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Relock Policy	
Locks expired or cancelled < 60 days:	Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days:	Current Market + 0.25%
Lock Extensions	0.03% per day

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

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

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

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



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

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

Effective Time:
9:39:04 AM

Conventional 30 Yr Fixed					Conventional 25 Yr Fixed					Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.000					5.000					5.000	88.813	88.732	88.732	
5.125					5.125					5.125	89.820	89.744	89.744	
5.250	90.315	90.245	90.245		5.250	90.315	90.245	90.245		5.250	90.651	90.580	90.580	
5.375	90.955	90.890	90.890		5.375	90.955	90.890	90.890		5.375	91.325	91.260	91.260	
5.500	91.554	91.494	91.494		5.500	91.554	91.494	91.494		5.500	91.963	91.889	91.889	
5.625	92.194	92.123	92.123		5.625	92.194	92.123	92.123		5.625	92.624	92.554	92.554	
5.750	92.964	92.899	92.899		5.750	92.964	92.899	92.899		5.750	93.604	93.539	93.539	
5.875	93.566	93.506	93.506		5.875	93.566	93.506	93.506		5.875	94.206	94.146	94.146	
6.000	94.156	94.101	94.101		6.000	94.156	94.101	94.101		6.000	1.690	1.690	1.690	
6.125	94.691	94.641	94.641		6.125	94.691	94.641	94.641		6.125	95.965	95.923	95.923	
6.250	96.235	96.110	95.985		6.250	96.235	96.110	95.985		6.250	96.511	96.472	96.456	
6.375	96.735	96.619	96.536		6.375	96.735	96.619	96.536		6.375	97.379	97.385	97.324	
6.500	97.235	97.135	97.050		6.500	97.235	97.135	97.050		6.500	97.916	97.877	97.861	
6.625	97.735	97.655	97.570		6.625	97.735	97.655	97.570		6.625	98.270	98.328	98.234	
6.750	98.235	98.192	98.125		6.750	98.235	98.192	98.125		6.750	98.654	98.773	98.686	
6.875	98.735	98.640	98.570		6.875	98.735	98.640	98.570		6.875	99.170	99.176	99.096	
7.000	99.167	99.107	99.076		7.000	99.167	99.107	99.076		7.000	99.575	99.629	99.547	
7.125	99.610	99.485	99.411		7.125	99.610	99.485	99.411		7.125	99.883	100.066	99.984	
7.250	100.110	100.027	99.973		7.250	100.110	100.027	99.973		7.250	99.981	100.104	100.040	
7.375	100.610	100.485	100.360		7.375	100.610	100.485	100.360		7.375	100.412	100.440	100.372	
7.500	100.985	100.860	100.760		7.500	100.985	100.860	100.760		7.500	100.789	100.827	100.757	
7.625	101.235	101.202	101.148		7.625	101.235	101.202	101.148		7.625	101.060	101.198	101.128	
7.750	101.485	101.464	101.281		7.750	101.485	101.464	101.281		7.750	101.452	101.364	101.171	
7.875	101.860	101.809	101.622		7.875	101.860	101.809	101.622		7.875	101.872	101.739	101.575	
8.000	102.273	102.184	101.994		8.000	102.273	102.184	101.994		8.000	101.576	101.703	101.504	

Conventional 15 Yr Fixed					Conventional 10 Yr Fixed					Conventional 7 Yr Fixed				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.625					4.625									
4.750					4.750									
4.875					4.875									
5.000	94.855	95.096	94.976		5.000	94.823	94.994	95.131						
5.125	95.288	95.402	95.535		5.125	95.512	95.704	95.588						
5.250	95.830	95.790	95.886		5.250	95.832	96.042	96.172						
5.375	96.345	96.305	96.341		5.375	96.345	96.391	96.519						
5.500	96.738	96.698	96.775		5.500	96.738	96.794	96.921						
5.625	96.842	96.927	96.858		5.625	96.842	96.788	96.766						
5.750	97.384	97.330	97.308		5.750	97.384	97.330	97.308						
5.875	97.890	97.836	97.814		5.875	97.640	97.836	97.814						
6.000	98.231	98.177	98.156		6.000	97.981	98.177	98.156						
6.125	98.434	98.488	98.327		6.125	98.434	98.363	98.327						
6.250	98.945	98.874	98.839		6.250	98.695	98.874	98.839						
6.375	99.399	99.328	99.293		6.375	99.149	99.328	99.293						
6.500	99.672	99.615	99.565		6.500	99.672	99.601	99.565						
6.625	99.754	99.732	99.634		6.625	99.754	99.708	99.609						
6.750	100.244	100.153	100.074		6.750	100.244	100.153	100.074						
6.875	100.431	100.590	100.512		6.875	100.431	100.590	100.512						
7.000	100.940	100.849	100.770		7.000	100.940	100.849	100.770						

