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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:
 9:18:48 AM

Conventional Fixed												
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	88.576	88.511	88.511	
5.125				5.125				5.125	89.584	89.523	89.523	
5.250	90.078	90.023	90.023	5.250	90.078	90.023	90.023	5.250	90.415	90.360	90.360	
5.375	90.718	90.668	90.668	5.375	90.718	90.668	90.668	5.375	91.088	91.039	91.039	
5.500	91.316	91.271	91.271	5.500	91.316	91.271	91.271	5.500	91.756	91.680	91.680	
5.625	91.985	91.915	91.915	5.625	91.985	91.915	91.915	5.625	92.416	92.346	92.346	
5.750	92.756	92.690	92.690	5.750	92.756	92.690	92.690	5.750	93.066	93.000	93.000	
5.875	93.556	93.296	93.296	5.875	93.556	93.296	93.296	5.875	93.997	93.937	93.937	
6.000	93.951	93.896	93.896	6.000	93.951	93.896	93.896	6.000				
6.125	94.492	94.443	94.443	6.125	94.492	94.443	94.443	6.125				
6.250	95.539	95.528	95.512	6.250	95.539	95.528	95.512	6.250	96.244	96.203	96.187	
6.375	96.353	96.380	96.361	6.375	96.353	96.380	96.361	6.375	97.273	97.320	97.291	
6.500	96.880	96.902	96.881	6.500	96.880	96.902	96.881	6.500	97.769	97.844	97.812	
6.625	97.409	97.457	97.431	6.625	97.409	97.457	97.431	6.625	98.404	98.498	98.462	
6.750	98.089	98.158	98.129	6.750	98.089	98.158	98.129	6.750	98.941	99.030	98.990	
6.875	98.548	98.612	98.580	6.875	98.548	98.612	98.580	6.875	99.355	99.440	99.397	
7.000	98.999	99.060	99.024	7.000	98.999	99.060	99.024	7.000	99.823	99.904	99.860	
7.125	99.416	99.476	99.441	7.125	99.416	99.476	99.441	7.125	100.270	100.352	100.307	
7.250	99.969	100.013	99.970	7.250	99.969	100.013	99.970	7.250	100.367	100.181	100.128	
7.375	100.367	100.375	100.328	7.375	100.367	100.375	100.328	7.375	100.720	100.530	100.473	
7.500	100.788	100.750	100.701	7.500	100.788	100.750	100.701	7.500	101.133	100.940	100.881	
7.625	101.197	101.189	101.139	7.625	101.197	101.189	101.139	7.625	101.280	101.337	101.278	
7.750	101.494	101.404	101.347	7.750	101.494	101.404	101.347	7.750	101.377	101.308	101.240	
7.875	101.837	101.743	101.682	7.875	101.837	101.743	101.682	7.875	101.726	101.618	101.525	
8.000	102.254	102.156	102.093	8.000	102.254	102.156	102.093	8.000	102.042	102.004	101.930	

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				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	
4.625				4.625								
4.750				4.750								
4.875				4.875								
5.000	94.978	95.149	95.105	5.000	94.919	95.076	95.121					
5.125	95.079	95.239	95.280	5.125	95.378	95.287	95.578					
5.250	95.503	95.595	95.882	5.250	95.722	95.877	95.914					
5.375	96.018	95.997	96.270	5.375	96.076	96.228	96.263					
5.500	96.411	96.511	96.780	5.500	96.482	96.633	96.668					
5.625	96.820	96.960	96.939	5.625	96.680	96.820	96.800					
5.750	97.150	97.285	97.261	5.750	97.191	97.327	97.301					
5.875	97.608	97.708	97.679	5.875	97.670	97.800	97.771					
6.000	98.062	98.188	98.156	6.000	98.130	98.256	98.224					
6.125	98.498	98.389	98.333	6.125	98.546	98.417	98.381					
6.250	98.799	98.915	98.875	6.250	98.833	98.949	98.910					
6.375	99.148	99.260	99.218	6.375	99.144	99.256	99.215					
6.500	99.647	99.509	99.468	6.500	99.544	99.657	99.615					
6.625	99.834	99.685	99.682	6.625	99.806	99.658	99.654					
6.750	100.104	100.200	100.193	6.750	100.061	100.157	100.150					
6.875	100.422	100.515	100.505	6.875	100.344	100.437	100.427					
7.000	100.905	100.748	100.738	7.000	100.727	100.820	100.810					

