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

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	92.008	92.008	91.906
4.875	93.131	93.152	93.019
5	93.829	93.850	93.713
5.125	94.389	94.410	94.272
5.25	95.182	95.151	95.130
5.375	95.870	95.839	95.817
5.5	96.565	96.534	96.512
5.625	97.160	97.129	97.108
5.75	97.670	97.632	97.604
5.875	98.296	98.257	98.229
6	98.869	98.831	98.802
6.125	99.374	99.336	99.307
6.25	99.798	99.745	99.702
6.375	100.366	100.314	100.271
6.5	100.875	100.823	100.780
6.625	101.369	101.317	101.274
6.75	101.605	101.545	101.495
6.875	102.159	102.099	102.049
7	102.566	102.489	102.418
7.125	102.971	102.902	102.802
7.25	103.340	103.274	103.217
7.375	103.800	103.733	103.677
7.5	104.224	104.157	104.100
7.625	104.636	104.569	104.512
7.75	104.987	104.881	104.859
7.875	105.334	105.203	105.190
8	105.589	105.470	105.450
8.125	105.895	105.791	105.684
8.25	106.395	106.263	106.162

Conventional 25 Yr Fixed

Rate	15	30	45
4.75	92.008	92.008	91.906
4.875	93.131	93.152	93.019
5	93.829	93.850	93.713
5.125	94.389	94.410	94.272
5.25	95.126	95.126	95.021
5.375	95.743	95.741	95.633
5.5	96.353	96.352	96.239
5.625	96.956	96.953	96.841
5.75	97.649	97.630	97.534
5.875	98.217	98.193	98.094
6	98.776	98.748	98.645
6.125	99.306	99.276	99.173
6.25	99.782	99.743	99.657
6.375	100.331	100.277	100.197
6.5	100.797	100.743	100.657
6.625	101.278	101.228	101.135
6.75	101.603	101.544	101.452
6.875	102.141	102.068	101.981
7	102.566	102.489	102.401
7.125	102.971	102.902	102.802
7.25	103.246	103.165	103.098
7.375	103.730	103.640	103.577
7.5	104.068	103.995	103.947
7.625	104.576	104.490	104.467
7.75	104.987	104.881	104.859
7.875	105.334	105.203	105.190
8	105.589	105.470	105.450
8.125	105.895	105.791	105.684
8.25	106.395	106.263	106.162

Conventional 20 Yr Fixed

Rate	15	30	45
5.125	96.213	96.208	96.107
5.25	96.959	96.943	96.847
5.375	97.501	97.480	97.383
5.5	98.006	97.983	97.885
5.625	98.453	98.430	98.332
5.75	99.247	99.178	99.129
5.875	99.806	99.738	99.689
6	100.302	100.235	100.185
6.125	100.655	100.584	100.525
6.25	100.687	100.600	100.538
6.375	101.197	101.170	101.085
6.5	101.756	101.725	101.645
6.625	102.019	101.982	101.907
6.75	101.963	101.859	101.816
6.875	102.406	102.302	102.258
7	102.803	102.700	102.656
7.125	103.157	103.056	103.012
7.25	103.297	103.234	103.168
7.375	103.655	103.552	103.523
7.5	104.091	104.018	103.961
7.625	104.658	104.580	104.528
7.75	105.104	105.020	104.973
7.875	105.430	105.291	105.287
8	105.355	105.225	105.181

Conventional 15 Yr Fixed

Rate	15	30	45
4.625	97.158	97.144	97.121
4.75	97.445	97.412	97.366
4.875	97.881	97.881	97.849
5	98.271	98.254	98.185
5.125	98.731	98.730	98.565
5.25	99.086	99.044	99.013
5.375	99.542	99.513	99.397
5.5	99.929	99.899	99.783
5.625	100.260	100.238	100.133
5.75	100.582	100.600	100.468
5.875	101.048	100.996	100.908
6	101.384	101.333	101.245
6.125	101.651	101.605	101.513
6.25	101.953	101.828	101.744
6.375	102.323	102.249	102.176
6.5	102.605	102.534	102.460
6.625	102.822	102.753	102.679
6.75	102.969	102.874	102.815
6.875	103.401	103.306	103.247
7	103.282	103.210	103.185
7.125	103.410	103.365	103.340
7.25	103.593	103.524	103.433
7.375	103.790	103.721	103.630

Conventional 10 Yr Fixed

Rate	15	30	45
4.625	97.493	97.493	97.484
4.75	97.837	97.837	97.801
4.875	98.394	98.394	98.363
5	98.511	98.511	98.484
5.125	98.908	98.908	98.771
5.25	99.291	99.291	99.242
5.375	99.829	99.829	99.785
5.5	100.147	100.147	100.107
5.625	100.304	100.304	100.268
5.75	100.662	100.662	100.584
5.875	100.960	100.954	100.881
6	101.399	101.388	101.319
6.125	101.621	101.605	101.540
6.25	101.630	101.579	101.579
6.375	101.931	101.905	101.905
6.5	102.299	102.268	102.268
6.625	102.462	102.382	102.352
6.75	102.745	102.703	102.703
6.875	103.001	102.954	102.954
7	103.292	103.240	103.240
7.125	102.960	102.915	102.890
7.25	102.928	102.853	102.796
7.375	103.293	103.218	103.161