Conventional 30 Yr Fixed High Balance					Conventional 20 Yr Fixed High Balance					Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
6.125	95.011	94.970	94.931		6.125	95.768	95.727	95.687		5.125	93.209	93.196	93.182	
6.250	95.973	95.948	95.891		6.250	96.269	96.244	96.187		5.250	93.628	93.615	93.601	
6.375	96.446	96.565	96.494		6.375	96.711	96.670	96.633		5.375	93.989	93.976	93.962	
6.500	97.065	97.108	97.033		6.500	97.476	97.436	97.388		5.500	95.623	95.584	95.619	
6.625	97.453	97.632	97.558		6.625	98.043	98.003	97.957		5.625	95.843	95.788	95.767	
6.750	98.095	98.183	98.126		6.750	98.048	98.022	97.960		5.750	96.318	96.263	96.242	
6.875	98.481	98.629	98.568		6.875	98.506	98.466	98.422		5.875	96.766	96.711	96.690	
7.000	98.904	99.061	98.998		7.000	98.878	98.818	98.787		6.000	97.087	97.033	97.011	
7.125	99.331	99.451	99.388		7.125	99.314	99.264	99.211		6.125	96.228	96.162	96.114	
7.250	99.871	99.971	99.676		7.250	99.782	99.756	99.677		6.250	96.504	96.438	96.392	
7.375	100.183	100.307	100.259		7.375	100.079	100.030	99.979		6.375	96.817	96.752	96.707	
7.500	100.499	100.639	100.588		7.500	100.351	100.302	100.252		6.500	97.214	97.180	97.123	
7.625	100.849	100.734	100.683		7.625	100.557	100.531	100.456		6.625	97.700	97.666	97.610	
7.750	101.035	100.911	100.825		7.750	99.722	99.598	99.262		6.750	97.939	97.905	97.851	
7.875	101.302	101.178	101.094		7.875	99.995	99.848	99.789		6.875	98.169	98.135	98.082	
8.000	101.562	101.446	101.358		8.000	97.263	97.165	96.713		7.000	96.948	97.160	96.900	

