DPA_HB_Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.242	97.063	96.763	6.75	95.742	95.563	95.263
6.875	97.757	97.578	97.278	6.875	96.257	96.078	95.778
7	98.261	98.082	97.782	7	96.761	96.582	96.282
7.125	98.707	98.528	98.228	7.125	97.207	97.028	96.728
7.25	99.133	98.954	98.654	7.25	97.633	97.454	97.154
7.375	99.039	98.834	98.534	7.375	97.539	97.334	97.034
7.5	99.503	99.298	98.998	7.5	98.003	97.798	97.498
7.625	99.909	99.704	99.404	7.625	98.409	98.204	97.904
7.75	100.305	100.100	99.800	7.75	98.805	98.600	98.300
7.875	100.051	99.833	99.533	7.875	98.551	98.333	98.033
8	100.475	100.257	99.957	8	98.975	98.757	98.457
8.125	100.861	100.643	100.343	8.125	99.361	99.143	98.843
8.25	101.217	100.999	100.699	8.25	99.717	99.499	99.199
BFF_5%_DPA_Repayable1				BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.492	98.313	98.013	6.75	96.492	96.313	96.013
6.875	99.007	98.828	98.528	6.875	97.007	96.828	96.528
7	99.511	99.332	99.032	7	97.511	97.332	97.032
7.125	99.957	99.778	99.478	7.125	97.957	97.778	97.478
7.25	100.383	100.204	99.904	7.25	98.383	98.204	97.904
7.375	100.289	100.084	99.784	7.375	98.289	98.084	97.784
7.5	100.753	100.548	100.248	7.5	98.753	98.548	98.248
7.625	101.159	100.954	100.654	7.625	99.159	98.954	98.654
7.75	101.555	101.350	101.050	7.75	99.555	99.350	99.050
7.875	101.301	101.083	100.783	7.875	99.301	99.083	98.783
8	101.725	101.507	101.207	8	99.725	99.507	99.207
8.125	102.111	101.893	101.593	8.125	100.111	99.893	99.593
8.25	102.467	102.249	101.949	8.25	100.467	100.249	99.949

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.