Conventional 30 Yr Fixed HB

Rate	15	30	45
5	92.949	92.924	92.802
5.125	93.561	93.537	93.413
5.25	95.181	95.141	95.111
5.375	95.866	95.826	95.796
5.5	96.562	96.522	96.491
5.625	97.164	97.124	97.094
5.75	97.690	97.652	97.624
5.875	98.309	98.269	98.239
6	98.860	98.805	98.761
6.125	99.364	99.309	99.264
6.25	99.815	99.761	99.717
6.375	100.378	100.321	100.274
6.5	100.879	100.815	100.760
6.625	101.371	101.305	101.249
6.75	101.621	101.560	101.508
6.875	102.167	102.102	102.047
7	102.517	102.452	102.397
7.125	102.819	102.754	102.699
7.25	103.294	103.228	103.172
7.375	103.733	103.664	103.605
7.5	103.695	103.622	103.565
7.625	103.929	103.850	103.798
7.75	103.244	103.122	103.118
7.875	103.558	103.417	103.413

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.25	94.525	94.497	94.454	5.25	97.406	97.356	97.310
5.375	95.221	95.193	95.150	5.375	97.860	97.810	97.760
5.5	95.893	95.864	95.821	5.5	98.096	98.046	97.996
5.625	96.540	96.511	96.468	5.625	98.280	98.244	98.199
5.75	97.010	96.981	96.938	5.75	98.847	98.786	98.696
5.875	97.598	97.570	97.527	5.875	99.083	99.023	98.932
6	98.189	98.178	98.079	6	99.335	99.274	99.184
6.125	98.950	98.934	98.840	6.125	99.560	99.500	99.409
6.25	99.588	99.567	99.477	6.25	99.788	99.728	99.637
6.375	100.168	100.142	100.057	6.375	100.118	100.044	99.971
6.5	100.677	100.645	100.565	6.5	100.225	100.164	100.074
6.625	101.098	101.062	100.987	6.625	100.387	100.327	100.236
6.75	101.541	101.499	101.413	6.75	100.748	100.653	100.610
6.875	102.059	102.012	101.931	6.875	101.288	101.192	101.133
7	102.468	102.415	102.339	7	100.943	100.891	100.891
7.125	102.759	102.701	102.630	7.125	101.053	100.975	100.869

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

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	98.153	98.167	98.144	5	97.417	97.421	97.404	5	94.817	94.754	94.691
5.125	98.480	98.487	98.442	5.125	97.878	97.887	97.861	5.125	95.465	95.402	95.340
5.25	98.832	98.835	98.744	5.25	98.313	98.317	98.286	5.25	96.117	96.054	95.992
5.375	99.168	99.166	99.075	5.375	98.675	98.674	98.640	5.375	96.413	96.350	96.287
5.5	99.493	99.486	99.395	5.5	99.022	99.017	98.979	5.5	96.888	96.825	96.762
5.625	99.780	99.769	99.678	5.625	99.348	99.337	99.296	5.625	97.364	97.301	97.238
5.75	100.040	100.024	99.933	5.75	99.655	99.639	99.576	5.75	97.634	97.571	97.509
5.875	100.229	100.209	100.119	5.875	99.900	99.880	99.803	5.875	97.907	97.844	97.781
6	100.410	100.385	100.294	6	100.144	100.119	100.029	6	98.174	98.111	98.049
6.125	100.571	100.541	100.484	6.125	100.383	100.353	100.263	6.125	98.447	98.384	98.321
6.25	100.765	100.730	100.670	6.25	100.600	100.567	100.476	6.25	98.719	98.656	98.593
6.375	100.932	100.892	100.828	6.375	100.779	100.741	100.650	6.375	98.990	98.927	98.865
6.5	101.088	101.043	100.975	6.5	100.951	100.908	100.818	6.5	99.443	99.380	99.318
6.625	101.228	101.179	101.106	6.625	101.114	101.066	100.976	6.625	99.526	99.463	99.400
6.75	101.358	101.304	101.228	6.75	101.225	101.173	101.082	6.75	99.794	99.731	99.669
6.875	101.471	101.412	101.332	6.875	101.258	101.201	101.111	6.875	99.876	99.813	99.750
7	101.357	101.293	101.210	7	101.337	101.276	101.185	7	99.951	99.888	99.826
7.125	101.051	100.986	100.895	7.125	101.494	101.428	101.338	7.125	99.983	99.920	99.858

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	98.254	98.268	98.245	5	97.511	97.515	97.499	5	94.767	94.704	94.641
5.125	98.560	98.569	98.542	5.125	97.975	97.984	97.958	5.125	95.415	95.352	95.289
5.25	98.861	98.865	98.834	5.25	98.409	98.413	98.382	5.25	96.067	96.004	95.941
5.375	99.168	99.166	99.117	5.375	98.770	98.769	98.735	5.375	96.363	96.300	96.237
5.5	99.493	99.486	99.395	5.5	99.116	99.110	99.072	5.5	96.838	96.775	96.712
5.625	99.780	99.769	99.678	5.625	99.440	99.430	99.388	5.625	97.314	97.251	97.188
5.75	100.040	100.024	99.933	5.75	99.729	99.713	99.668	5.75	97.584	97.521	97.458
5.875	100.229	100.209	100.156	5.875	99.963	99.943	99.893	5.875	97.857	97.794	97.731
6	100.459	100.434	100.381	6	100.181	100.156	100.102	6	98.124	98.061	97.998
6.125	100.674	100.644	100.587	6.125	100.383	100.353	100.287	6.125	98.397	98.334	98.271
6.25	100.870	100.835	100.774	6.25	100.600	100.567	100.476	6.25	98.669	98.606	98.543
6.375	101.039	100.999	100.934	6.375	100.779	100.741	100.650	6.375	98.940	98.877	98.814
6.5	101.197	101.153	101.084	6.5	100.951	100.908	100.818	6.5	99.393	99.330	99.267
6.625	101.339	101.290	101.218	6.625	101.114	101.066	100.976	6.625	99.476	99.413	99.350
6.75	101.471	101.417	101.341	6.75	101.225	101.173	101.082	6.75	99.744	99.681	99.618
6.875	101.586	101.527	101.447	6.875	101.258	101.201	101.111	6.875	99.826	99.763	99.700
7	101.474	101.410	101.326	7	101.337	101.276	101.185	7	99.901	99.838	99.775
7.125	101.164	101.084	101.003	7.125	101.494	101.428	101.338	7.125	99.933	99.870	99.807