Conventional Fixed Adjustments

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

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

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

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



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

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

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	95.486	95.423	95.360	5.250				5.250				
5.375	95.845	95.782	95.719	5.375	94.363	94.259	94.163	5.375				
5.500	96.204	96.141	96.078	5.500	95.344	95.281	95.218	5.500				
5.625	96.564	96.501	96.438	5.625	96.012	95.699	95.636	5.625	94.440	94.336	94.240	
5.750	96.924	96.861	96.798	5.750	96.432	96.119	96.056	5.750	94.885	94.781	94.684	
5.875	97.285	97.222	97.159	5.875	96.852	96.539	96.476	5.875	95.940	95.877	95.815	
6.000	97.745	97.682	97.619	6.000	97.273	96.960	96.897	6.000	96.231	96.168	96.106	
6.125	98.070	97.757	97.694	6.125	97.444	97.381	97.318	6.125	96.701	96.638	96.575	
6.250	98.253	98.190	98.127	6.250	97.866	97.803	97.740	6.250	96.992	96.929	96.866	
6.375	98.572	98.509	98.446	6.375	98.277	98.214	98.151	6.375	97.462	97.399	97.337	
6.500	98.753	98.690	98.627	6.500	98.500	98.437	98.374	6.500	97.933	97.870	97.808	
6.625	99.079	99.016	98.953	6.625	98.885	98.822	98.759	6.625	98.394	98.331	98.268	
6.750	99.051	98.988	98.925	6.750	99.103	99.040	98.977	6.750	98.648	98.585	98.522	
6.875	99.381	99.318	99.255	6.875	99.485	99.422	99.359	6.875	99.082	99.019	98.956	
7.000	99.571	99.508	99.445	7.000	99.709	99.646	99.583	7.000	99.330	99.267	99.205	
7.125	99.904	99.841	99.778	7.125	100.101	100.038	99.975	7.125	99.762	99.699	99.637	
2/1 5/5 ARM	Margin: 2.75%			5/1 5/5 ARM	Margin: 2.75%			5/1 5/5 ARM	Margin: 2.75%			
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	95.386	95.323	95.260	5.250				5.250				
5.375	95.745	95.682	95.619	5.375	90.068	89.964	89.868	5.375				
5.500	96.104	96.041	95.978	5.500	90.539	90.435	90.338	5.500				
5.625	96.464	96.401	96.338	5.625	95.663	95.600	95.537	5.625	90.145	90.041	89.945	
5.750	96.825	96.762	96.699	5.750	96.082	96.019	95.956	5.750	90.590	90.486	90.389	
5.875	97.186	97.123	97.060	5.875	96.502	96.439	96.376	5.875	95.840	95.777	95.714	
6.000	97.396	97.333	97.270	6.000	96.923	96.860	96.797	6.000	96.132	96.069	96.006	
6.125	97.720	97.657	97.594	6.125	97.344	97.281	97.218	6.125	96.601	96.538	96.475	
6.250	97.903	97.840	97.777	6.250	97.767	97.704	97.641	6.250	96.892	96.829	96.766	
6.375	98.223	98.160	98.097	6.375	98.178	98.115	98.052	6.375	97.363	97.300	97.237	
6.500	98.403	98.340	98.277	6.500	98.401	98.338	98.275	6.500	97.834	97.771	97.708	
6.625	98.729	98.666	98.603	6.625	98.785	98.722	98.659	6.625	98.294	98.231	98.168	
6.750	98.951	98.888	98.825	6.750	99.003	98.940	98.877	6.750	98.548	98.485	98.422	
6.875	99.282	99.219	99.156	6.875	99.385	99.322	99.259	6.875	98.982	98.919	98.856	
7.000	99.471	99.408	99.345	7.000	99.609	99.546	99.483	7.000	99.231	99.168	99.105	
7.125	99.804	99.741	99.678	7.125	100.002	99.939	99.876	7.125	99.663	99.600	99.537	
2/1 5/5 ARM	Margin: 2.75%			5/1 5/5 ARM	Margin: 2.75%			5/1 5/5 ARM	Margin: 2.75%			
Conventional ARM Adjustments												
Cumulative LLPA Cap												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas		0.000										
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
Additional Purchase LLPA Adjusters												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250			
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500			
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500			
Additional R/T Refinance LLPA Adjusters												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250			
Cash-Out Refinance LTV / FICO Adjusters: All Products												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80							
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375							
760-779	-0.375	-0.375	-0.875	-1.250	-1.875							
740-759	-0.375	-0.375	-1.000	-1.625	-2.375							
720-739	-0.375	-0.500	-1.375	-2.000	-2.750							
700-719	-0.375	-0.500	-1.625	-2.625	-3.250							
680-699	-0.375	-0.625	-2.000	-2.875	-3.750							
660-679	-0.375	-0.875	-2.750	-4.000	-4.750							
640-659	-0.375	-1.375	-3.125	-4.625	-5.125							
620-639	-0.375	-1.375	-3.375	-4.875	-5.125							
Additional Cash-Out Refinance LLPA Adjusters												
	≤30	30.01-60	60.01-70	70.01-75	75.01-80							
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750							
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375							
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375							
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500							
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625							
High Balance	-2.000	-2.000	-2.250	-2.250	-3.250							
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125							
DTI > 40%	0.000	0.000	0.000	0.000	0.000							
Additional Miscellaneous LLPA Adjusters												
Escrow Waiver	-0.250											
Temporary 2-1 Buydown	Buydown options and pricing available through PML											
Lock Extension per Day	-0.030											