Conventional 30 Yr Fixed High Balance												
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	94.654	94.606	94.569	6.125	95.403	95.356	95.318	5.125	92.517	92.502	92.487	
6.250	95.605	95.571	95.519	6.250	95.899	95.865	95.813	5.250	94.468	94.440	94.447	
6.375	96.272	96.302	96.292	6.375	96.311	96.264	96.209	5.375	94.925	94.897	94.904	
6.500	96.825	96.850	96.837	6.500	97.032	96.985	96.941	5.500	95.296	95.269	95.276	
6.625	97.357	97.480	97.381	6.625	97.580	97.533	97.490	5.625	95.561	95.523	95.516	
6.750	98.081	98.150	98.131	6.750	97.582	97.558	97.490	5.750	96.036	95.998	95.991	
6.875	98.539	98.603	98.580	6.875	98.015	97.987	97.947	5.875	96.484	96.446	96.439	
7.000	98.989	98.799	98.774	7.000	98.568	98.513	98.462	6.000	96.803	96.765	96.758	
7.125	99.404	99.465	99.439	7.125	99.089	99.036	98.985	6.125	95.633	95.562	95.516	
7.250	99.939	99.733	99.700	7.250	99.555	99.276	99.450	6.250	95.864	96.044	95.749	
7.375	100.285	100.075	100.038	7.375	99.841	99.813	99.737	6.375	96.182	96.363	96.319	
7.500	100.381	100.417	100.378	7.500	100.113	100.085	100.010	6.500	96.566	96.748	96.693	
7.625	100.751	100.787	100.748	7.625	100.389	100.361	100.287	6.625	97.029	96.990	96.935	
7.750	101.011	100.882	100.798	7.750	99.595	99.466	99.382	6.750	97.322	97.283	97.230	
7.875	101.311	101.183	101.100	7.875	99.957	99.849	99.747	6.875	97.956	97.917	97.865	
8.000	101.569	101.473	101.418	8.000	97.314	97.263	96.921	7.000	97.337	97.430	97.265	

Conventional Fixed Adjustments

Cumulative LLPA Cap	
FTBH 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	
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	-					



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
Friday, October 6, 2023
Effective Time:
9:18:48 AM

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	95.593	95.530	95.217	5.250				5.250				
5.375	95.951	95.888	95.825	5.375	94.229	94.125	94.031	5.375				
5.500	96.310	96.247	96.184	5.500	94.725	94.621	94.527	5.500				
5.625	96.670	96.607	96.544	5.625	95.795	95.732	95.669	5.625	94.306	94.201	94.107	
5.750	97.030	96.967	96.904	5.750	96.214	96.151	96.088	5.750	94.812	94.707	94.613	
5.875	97.390	97.327	97.264	5.875	96.633	96.570	96.507	5.875	95.894	95.831	95.769	
6.000	97.613	97.550	97.487	6.000	97.053	96.990	96.927	6.000	96.185	96.122	96.060	
6.125	97.973	97.910	97.847	6.125	97.473	97.410	97.347	6.125	96.653	96.590	96.528	
6.250	98.163	98.100	98.037	6.250	97.895	97.832	97.769	6.250	96.944	96.881	96.819	
6.375	98.487	98.424	98.361	6.375	98.317	98.254	98.191	6.375	97.413	97.350	97.288	
6.500	98.668	98.605	98.542	6.500	98.577	98.514	98.451	6.500	97.883	97.820	97.757	
6.625	98.986	98.923	98.860	6.625	98.967	98.904	98.841	6.625	98.104	98.041	97.978	
6.750	99.208	99.145	99.082	6.750	99.189	99.126	99.063	6.750	98.394	98.331	98.269	
6.875	99.282	99.219	99.156	6.875	99.322	99.259	99.196	6.875	98.834	98.771	98.708	
7.000	99.471	99.408	99.345	7.000	99.538	99.475	99.412	7.000	99.086	99.023	98.961	
7.125	99.801	99.738	99.675	7.125	99.923	99.860	99.797	7.125	99.518	99.455	99.392	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