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	94.807	94.786	94.739
5.375	95.494	95.472	95.425
5.5	96.156	96.135	96.088
5.625	96.783	96.762	96.715
5.75	97.412	97.360	97.302
5.875	98.023	97.962	97.904
6	98.605	98.534	98.475
6.125	99.238	99.165	99.106
6.25	99.665	99.594	99.524
6.375	100.201	100.119	100.048
6.5	100.732	100.637	100.566
6.625	101.221	101.124	101.052

Home Ready 20 Yr Fixed			
Rate	15	30	45
5.75	97.805	97.746	97.715
5.875	98.397	98.339	98.307
6	98.926	98.867	98.836
6.125	99.334	99.275	99.244
6.25	99.702	99.629	99.582
6.375	100.252	100.179	100.132
6.5	100.738	100.665	100.618
6.625	101.089	101.016	100.969
6.75	101.325	101.252	101.193
6.875	101.824	101.751	101.692
7	102.252	102.180	102.121
7.125	102.476	102.403	102.344
7.25	102.675	102.603	102.544
7.375	103.100	103.027	102.969

Home Ready 15 Yr Fixed			
Rate	15	30	45
4.375	95.602	95.579	95.542
4.5	96.018	95.996	95.958
4.625	96.361	96.339	96.301
4.75	96.977	96.931	96.888
4.875	97.420	97.374	97.331
5	97.707	97.662	97.618
5.125	97.937	97.892	97.848
5.25	98.593	98.563	98.522
5.375	98.923	98.893	98.852
5.5	99.334	99.304	99.263
5.625	99.557	99.527	99.486
5.75	100.011	99.935	99.869
5.875	100.351	100.275	100.209
6	100.551	100.475	100.409

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	95.299	95.269	95.224
4.75	95.886	95.826	95.766
4.875	96.129	96.069	96.009
5	96.457	96.396	96.337
5.125	96.832	96.771	96.712
5.25	97.169	97.108	97.049
5.375	97.468	97.408	97.348
5.5	97.735	97.682	97.621
5.625	98.030	97.982	97.924
5.75	98.321	98.276	98.219
5.875	98.621	98.576	98.519
6	99.127	99.081	99.024

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	94.677	94.666	94.603	5.75	99.247	99.178	99.129	4.25	95.168	95.145	95.108
5.5	95.369	95.353	95.291	5.875	99.806	99.738	99.689	4.375	95.602	95.579	95.542
5.625	96.032	96.009	95.948	6	100.302	100.235	100.185	4.5	96.018	95.996	95.958
5.75	97.288	97.218	97.170	6.125	100.649	100.583	100.533	4.625	96.361	96.339	96.301
5.875	97.913	97.843	97.795	6.25	100.687	100.600	100.538	4.75	96.977	96.931	96.888
6	98.497	98.428	98.379	6.375	101.165	101.079	101.016	4.875	97.420	97.374	97.331
6.125	99.050	98.979	98.930	6.5	101.600	101.514	101.451	5	97.707	97.662	97.618
6.25	99.553	99.465	99.404	6.625	101.962	101.878	101.815	5.125	97.937	97.892	97.848
6.375	100.089	100.001	99.939	6.75	101.963	101.859	101.816	5.25	98.593	98.563	98.522
6.5	100.595	100.507	100.446	6.875	102.406	102.302	102.258	5.375	98.923	98.893	98.852
6.625	101.005	100.917	100.855	7	102.803	102.700	102.656	5.5	99.334	99.304	99.263
6.75	101.455	101.349	101.307	7.125	103.157	103.056	103.012	5.625	99.557	99.527	99.486
6.875	101.912	101.807	101.764	7.25	103.210	103.088	103.078	5.75	100.011	99.935	99.869
7	102.297	102.192	102.149	7.375	103.655	103.533	103.523	5.875	100.351	100.275	100.209
7.125	102.669	102.565	102.521	7.5	103.997	103.877	103.867	6	100.551	100.475	100.409

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	95.299	95.269	95.224
4.75	96.945	96.929	96.857
4.875	97.295	97.279	97.207
5	97.740	97.715	97.600
5.125	98.317	98.287	98.172
5.25	98.664	98.635	98.519
5.375	99.002	98.972	98.856
5.5	99.287	99.253	99.136
5.625	99.811	99.758	99.672
5.75	100.148	100.095	100.008
5.875	100.476	100.424	100.336
6	100.791	100.735	100.647

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

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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	94.389	94.410	94.272
5.25	95.126	95.126	95.021
5.375	95.743	95.741	95.633
5.5	96.353	96.352	96.239
5.625	96.956	96.953	96.841
5.75	97.649	97.630	97.534
5.875	98.217	98.193	98.094
6	98.776	98.748	98.645
6.125	99.306	99.276	99.173
6.25	99.782	99.743	99.657
6.375	100.331	100.277	100.197
6.5	100.797	100.743	100.657
6.625	101.278	101.228	101.135
6.75	101.603	101.544	101.452
6.875	102.141	102.068	101.981
7	102.566	102.489	102.401
7.125	102.971	102.902	102.802
7.25	103.246	103.165	103.098
7.375	103.730	103.640	103.577