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	93.216	93.164	93.102	6.000	93.778	93.744	93.678	4.375				
6.125	93.721	93.669	93.608	6.125	94.502	94.468	94.403	4.500	92.498	92.496	92.482	
6.250	96.235	96.110	95.985	6.250	95.758	95.748	95.732	4.625	93.071	93.069	93.055	
6.375	96.735	96.610	96.506	6.375	96.282	96.272	96.256	4.750	93.803	93.802	93.787	
6.500	97.235	97.110	97.018	6.500	96.794	96.784	96.768	4.875	94.162	94.160	94.146	
6.625	97.792	97.752	97.736	6.625	97.792	97.752	97.736	5.000	94.566	94.564	94.549	
6.750	98.235	98.168	98.137	6.750	98.228	98.168	98.137	5.125	94.815	94.806	94.792	
6.875	98.817	98.757	98.726	6.875	98.817	98.757	98.726	5.250	95.313	95.303	95.289	
7.000	99.360	99.300	99.268	7.000	99.360	99.300	99.268	5.375	95.503	95.494	95.479	
7.125	99.697	99.637	99.606	7.125	99.697	99.637	99.606	5.500	95.892	95.873	95.845	
7.250	100.110	99.998	99.959	7.250	100.065	99.998	99.959	5.625	96.247	96.229	96.200	
7.375	100.610	100.487	100.448	7.375	100.554	100.487	100.448	5.750	96.459	96.440	96.412	
7.500	101.018	100.951	100.912	7.500	101.018	100.951	100.912	5.875	96.740	96.715	96.679	
7.625	101.336	101.269	101.230	7.625	101.336	101.269	101.230	6.000	96.862	96.837	96.803	
Home Ready 10 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.375	91.543	91.525	91.496									
4.500	92.082	92.064	92.035									
4.625	92.859	92.840	92.812									
4.750	93.251	93.233	93.204									
4.875	93.390	93.371	93.343									
5.000	93.996	93.971	93.943									
5.125	94.468	94.443	94.414									
5.250	94.807	94.781	94.753									
5.375	94.893	94.860	95.080									
5.500	95.390	95.356	95.313									
5.625	95.823	95.789	95.746									
5.750	96.139	96.104	96.061									
5.875	96.444	96.409	96.367									
6.000	96.998	96.938	96.895									
Home Ready Adjustments												
Cumulative LLPA Caps												
Home Ready											0.000	
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
Additional Purchase LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500			
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500			
Additional R/T Refinance LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Additional Miscellaneous LLPA Adjusters												
Escrow Waiver											-0.250	
Temporary 2-1 Buydown											Buydown options and pricing available through PML	
Lock Extension per Day											-0.030	



YOUR BFF IN WHOLESALE
 Tuesday, October 3, 2023
 Effective Time:
 9:39:04 AM

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

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

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875				5.875				4.250				
6.000	93.216	93.164	93.102	6.000	93.778	93.744	93.678	4.375				
6.125	93.721	93.669	93.608	6.125	94.502	94.468	94.403	4.500	92.498	92.496	92.482	
6.250	96.235	96.110	95.985	6.250	95.758	95.748	95.732	4.625	93.071	93.069	93.055	
6.375	96.735	96.610	96.506	6.375	96.282	96.272	96.256	4.750	93.803	93.802	93.787	
6.500	97.235	97.110	97.018	6.500	96.794	96.784	96.768	4.875	94.162	94.160	94.146	
6.625	97.735	97.610	97.485	6.625	97.252	97.233	97.203	5.000	94.566	94.564	94.549	
6.750	98.235	98.146	98.114	6.750	97.915	97.896	97.864	5.125	94.815	94.806	94.792	
6.875	98.735	98.610	98.521	6.875	98.321	98.302	98.271	5.250	95.313	95.303	95.289	
7.000	99.110	99.017	98.985	7.000	98.786	98.767	98.735	5.375	95.503	95.494	95.479	
7.125	99.610	99.485	99.360	7.125	99.144	99.110	99.066	5.500	95.892	95.873	95.845	
7.250	100.110	99.985	99.870	7.250	99.701	99.667	99.620	5.625	96.247	96.229	96.200	
7.375	100.610	100.485	100.360	7.375	100.078	100.044	99.997	5.750	96.459	96.440	96.412	
7.500	100.985	100.860	100.735	7.500	100.484	100.450	100.403	5.875	96.740	96.715	96.679	
7.625	101.235	101.110	100.985	7.625	100.675	100.629	100.583	6.000	96.862	96.837	96.803	