Conventional ARM High Balance												
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	95.243	95.180	95.117	5.250				5.250				
5.375	95.602	95.539	95.476	5.375	89.934	89.830	89.736	5.375				
5.500	95.961	95.898	95.835	5.500	90.430	90.326	90.232	5.500				
5.625	96.320	96.257	96.194	5.625	95.445	95.382	95.319	5.625	90.011	89.906	89.812	
5.750	96.680	96.617	96.554	5.750	95.864	95.801	95.738	5.750	90.517	90.412	90.318	
5.875	97.041	96.978	96.915	5.875	96.283	96.220	96.157	5.875	95.545	95.482	95.419	
6.000	97.263	97.200	97.137	6.000	96.703	96.640	96.577	6.000	95.836	95.773	95.710	
6.125	97.624	97.561	97.498	6.125	97.124	97.061	96.998	6.125	96.304	96.241	96.178	
6.250	97.813	97.750	97.687	6.250	97.545	97.482	97.419	6.250	96.595	96.532	96.469	
6.375	98.137	98.074	98.011	6.375	97.967	97.904	97.841	6.375	97.064	97.001	96.938	
6.500	98.318	98.255	98.192	6.500	98.227	98.164	98.101	6.500	97.533	97.470	97.407	
6.625	98.637	98.574	98.511	6.625	98.617	98.554	98.491	6.625	98.004	97.941	97.878	
6.750	98.859	98.796	98.733	6.750	98.840	98.777	98.714	6.750	98.295	98.232	98.169	
6.875	99.182	99.119	99.056	6.875	99.222	99.159	99.096	6.875	98.734	98.671	98.608	
7.000	99.371	99.308	99.245	7.000	99.438	99.375	99.312	7.000	98.987	98.924	98.861	
7.125	99.701	99.638	99.575	7.125	99.824	99.761	99.698	7.125	99.418	99.355	99.292	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	

Conventional ARM Adjustments												
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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	92.876	92.806	92.743	6.000	93.471	93.427	93.366	4.375				
6.125	93.246	93.202	93.141	6.125	94.197	94.153	94.093	4.500				
6.250	95.539	95.528	95.512	6.250	95.289	95.278	95.262	4.625				
6.375	96.110	96.061	96.045	6.375	95.822	95.811	95.795	4.750				
6.500	96.610	96.582	96.567	6.500	96.344	96.332	96.317	4.875				
6.625	97.189	97.166	97.135	6.625	96.939	96.916	96.885	5.000	94.570	94.565	94.551	
6.750	97.897	97.875	97.844	6.750	97.647	97.625	97.594	5.125	94.482	94.472	94.457	
6.875	98.374	98.352	98.320	6.875	98.124	98.102	98.070	5.250	94.982	94.972	94.958	
7.000	99.045	99.000	98.976	7.000	99.045	99.000	98.976	5.375	95.425	95.415	95.400	
7.125	99.382	99.338	99.314	7.125	99.382	99.338	99.314	5.500	95.601	95.580	95.552	
7.250	99.906	99.845	99.803	7.250	99.906	99.845	99.803	5.625	95.960	95.940	95.911	
7.375	100.397	100.334	100.294	7.375	100.397	100.334	100.294	5.750	96.176	96.155	96.127	
7.500	100.864	100.800	100.761	7.500	100.864	100.800	100.761	5.875	96.311	96.282	96.247	
7.625	101.181	101.117	101.078	7.625	101.181	101.117	101.078	6.000	96.686	96.656	96.623	