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	94.354	94.806	94.722
4.875	95.025	95.174	95.091
5	95.733	95.783	95.699
5.125	96.432	96.387	96.372
5.25	97.306	97.552	97.454
5.375	98.001	97.972	97.924
5.5	98.465	98.436	98.388
5.625	99.078	99.019	98.989
5.75	99.638	99.765	99.659
5.875	100.129	100.079	100.013
6	100.628	100.571	100.486
6.125	101.118	101.068	101.002
6.25	101.391	101.595	101.469
6.375	101.691	101.633	101.529
6.5	102.177	102.201	102.075
6.625	102.700	102.613	102.549
6.75	103.045	102.958	102.894
6.875	102.928	102.877	102.757
7	103.400	103.470	103.351
7.125	103.831	103.827	103.707
7.25	104.121	104.031	103.991
7.375	103.520	103.464	103.413
7.5	103.995	103.938	103.888

FHA 25 Yr Fixed			
Rate	15	30	45
4.75	94.354	94.806	94.722
4.875	95.025	95.174	95.091
5	95.733	95.783	95.699
5.125	96.432	96.387	96.372
5.25	97.276	97.552	97.454
5.375	97.696	97.902	97.804
5.5	98.404	98.377	98.316
5.625	99.078	99.019	98.989
5.75	99.638	99.765	99.659
5.875	100.078	100.065	99.959
6	100.628	100.571	100.466
6.125	100.979	100.927	100.874
6.25	101.391	101.595	101.469
6.375	101.586	101.633	101.506
6.5	102.177	102.201	102.075
6.625	102.700	102.613	102.549
6.75	103.045	102.958	102.894
6.875	102.860	102.877	102.757
7	103.333	103.470	103.351
7.125	103.793	103.827	103.707
7.25	104.121	104.020	103.945
7.375	103.203	103.153	103.104
7.5	103.668	103.595	103.546

FHA 20 Yr Fixed			
Rate	15	30	45
5	95.733	95.783	95.699
5.125	96.432	96.387	96.372
5.25	97.276	97.552	97.454
5.375	97.696	97.902	97.804
5.5	98.404	98.377	98.316
5.625	99.078	99.019	98.989
5.75	99.638	99.765	99.659
5.875	100.078	100.065	99.959
6	100.628	100.571	100.466
6.125	100.979	100.927	100.874
6.25	101.391	101.595	101.469
6.375	101.586	101.633	101.506
6.5	102.177	102.201	102.075
6.625	102.700	102.613	102.549
6.75	103.045	102.958	102.894
6.875	102.860	102.877	102.757
7	103.333	103.470	103.351
7.125	103.793	103.827	103.707
7.25	104.121	104.020	103.945
7.375	103.203	103.153	103.104
7.5	103.668	103.595	103.546
7.625	104.193	104.120	104.071
7.75	104.600	104.528	104.479
7.875	103.057	102.976	102.936
8	103.465	103.384	103.344

FHA 15 Yr Fixed			
Rate	15	30	45
4.25	96.187	96.179	96.184
4.375	96.656	96.648	96.654
4.5	97.126	97.119	97.124
4.625	97.599	97.591	97.674
4.75	97.991	98.440	98.215
4.875	98.463	98.674	98.449
5	98.937	98.997	98.879
5.125	99.409	99.379	99.352
5.25	99.634	100.104	99.886
5.375	100.058	100.226	100.009
5.5	100.515	100.545	100.430
5.625	100.971	100.937	100.887
5.75	100.974	101.198	100.935
5.875	101.479	101.420	101.394
6	101.936	101.876	101.851

FHA 10 Yr Fixed			
Rate	15	30	45
4.25	95.850	95.855	95.962
4.375	96.424	96.429	96.536
4.5	96.995	97.001	97.107
4.625	97.562	97.568	97.674
4.75	97.978	98.440	98.215
4.875	98.212	98.674	98.449
5	98.700	98.997	98.778
5.125	99.239	99.227	99.318
5.25	99.634	100.104	99.886
5.375	99.765	100.226	100.009
5.5	100.270	100.545	100.327
5.625	100.747	100.728	100.792
5.75	100.913	101.198	100.935
5.875	101.014	100.965	101.025
6	101.463	101.414	101.475

FHA 30 Yr Fixed High Balance			
Rate	15	30	45
4.75	93.378	93.405	93.456
4.875	94.114	94.141	94.192
5	94.846	94.873	94.924
5.125	95.412	95.440	95.491
5.25	96.443	96.477	96.365
5.375	97.137	97.109	97.060
5.5	97.635	97.638	97.674
5.625	98.153	98.094	98.126
5.75	98.893	99.002	98.866
5.875	99.524	99.474	99.408
6	100.016	99.967	99.957
6.125	100.533	100.483	100.417
6.25	100.778	100.677	100.642
6.375	101.203	101.113	101.003
6.5	101.712	101.622	101.512
6.625	102.218	102.128	102.017
6.75	101.851	101.780	101.709
6.875	101.874	101.773	101.725
7	102.302	102.198	102.150
7.125	102.719	102.612	102.564
7.25	102.325	102.224	102.149

FHA 25 Yr Fixed High Balance			
Rate	15	30	45
5.25	96.200	96.477	96.348
5.375	96.876	96.880	96.915
5.5	97.635	97.638	97.674
5.625	98.153	98.094	98.126
5.75	98.881	99.002	98.866
5.875	99.500	99.413	99.379
6	99.986	99.937	99.957
6.125	100.477	100.413	100.378
6.25	100.778	100.677	100.642
6.375	100.894	100.830	100.766
6.5	101.483	101.419	101.355
6.625	101.737	101.673	101.610
6.75	101.851	101.780	101.709
6.875	101.874	101.773	101.725