Home Possible 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125												
4.250	91.016	90.997	90.969									
4.375	91.543	91.525	91.496									
4.500	92.082	92.064	92.035									
4.625	92.859	92.840	92.812									
4.750	93.251	93.233	93.204									
4.875	93.390	93.371	93.343									
5.000	93.996	93.971	93.943									
5.125	94.468	94.443	94.414									
5.250	94.807	94.781	94.753									
5.375	94.893	94.860	95.080									
5.500	95.390	95.356	95.313									
5.625	95.823	95.789	95.746									
5.750	96.139	96.104	96.061									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

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

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030



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

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

Your BFF in Wholesale
Tuesday, October 3, 2023
Effective Time:
9:39:04 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500				4.500				4.500				
4.625				4.625				4.625				
4.750				4.750				4.750				
4.875				4.875				4.875				
5.000	91.707	91.827	91.861	5.000	91.707	91.827	91.861	5.000	91.707	91.827	91.861	
5.125	92.489	92.610	92.644	5.125	92.489	92.610	92.644	5.125	92.489	92.610	92.644	
5.250	93.097	93.118	93.152	5.250	92.997	93.118	93.152	5.250	92.997	93.118	93.152	
5.375	93.679	93.777	93.696	5.375	93.679	93.777	93.696	5.375	93.679	93.777	93.696	
5.500	94.486	94.584	94.502	5.500	94.486	94.584	94.502	5.500	94.486	94.584	94.502	
5.625	94.966	95.064	94.983	5.625	94.966	95.064	94.983	5.625	94.966	95.064	94.983	
5.750	95.440	95.538	95.456	5.750	95.440	95.538	95.456	5.750	95.440	95.538	95.456	
5.875	96.177	96.253	96.196	5.875	96.177	96.253	96.196	5.875	96.177	96.253	96.196	
6.000	96.739	96.815	96.758	6.000	96.739	96.815	96.758	6.000	96.739	96.815	96.758	
6.125	97.602	97.579	97.522	6.125	97.602	97.579	97.522	6.125	97.602	97.579	97.522	
6.250	98.138	98.073	98.016	6.250	98.138	98.073	98.016	6.250	98.138	98.073	98.016	
6.375	98.599	98.630	98.482	6.375	98.599	98.630	98.482	6.375	98.599	98.630	98.482	
6.500	99.125	99.177	99.005	6.500	99.125	99.177	99.005	6.500	99.125	99.177	99.005	
6.625	99.565	99.617	99.444	6.625	99.565	99.617	99.444	6.625	99.565	99.617	99.444	
6.750	100.192	100.133	100.074	6.750	100.192	100.133	100.074	6.750	100.192	100.133	100.074	
6.875	100.214	100.239	100.093	6.875	100.214	100.239	100.093	6.875	100.214	100.239	100.093	
7.000	100.772	100.798	100.612	7.000	100.772	100.798	100.612	7.000	100.772	100.798	100.612	
7.125	101.220	101.245	101.051	7.125	101.220	101.245	101.051	7.125	101.220	101.245	101.051	
7.250	101.601	101.627	101.432	7.250	101.601	101.627	101.432	7.250	101.601	101.627	101.432	
7.375	101.551	101.437	101.283	7.375	101.551	101.437	101.283	7.375	101.551	101.437	101.283	
7.500	101.855	101.860	101.675	7.500	101.855	101.860	101.675	7.500	101.855	101.860	101.675	
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				4.500				
2.875				2.875				4.625				
3.000				3.000				4.750				
3.125				3.125				4.875				
3.250				3.250				5.000	90.318	90.383	90.417	
3.375				3.375				5.125	91.091	91.156	91.190	
3.500	87.935	88.166	88.055	3.500	87.935	88.166	88.055	5.250	91.695	91.749	91.667	
3.625	88.479	88.710	88.599	3.625	88.479	88.710	88.599	5.375	92.767	92.821	92.739	
3.750	89.632	89.841	89.728	3.750	89.632	89.841	89.728	5.500	93.323	93.377	93.295	
3.875	90.561	90.634	90.594	3.875	90.561	90.634	90.594	5.625	93.804	93.858	93.776	
4.000	90.969	91.178	91.064	4.000	90.969	91.178	91.064	5.750	94.629	94.695	94.638	
4.125	91.512	91.470	91.607	4.125	91.512	91.470	91.607	5.875	95.698	95.764	95.707	
4.250	92.614	92.598	92.581	4.250	92.614	92.598	92.581	6.000	96.260	96.326	96.269	
4.375	92.721	92.658	92.542	4.375	92.721	92.658	92.542	6.125	97.024	96.840	96.783	
4.500	93.262	93.198	93.333	4.500	93.262	93.198	93.333	6.250	97.449	97.481	97.264	
4.625	93.801	93.737	93.871	4.625	93.801	93.737	93.871	6.375	98.064	98.105	97.933	
4.750	94.147	94.246	94.395	4.750	94.147	94.246	94.395	6.500	98.611	98.652	98.480	