Home Ready 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.375												
4.500												
4.625												
4.750	92.996	92.975	92.947									
4.875	93.129	93.109	93.080									
5.000	93.940	93.674	93.645									
5.125	94.132	94.105	94.077									
5.250	94.473	94.197	94.169									
5.375	94.595	94.559	94.516									
5.500	95.096	95.060	95.017									
5.625	95.533	95.496	95.454									
5.750	95.852	95.816	95.773									
5.875	96.158	96.122	96.079									
6.000	96.741	96.682	96.639									

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



Friday, October 6, 2023

Effective Time:
9:18:48 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	92.876	92.806	92.743	6.000	93.471	93.427	93.366	4.375				
6.125	93.246	93.202	93.141	6.125	94.197	94.153	94.093	4.500				
6.250	95.539	95.528	95.512	6.250	95.289	95.278	95.262	4.625				
6.375	96.110	96.061	96.045	6.375	95.822	95.811	95.795	4.750				
6.500	96.610	96.582	96.567	6.500	96.344	96.332	96.317	4.875				
6.625	97.189	97.166	97.135	6.625	96.939	96.916	96.885	5.000	94.570	94.565	94.551	
6.750	97.897	97.875	97.844	6.750	97.647	97.625	97.594	5.125	94.482	94.472	94.457	
6.875	98.374	98.352	98.320	6.875	98.124	98.102	98.070	5.250	94.982	94.972	94.958	
7.000	98.841	98.819	98.788	7.000	98.591	98.569	98.538	5.375	95.425	95.415	95.400	
7.125	99.362	99.324	99.277	7.125	99.112	99.074	99.027	5.500	95.601	95.580	95.552	
7.250	99.882	99.845	99.798	7.250	99.632	99.595	99.548	5.625	95.960	95.940	95.911	
7.375	100.268	100.231	100.184	7.375	100.018	99.981	99.934	5.750	96.176	96.155	96.127	
7.500	100.681	100.643	100.597	7.500	100.431	100.393	100.347	5.875	96.311	96.282	96.247	
7.625	100.906	100.865	100.818	7.625	100.656	100.615	100.568	6.000	96.686	96.656	96.623	

Home Possible 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125												
4.250												
4.375												
4.500												
4.625												
4.750	92.996	92.975	92.947									
4.875	93.129	93.109	93.080									
5.000	93.940	93.674	93.645									
5.125	94.132	94.105	94.077									
5.250	94.473	94.197	94.169									
5.375	94.595	94.559	94.516									
5.500	95.096	95.060	95.017									
5.625	95.533	95.496	95.454									
5.750	95.852	95.816	95.773									

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

Friday, October 6, 2023
Effective Time:
9:18:48 AM

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	91.164	91.164	91.161	2.625				2.625				
5.750	91.915	91.915	91.911	2.750				2.750				
5.875	92.473	92.473	92.469	2.875				2.875				
6.000	93.007	93.007	93.004	3.000				3.000				
6.125	93.626	93.618	93.607	3.125				3.125				
6.250	94.323	94.315	94.304	3.250				3.250				
6.375	96.103	96.130	96.111	3.375				3.375				
6.500	96.630	96.652	96.631	3.500				3.500				
6.625	97.159	97.207	97.181	3.625				3.625				
6.750	97.839	97.908	97.879	3.750				3.750				
6.875	98.298	98.362	98.330	3.875				3.875				
7.000	98.749	98.810	98.774	4.000				4.000				
7.125	99.166	99.226	99.191	4.125				4.125				
7.250	99.719	99.763	99.720	4.250				4.250				
7.375	100.085	100.125	100.078									
RefiNow 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
1.750				1.750								
1.875				1.875								
2.000				2.000								
2.125				2.125								
2.250				2.250								
2.375				2.375								
2.500				2.500								
2.625				2.625								
2.750				2.750								
2.875				2.875								
3.000				3.000								
3.125				3.125								
3.250				3.250								
3.375				3.375								
3.500				3.500								
3.625				3.625								
3.750				3.750								
3.875				3.875								
4.000				4.000								
RefiNow 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	-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			
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	-1.250	-1.250	-1.500	-1.500	-1.750							
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											