FHA 20 Yr Fixed High Balance			
Rate	15	30	45
5	94.846	94.873	94.924
5.125	95.412	95.440	95.491
5.25	96.200	96.477	96.348
5.375	96.876	96.880	96.915
5.5	97.635	97.638	97.674
5.625	98.203	98.144	98.126
5.75	98.803	99.002	98.866
5.875	99.449	99.390	99.356
6	99.951	99.937	99.957
6.125	100.413	100.348	100.369
6.25	100.671	100.604	100.569
6.375	100.835	100.756	100.717
6.5	101.291	101.210	101.171
6.625	101.732	101.648	101.608

FHA 15 Yr Fixed High Balance			
Rate	15	30	45
4.5	94.355	94.236	94.242
4.625	94.915	94.795	94.802
4.75	94.913	94.878	94.853
4.875	95.418	95.383	95.358
5	95.875	95.840	95.815
5.125	96.332	96.297	96.272
5.25	96.533	96.499	96.448
5.375	97.038	97.003	96.953
5.5	97.495	97.460	97.410
5.625	97.951	97.917	97.867
5.75	97.954	97.895	97.870
5.875	98.459	98.400	98.374
6	98.916	98.856	98.831
6.125	99.362	99.303	99.278

FHA 30 Yr Fixed Streamline			
Rate	15	30	45
5.25	97.276	97.552	97.454
5.375	97.696	97.902	97.804
5.5	98.404	98.377	98.316
5.625	99.078	99.019	98.989
5.75	99.638	99.765	99.659
5.875	100.078	100.065	99.959
6	100.628	100.571	100.466
6.125	100.979	100.927	100.874
6.25	101.391	101.595	101.469
6.375	101.586	101.633	101.506
6.5	102.177	102.201	102.075
6.625	102.700	102.613	102.549
6.75	103.045	102.958	102.894
6.875	102.860	102.877	102.757
7	103.333	103.470	103.351

FHA 25 Yr Fixed Streamline			
Rate	15	30	45
5.25	97.276	97.552	97.454
5.375	97.696	97.902	97.804
5.5	98.404	98.377	98.316
5.625	99.078	99.019	98.989
5.75	99.638	99.765	99.659
5.875	100.078	100.065	99.959
6	100.628	100.571	100.466
6.125	100.979	100.927	100.874
6.25	101.391	101.595	101.469
6.375	101.586	101.633	101.506
6.5	102.177	102.201	102.075
6.625	102.700	102.613	102.549
6.75	103.045	102.958	102.894
6.875	102.860	102.877	102.757
7	103.333	103.470	103.351

FHA 20 Yr Fixed Streamline			
Rate	15	30	45
5.25	97.276	97.552	97.454
5.375	97.696	97.902	97.804
5.5	98.404	98.377	98.316
5.625	99.078	99.019	98.989
5.75	99.638	99.765	99.659
5.875	100.078	100.065	99.959
6	100.628	100.571	100.466
6.125	100.979	100.927	100.874
6.25	101.391	101.595	101.469
6.375	101.586	101.633	101.506
6.5	102.177	102.201	102.075
6.625	102.700	102.613	102.549
6.75	103.045	102.958	102.894
6.875	102.860	102.877	102.757
7	103.333	103.470	103.351

FHA 15 Yr Fixed Streamline			
Rate	15	30	45
4.5	96.995	97.001	97.107
4.625	97.562	97.568	97.674
4.75	97.978	98.440	98.215
4.875	98.212	98.674	98.449
5	98.700	98.997	98.778
5.125	99.239	99.227	99.318
5.25	99.634	100.104	99.886
5.375	99.765	100.226	100.009
5.5	100.270	100.545	100.327
5.625	100.747	100.728	100.792
5.75	100.913	101.198	100.935
5.875	101.014	100.965	101.025
6	101.463	101.414	101.475

FHA 10 Yr Fixed Streamline			
Rate	15	30	45
4.25	95.850	95.855	95.962
4.375	96.424	96.429	96.536
4.5	96.995	97.001	97.107
4.625	97.562	97.568	97.674
4.75	97.762	97.717	97.701
4.875	98.146	98.134	98.225
5	98.700	98.687	98.778
5.125	99.239	99.227	99.318
5.25	99.442	99.381	99.358
5.375	99.765	99.734	99.810
5.5	100.270	100.240	100.315
5.625	100.747	100.716	100.792
5.75	100.913	100.853	100.821

FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45
5.25	96.200	96.477	96.348
5.375	96.876	96.880	96.915
5.5	97.635	97.638	97.674
5.625	98.153	98.094	98.126
5.75	98.881	99.002	98.866
5.875	99.500	99.413	99.379
6	99.986	99.937	99.957
6.125	100.477	100.413	100.378
6.25	100.778	100.677	100.642
6.375	100.894	100.830	100.766
6.5	101.483	101.419	101.355
6.625	101.737	101.673	101.610
6.75	101.851	101.780	101.709

FHA 25 Yr Fixed HB Streamline			
Rate	15	30	45
5.25	96.200	96.477	96.348
5.375	96.876	96.880	96.915
5.5	97.635	97.638	97.674
5.625	98.153	98.094	98.126
5.75	98.881	99.002	98.866
5.875	99.500	99.413	99.379
6	99.986	99.937	99.957
6.125	100.477	100.413	100.378
6.25	100.778	100.677	100.642
6.375	100.894	100.830	100.766
6.5	101.483	101.419	101.355
6.625	101.737	101.673	101.610
6.75	101.851	101.780	101.709
6.875	101.874	101.773	101.725