4.875	94.619	94.783	94.682	4.875	94.619	94.783	94.682	6.625	99.050	99.092	98.919	
5.000	94.903	95.067	95.215	5.000	94.903	95.067	95.215	6.750	99.410	99.352	99.043	
5.125	95.430	95.594	95.743	5.125	95.430	95.594	95.743	6.875	99.688	99.713	99.519	
5.250	95.604	95.745	95.688	5.250	95.604	95.745	95.688	7.000	100.246	100.272	100.077	
5.375	95.878	96.020	95.963	5.375	95.878	96.020	95.963	7.125	100.694	100.719	100.525	
5.500	96.393	96.534	96.477	5.500	96.393	96.534	96.477	7.250	100.514	100.380	100.246	
5.625	96.894	97.036	96.979	5.625	96.894	97.036	96.979	7.375				
5.750	97.251	97.370	97.218	5.750	97.251	97.370	97.218	7.500				
5.875	97.495	97.615	97.462	5.875	97.495	97.615	97.462	7.625				
6.000				6.000				7.750				
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875	95.698	95.764	95.707	5.875	95.698	95.764	95.707	4.500	90.555	90.617	90.501	
6.000	96.260	96.326	96.269	6.000	96.260	96.326	96.269	4.625	91.090	91.152	91.036	
6.125	97.024	96.840	96.783	6.125	97.024	96.840	96.783	4.750	90.522	90.539	90.556	
6.250	97.449	97.481	97.264	6.250	97.449	97.481	97.264	4.875	90.911	90.928	90.945	
6.375	98.064	98.105	97.933	6.375	98.064	98.105	97.933	5.000	91.183	91.147	91.295	
6.500	98.611	98.652	98.480	6.500	98.611	98.652	98.480	5.125	91.447	91.411	91.559	
6.625	99.050	99.092	98.919	6.625	99.050	99.092	98.919	5.250	92.872	92.847	92.822	
6.750	99.410	99.352	99.043	6.750	99.410	99.352	99.043	5.375	92.787	92.762	92.737	
6.875	99.688	99.713	99.519	6.875	99.688	99.713	99.519	5.500	92.943	92.918	92.893	
7.000	100.246	100.272	100.077	7.000	100.246	100.272	100.077	5.625	93.257	93.232	93.207	
7.125	100.694	100.719	100.525	7.125	100.694	100.719	100.525	5.750	94.238	94.213	94.188	
7.250	100.514	100.380	100.246	7.250	100.514	100.380	100.246	5.875	94.588	94.563	94.538	
7.375	100.931	100.676	100.741	7.375	100.931	100.676	100.741	6.000	94.950	94.925	94.900	
7.500	101.104	101.099	100.914	7.500	101.104	101.099	100.914	6.125	95.273	95.248	95.223	
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875	96.177	96.253	96.196	5.875	96.177	96.253	96.196	5.875	96.177	96.253	96.196	
6.000	96.739	96.815	96.758	6.000	96.739	96.815	96.758	6.000	96.739	96.815	96.758	
6.125	97.602	97.579	97.522	6.125	97.602	97.579	97.522	6.125	97.602	97.579	97.522	
6.250	98.138	98.073	98.016	6.250	98.138	98.073	98.016	6.250	98.138	98.073	98.016	
6.375	98.599	98.630	98.482	6.375	98.599	98.630	98.482	6.375	98.599	98.630	98.482	
6.500	99.125	99.177	99.005	6.500	99.125	99.177	99.005	6.500	99.125	99.177	99.005	
6.625	99.565	99.617	99.444	6.625	99.565	99.617	99.444	6.625	99.565	99.617	99.444	
6.750	100.192	100.133	100.074	6.750	100.192	100.133	100.074	6.750	100.192	100.133	100.074	
6.875	100.214	100.239	100.093	6.875	100.214	100.239	100.093	6.875	100.214	100.239	100.093	
7.000	100.772	100.798	100.612	7.000	100.772	100.798	100.612	7.000	100.772	100.798	100.612	
7.125	101.220	101.245	101.051	7.125	101.220	101.245	101.051	7.125	101.220	101.245	101.051	
7.250	101.601	101.627	101.432	7.250	101.601	101.627	101.432	7.250	101.601	101.627	101.432	
7.375	101.551	101.437	101.283	7.375	101.551	101.437	101.283	7.375	101.551	101.437	101.283	
7.500	101.855	101.860	101.675	7.500	101.855	101.860	101.675	7.500	101.855	101.860	101.675	
7.625	102.101	102.106	101.921	7.625	102.101	102.106	101.921	7.625	102.101	102.106	101.921	
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	93.262	93.198	93.333	4.500	93.262	93.198	93.333	5.875	95.698	95.764	95.707	
4.625	93.801	93.737	93.871	4.625	93.801	93.737	93.871	6.000	96.260	96.326	96.269	
4.750	94.147	94.246	94.395	4.750	94.147	94.246	94.395	6.125	97.024	96.840	96.783	
4.875	94.619	94.783	94.682	4.875	94.619	94.783	94.682	6.250	97.449	97.481	97.264	
5.000	94.903	95.067	95.215	5.000	94.903	95.067	95.215	6.375	98.064	98.105	97.933	
5.125	95.430	95.594	95.743	5.125	95.430	95.594	95.743	6.500	98.611	98.652	98.480	
5.250	95.604	95.745	95.688	5.250	95.604	95.745	95.688	6.625	99.050			