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	
5.000				5.000				4.500				
5.125				5.125				4.625				
5.250	92.700	92.819	92.819	5.250	92.700	92.819	92.819	4.750				
5.375	93.437	93.534	93.496	5.375	93.437	93.534	93.496	4.875				
5.500	94.246	94.343	94.305	5.500	94.246	94.343	94.305	5.000	91.405	91.524	91.524	
5.625	94.730	94.827	94.789	5.625	94.730	94.827	94.789	5.125	92.190	92.209	92.308	
5.750	95.208	95.304	95.267	5.750	95.208	95.304	95.267	5.250	92.700	92.819	92.819	
5.875	96.106	96.180	96.136	5.875	96.106	96.180	96.136	5.375	93.437	93.534	93.496	
6.000	96.922	96.746	96.702	6.000	96.922	96.746	96.702	5.500	94.246	94.343	94.305	
6.125	97.460	97.534	97.240	6.125	97.460	97.534	97.240	5.625	94.730	94.827	94.789	
6.250	97.959	98.033	97.739	6.250	97.959	98.033	97.739	5.750	95.208	95.304	95.267	
6.375	98.539	98.591	98.510	6.375	98.539	98.591	98.510	5.875	96.106	96.180	96.136	
6.500	99.081	99.133	99.052	6.500	99.081	99.133	99.052	6.000	96.922	96.746	96.702	
6.625	99.537	99.590	99.508	6.625	99.537	99.590	99.508	6.125	97.460	97.534	97.240	
6.750	100.053	100.017	99.935	6.750	100.053	100.017	99.935	6.250	97.959	98.033	97.739	
6.875	100.325	100.355	100.221	6.875	100.325	100.355	100.221	6.375	98.539	98.591	98.510	
7.000	100.898	100.928	100.793	7.000	100.898	100.928	100.793	6.500	99.081	99.133	99.052	
7.125	101.368	101.148	101.013	7.125	101.368	101.148	101.013	6.625	99.537	99.590	99.508	
7.250	101.795	101.825	101.690	7.250	101.795	101.825	101.690	6.750	100.053	100.017	99.935	
7.375	101.761	101.668	101.493	7.375	101.761	101.668	101.493	6.875	100.325	100.355	100.221	
7.500	102.099	102.107	101.841	7.500	102.099	102.107	101.841	7.000	100.898	100.928	100.793	
7.625	102.352	102.359	102.093	7.625	102.352	102.359	102.093	7.125	101.368	101.148	101.013	
7.750	102.458	102.277	102.176	7.750	102.458	102.277	102.176	7.250	101.795	101.825	101.690	
7.875	102.034	101.650	101.516	7.875	102.034	101.650	101.516	7.375	101.761	101.668	101.493	
8.000	102.249	102.115	101.981	8.000	102.249	102.115	101.981	7.500				