FHA 20 Yr Fixed HB Streamline			
Rate	15	30	45
5.25	96.200	96.477	96.348
5.375	96.876	96.880	96.915
5.5	97.635	97.638	97.674
5.625	98.203	98.144	98.126
5.75	98.803	99.002	98.866
5.875	99.254	99.240	99.260
6	99.951	99.937	99.957
6.125	100.362	100.348	100.369
6.25	100.576	100.503	100.454
6.375	100.545	100.706	100.549
6.5	101.207	101.161	101.166
6.625	101.593	101.547	101.552
6.75	101.561	101.474	101.410
6.875	101.448	101.370	101.359

FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45
4.5	94.355	94.236	94.242
4.625	94.915	94.795	94.802
4.75	93.366	93.308	93.276
4.875	93.917	93.704	93.695
5	94.448	94.235	94.226
5.125	94.950	94.737	94.728
5.25	95.903	95.875	95.847
5.375	95.970	95.942	95.913
5.5	96.367	96.338	96.310
5.625	96.775	96.747	96.718
5.75	97.912	97.848	97.784
5.875	98.147	98.083	98.020
6	98.485	98.421	98.357
6.125	98.783	98.719	98.655

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				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.457	96.412	96.397	5.125	96.457	96.412	96.397	4.75	94.379	94.643	94.559
5.25	97.301	97.315	97.230	5.25	97.301	97.315	97.230	4.875	95.050	95.206	95.122
5.375	97.721	97.821	97.723	5.375	97.721	97.821	97.723	5	95.758	95.714	95.699
5.5	98.429	98.371	98.341	5.5	98.429	98.371	98.341	5.125	96.457	96.412	96.397
5.625	99.103	99.044	99.014	5.625	99.103	99.044	99.014	5.25	97.301	97.315	97.230
5.75	99.663	99.565	99.535	5.75	99.663	99.565	99.535	5.375	97.721	97.821	97.723
5.875	100.103	99.918	99.760	5.875	100.103	99.918	99.760	5.5	98.429	98.371	98.341
6	100.653	100.468	100.392	6	100.653	100.468	100.392	5.625	99.103	99.044	99.014
6.125	101.004	100.864	100.821	6.125	101.004	100.864	100.821	5.75	99.663	99.565	99.535
6.25	101.416	101.308	101.181	6.25	101.416	101.308	101.181	5.875	100.103	99.918	99.760
6.375	101.611	101.548	101.484	6.375	101.611	101.548	101.484	6	100.653	100.468	100.392
6.5	102.160	102.096	102.032	6.5	102.160	102.096	102.032	6.125	101.004	100.864	100.821
6.625	102.547	102.461	102.397	6.625	102.547	102.461	102.397	6.25	101.416	101.308	101.181
6.75	103.019	102.948	102.877	6.75	103.019	102.948	102.877	6.375	101.611	101.548	101.484
6.875	102.885	102.814	102.743	6.875	102.885	102.814	102.743	6.5	102.160	102.096	102.032
7	103.358	103.287	103.216	7	103.358	103.287	103.216	6.625	102.547	102.461	102.397
7.125	103.818	103.747	103.676	7.125	103.818	103.747	103.676	6.75	103.019	102.948	102.877
7.25	104.111	104.010	103.935	7.25	104.111	104.010	103.935	6.875	102.885	102.814	102.743
7.375	103.429	103.358	103.285	7.375	103.250	103.178	103.129	7	103.358	103.287	103.216
7.5	103.655	103.605	103.556	7.5	103.655	103.605	103.556	7.125	103.818	103.747	103.676
7.625	104.071	103.992	103.943	7.625	104.071	103.992	103.943	7.25	104.111	104.010	103.935
7.75	104.472	104.400	104.351	7.75	104.472	104.400	104.351	7.375	103.327	103.204	103.146
7.875	104.115	104.044	103.963	7.875	102.823	102.702	102.702	7.5	103.756	103.629	103.571
8	104.296	104.225	104.144	8	103.149	103.028	103.027	7.625	104.187	104.058	103.999
8.125	104.526	104.455	104.374	8.125	103.449	103.328	103.327	7.75	104.472	104.400	104.351

VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	96.212	96.204	96.209	4.25	95.935	95.941	96.047	4.875	94.087	94.074	94.165
4.375	96.681	96.673	96.679	4.375	96.460	96.465	96.572	5	94.808	94.796	94.887
4.5	97.151	97.144	97.149	4.5	96.972	96.977	97.083	5.125	95.265	95.253	95.344
4.625	97.624	97.616	97.622	4.625	97.467	97.472	97.578	5.25	96.251	96.471	96.373
4.75	98.034	98.496	98.271	4.75	97.787	97.742	97.726	5.375	96.897	96.861	96.936
4.875	98.488	98.699	98.474	4.875	98.120	98.107	98.198	5.5	97.577	97.540	97.616
5	98.962	98.931	98.904	5	98.581	98.568	98.659	5.625	98.178	98.119	98.089
5.125	99.434	99.404	99.377	5.125	99.012	99.000	99.091	5.75	98.906	98.965	98.859
5.25	99.547	100.004	99.786	5.25	99.467	99.406	99.383	5.875	99.525	99.341	99.291
5.375	100.008	100.158	99.941	5.375	99.652	99.621	99.697	6	99.995	99.811	99.857
5.5	100.458	100.427	100.391	5.5	100.038	100.007	100.083	6.125	100.237	100.130	100.097
5.625	100.892	100.862	100.825	5.625	100.397	100.358	100.434	6.25	100.803	100.618	100.434
5.75	100.949	100.942	100.846	5.75	100.938	100.878	100.846	6.375	100.919	100.855	100.791
5.875	101.374	101.306	101.252	5.875	100.839	100.790	100.851	6.5	101.508	101.444	101.380
6	101.774	101.706	101.652	6	101.177	101.128	101.189	6.625	101.762	101.698	101.634
								6.75	101.876	101.805	101.734
								6.875	101.573	101.502	101.431
								7	102.046	101.975	101.904
								7.125	102.505	102.434	102.363
								7.25	102.350	102.249	102.174
								7.375	101.044	100.971	100.922
								7.5	101.584	101.511	101.462
								7.625	102.108	102.036	101.987
								7.75	102.466	102.393	102.344
								7.875	99.371	99.101	99.100
								8	99.697	99.426	99.425
								8.125	99.997	99.726	99.725

VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	101.508	101.444	101.380	6.125	100.089	100.035	100.096	4.5	94.309	94.189	94.195
6.625	101.762	101.698	101.634	6.25	100.601	100.528	100.479	4.625	94.759	94.640	94.646
6.75	101.876	101.805	101.734	6.375	100.496	100.409	100.455	4.75	93.412	93.333	93.301
6.875	101.573	101.502	101.431	6.5	101.047	100.961	101.006	4.875	93.848	93.635	93.626
7	102.046	101.975	101.904	6.625	101.332	101.246	101.291	5	94.243	94.041	94.022
7.125	102.505	102.434	102.363	6.75	101.586	101.499	101.435	5.125	94.593	94.429	94.406
7.25	102.350	102.249	102.174	6.875	101.268	101.150	101.180	5.25	95.928	95.900	95.872
7.375	101.044	100.971	100.922	7	101.710	101.591	101.621	5.375	95.995	95.967	95.938
7.5	101.584	101.511	101.462	7.125	101.911	101.810	101.735	5.5	96.392	96.363	96.335
7.625	102.108	102.036	101.987	7.25	102.400	102.299	102.224	5.625	96.800	96.772	96.743
7.75	102.466	102.393	102.344	7.375	101.094	101.021	100.972	5.75	97.937	97.873	97.809
7.875	99.371	99.101	99.100	7.5	101.634	101.561	101.512	5.875	98.172	98.108	98.045
8	99.697	99.426	99.425	7.625	102.158	102.086	102.037	6	98.510	98.446	98.382
8.125	99.997	99.726	99.725	7.75	99.058	98.787	98.787	6.125	98.808	98.744	98.680

VA 30 Yr Fixed IRRRL			
Rate	15	30	45
6.375	101.611	101.548	101.484
6.5	102.160	102.096	102.032
6.625	102.547	102.461	102.397
6.75	103.019	102.948	102.877
6.875	102.885	102.814	102.743
7	103.358	103.287	103.216
7.125	103.818	103.747	103.676
7.25	104.111	104.010	103.935
7.375	103.429	103.358	103.285
7.5	103.655	103.605	103.556
7.625	104.071	103.992	103.943
7.75	104.472	104.400	104.351
7.875	104.115	104.044	103.963
8	104.296	104.225	104.144
8.125	104.526	104.455	104.374

VA 25 Yr Fixed IRRRL			
Rate	15	30	45
6.375	101.611	101.548	101.484
6.5	102.160	102.096	102.032
6.625	102.547	102.461	102.397
6.75	103.019	102.948	102.877
6.875	102.885	102.814	102.743
7	103.358	103.287	103.216
7.125	103.818	103.747	103.676
7.25	104.111	104.010	103.935
7.375	103.250	103.178	103.129
7.5	103.655	103.605	103.556
7.625	104.071	103.992	103.943
7.75	104.472	104.400	104.351
7.875	102.873	102.752	102.752
8	103.199	103.078	103.077
8.125	103.499	103.378	103.377

VA 20 Yr Fixed IRRRL			
Rate	15	30	45
6	100.653	100.468	100.392
6.125	101.004	100.864	100.871
6.25	101.416	101.308	101.181
6.375	101.611	101.548	101.484
6.5	102.160	102.096	102.032
6.625	102.547	102.461	102.397
6.75	103.019	102.948	102.877
6.875	102.885	102.814	102.743
7	103.358	103.287	103.216
7.125	103.818	103.747	103.676
7.25	104.111	104.010	103.935
7.375	103.327	103.204	103.146
7.5	103.756	103.629	103.571
7.625	104.187	104.058	103.999
7.75	104.472	104.400	104.351

VA 15 Yr Fixed IRRRL			
Rate	15	30	45
4.5	97.151	97.144	97.149
4.625	97.624	97.616	97.622
4.75	98.034	98.496	98.271
4.875	98.488	98.699	98.474
5	98.962	98.931	98.904
5.125	99.434	99.404	99.377
5.25	99.547	100.004	99.786
5.375	100.008	100.158	99.941
5.5	100.458	100.427	100.391
5.625	100.892	100.862	100.825
5.75	100.949	100.942	100.846
5.875	101.374	101.306	101.252
6	101.774	101.706	101.652
6.125	102.154	102.086	102.031

VA 10 Yr Fixed IRRRL			
Rate	15	30	45
4.5	96.972	96.977	97.083
4.625	97.467	97.472	97.578
4.75	97.787	97.742	97.726
4.875	98.120	98.107	98.198
5	98.581	98.568	98.659
5.125	99.012	99.000	99.091
5.25	99.467	99.406	99.383
5.375	99.652	99.621	99.697
5.5	100.038	100.007	100.083
5.625	100.397	100.358	100.434
5.75	100.938	100.878	100.846
5.875	100.839	100.790	100.851
6	101.177	101.128	101.189
6.125	101.668	101.578	101.532

VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45
6.625	101.762	101.698	101.634
6.75	101.876	101.805	101.734
6.875	101.573	101.502	101.431
7	102.046	101.975	101.904
7.125	102.505	102.434	102.363
7.25	102.350	102.249	102.174
7.375	102.266	102.195	102.123
7.5	102.233	102.162	102.090
7.625	102.355	102.284	102.211
7.75	102.466	102.393	102.344
7.875	101.640	101.569	101.488
8	101.571	101.500	101.419
8.125	101.801	101.730	101.649

VA 25 Yr Fixed HB IRRRL			
Rate	15	30	45
6.5	101.508	101.444	101.380
6.625	101.762	101.698	101.634
6.75	101.876	101.805	101.734
6.875	101.573	101.502	101.431
7	102.046	101.975	101.904
7.125	102.505	102.434	102.363
7.25	102.350	102.249	102.174
7.375	101.044	100.971	100.922
7.5	101.584	101.511	101.462
7.625	102.108	102.036	101.987
7.75	102.466	102.393	102.344
7.875	99.371	99.101	99.100
8	99.697	99.426	99.425
8.125	99.997	99.726	99.725

VA 20 Yr Fixed HB IRRRL			
Rate	15	30	45
6.125	100.089	100.035	100.096
6.25	100.601	100.528	100.479
6.375	100.496	100.409	100.455
6.5	101.047	100.961	101.006
6.625	101.332	101.246	101.291
6.75	101.586	101.499	101.435
6.875	101.268	101.150	101.180
7	101.710	101.591	101.621
7.125	101.911	101.810	101.735
7.25	102.400	102.299	102.224
7.375	101.094	101.021	100.972
7.5	101.634	101.561	101.512
7.625	102.158	102.086	102.037
7.75	99.058	98.787	98.787

VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45
4.5	94.309	94.189	94.195
4.625	94.759	94.640	94.646
4.75	93.412	93.333	93.301
4.875	93.848	93.635	93.626
5	94.243	94.041	94.022
5.125	94.593	94.429	94.406
5.25	95.928	95.900	95.872
5.375	95.995	95.967	95.938
5.5	96.392	96.363	96.335
5.625	96.800	96.772	96.743
5.75	97.937	97.873	97.809
5.875	98.172	98.108	98.045
6	98.510	98.446	98.382
6.125	98.808	98.744	98.680

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	99.120	98.935	98.635	6.75	97.620	97.435	97.135
6.875	99.495	99.296	98.996	6.875	97.995	97.796	97.496
7	99.999	99.800	99.500	7	98.499	98.300	98.000
7.125	100.445	100.246	99.946	7.125	98.945	98.746	98.446
7.25	100.871	100.672	100.372	7.25	99.371	99.172	98.872
7.375	100.917	100.681	100.381	7.375	99.417	99.181	98.881
7.5	101.381	101.145	100.845	7.5	99.881	99.645	99.345
7.625	101.787	101.551	101.251	7.625	100.287	100.051	99.751
7.75	102.183	101.947	101.647	7.75	100.683	100.447	100.147
7.875	101.952	101.692	101.392	7.875	100.452	100.192	99.892
8	102.376	102.116	101.816	8	100.876	100.616	100.316
8.125	102.762	102.502	102.202	8.125	101.262	101.002	100.702
8.25	103.118	102.858	102.558	8.25	101.618	101.358	101.058
BFF_3.5%_DPA_HB_Repayable1				BFF_3.5%_DPA_HB_Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.120	96.935	96.635	6.75	95.620	95.435	95.135
6.875	97.495	97.296	96.996	6.875	95.995	95.796	95.496
7	97.999	97.800	97.500	7	96.499	96.300	96.000
7.125	98.445	98.246	97.946	7.125	96.945	96.746	96.446
7.25	98.871	98.672	98.372	7.25	97.371	97.172	96.872
7.375	98.917	98.681	98.381	7.375	97.417	97.181	96.881
7.5	99.381	99.145	98.845	7.5	97.881	97.645	97.345
7.625	99.787	99.551	99.251	7.625	98.287	98.051	97.751
7.75	100.183	99.947	99.647	7.75	98.683	98.447	98.147
7.875	99.952	99.692	99.392	7.875	98.452	98.192	97.892
8	100.376	100.116	99.816	8	98.876	98.616	98.316
8.125	100.762	100.502	100.202	8.125	99.262	99.002	98.702
8.25	101.118	100.858	100.558	8.25	99.618	99.358	99.058
BFF_5%_DPA_Repayable1				BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45
6.75	98.370	98.185	97.885	6.75	96.370	96.185	95.885
6.875	98.745	98.546	98.246	6.875	96.745	96.546	96.246
7	99.249	99.050	98.750	7	97.249	97.050	96.750
7.125	99.695	99.496	99.196	7.125	97.695	97.496	97.196
7.25	100.121	99.922	99.622	7.25	98.121	97.922	97.622
7.375	100.167	99.931	99.631	7.375	98.167	97.931	97.631
7.5	100.631	100.395	100.095	7.5	98.631	98.395	98.095
7.625	101.037	100.801	100.501	7.625	99.037	98.801	98.501
7.75	101.433	101.197	100.897	7.75	99.433	99.197	98.897
7.875	101.202	100.942	100.642	7.875	99.202	98.942	98.642
8	101.626	101.366	101.066	8	99.626	99.366	99.066
8.125	102.012	101.752	101.452	8.125	100.012	99.752	99.452
8.25	102.368	102.108	101.808	8.25	100.368	100.108	99.808

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.