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

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

YOUR BFF IN WHOLESALE
Tuesday, October 3, 2023
Effective Time:
9:39:04 AM

Table with columns for Government, VA 30 Yr Fixed, VA 25 Yr Fixed, VA 20 Yr Fixed, VA 15 Yr Fixed, VA 10 Yr Fixed, and VA 5 Yr Fixed. Includes sub-sections for Government Adjustments, FICO, and Loan Amount Adjustments.

Government DPA												
BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750				6.750				6.750				
6.875				6.875				6.875				
7.000				7.000				7.000				
7.125	96.378	96.078	95.778	7.125	93.778	93.478	93.178	7.125				
7.250	97.166	96.803	96.503	7.250	94.566	94.203	93.903	7.250				
7.375	97.692	97.329	97.029	7.375	95.092	94.729	94.429	7.375				
7.500	98.209	97.846	97.546	7.500	95.609	95.246	94.946	7.500				
7.625	98.667	98.304	98.004	7.625	96.067	95.704	95.404	7.625				
7.750	99.105	98.742	98.442	7.750	96.505	96.142	95.842	7.750				
7.875	99.155	98.730	98.430	7.875	96.555	96.130	95.830	7.875				
8.000	99.632	99.207	98.907	8.000	97.032	96.607	96.307	8.000				
8.125	100.050	99.625	99.325	8.125	97.450	97.025	96.725	8.125				
8.250	100.458	100.033	99.733	8.250	97.858	97.433	97.133	8.250				
8.375				8.375				8.375				

Government DPA Adjustments												
FICO				Other Adjustments								
FICO =>680	0.000			DTI >50	-0.250							
660 - 679	-0.250			Manufactured Home	-0.250							
640 - 659	-0.500			2-Units	-0.250							
620 - 639	-1.000											
600 - 619	-1.500											

⁽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.