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				4.625			
2.875				2.875				4.750			
3.000				3.000				4.875			
3.125				3.125				5.000	89.961	90.080	90.080
3.250				3.250				5.125	90.736	90.855	90.855
3.375				3.375				5.250	91.334	91.431	91.393
3.500	88.260	88.494	88.365	3.500	88.260	88.494	88.365	5.375	92.408	92.254	92.217
3.625	88.804	89.038	88.909	3.625	88.804	89.038	88.909	5.500	92.967	93.063	93.026
3.750	89.860	90.072	89.972	3.750	89.860	90.072	89.972	5.625	93.450	93.547	93.509
3.875	90.654	90.616	90.765	3.875	90.654	90.616	90.765	5.750	94.764	94.589	94.545
4.000	90.947	91.159	91.059	4.000	90.947	91.159	91.059	5.875	95.587	95.661	95.617
4.125	91.490	91.702	91.602	4.125	91.490	91.702	91.602	6.000	96.153	96.227	96.183
4.250	92.959	93.422	93.307	4.250	92.959	93.422	93.307	6.125	96.691	96.765	96.721
4.375	92.524	92.714	92.680	4.375	92.524	92.714	92.680	6.250	97.361	97.143	96.926
4.500	93.066	93.256	93.232	4.500	93.066	93.256	93.232	6.375	97.981	98.033	97.952
4.625	93.606	93.796	93.772	4.625	93.606	93.796	93.772	6.500	98.524	98.576	98.494
4.750	93.929	94.096	94.148	4.750	93.929	94.096	94.148	6.625	98.980	99.032	98.950
4.875	94.217	94.385	94.687	4.875	94.217	94.385	94.687	6.750	99.271	99.137	99.004
5.000	94.753	94.921	95.223	5.000	94.753	94.921	95.223	6.875	99.799	99.829	99.695
5.125	95.285	95.453	95.755	5.125	95.285	95.453	95.755	7.000	100.372	100.402	100.267
5.250	95.651	95.547	95.534	5.250	95.651	95.547	95.534	7.125	100.842	100.872	100.737
5.375	95.930	96.075	96.063	5.375	95.930	96.075	96.063	7.250	100.398	100.405	100.140
5.500	96.451	96.596	96.583	5.500	96.451	96.596	96.583	7.375	100.905	100.912	100.647
5.625	96.961	97.106	97.093	5.625	96.961	97.106	97.093	7.500	101.343	101.351	101.085
5.750	97.142	97.265	97.235	5.750	97.142	97.265	97.235	7.625	101.596	101.604	101.338
5.875	97.645	97.768	97.738	5.875	97.645	97.768	97.738	7.750	99.647	99.514	99.380
6.000				6.000				7.875	99.378	99.244	99.110

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
6.250	97.361	97.143	96.926	5.875	95.587	95.661	95.617	4.500	90.485	90.576	90.652
6.375	97.981	98.033	97.952	6.000	96.153	96.227	96.183	4.625	91.024	91.214	91.190
6.500	98.524	98.576	98.494	6.125	96.691	96.765	96.721	4.750	90.165	90.398	90.382
6.625	98.980	99.032	98.950	6.250	97.361	97.143	96.926	4.875	90.554	90.537	90.778
6.750	99.271	99.137	99.004	6.375	97.981	98.033	97.952	5.000	90.840	91.007	91.059
6.875	99.799	99.829	99.695	6.500	98.524	98.576	98.494	5.125	91.112	91.280	91.582
7.000	100.372	100.402	100.267	6.625	98.980	99.032	98.950	5.250	92.598	92.565	92.531
7.125	100.842	100.872	100.737	6.750	99.271	99.137	99.004	5.375	92.515	92.482	92.448
7.250	100.398	100.405	100.140	6.875	99.799	99.829	99.695	5.500	92.926	92.892	92.859
7.375	100.905	100.912	100.647	7.000	100.372	100.402	100.267	5.625	92.990	93.126	93.114
7.500	101.343	101.351	101.085	7.125	100.842	100.872	100.737	5.750	93.933	93.900	93.866
7.625	101.596	101.604	101.338	7.250	100.398	100.405	100.140	5.875	94.287	94.254	94.220
7.750	99.647	99.514	99.380	7.375	100.905	100.912	100.647	6.000	94.656	94.623	94.589
7.875	99.378	99.244	99.110	7.500	101.343	101.351	101.085	6.125	94.979	94.945	94.912

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
6.250	97.959	98.033	97.739	6.350	97.959	98.033	97.739	5.875	96.106	96.180	96.136
6.375	98.539	98.591	98.510	6.375	98.539	98.591	98.510	6.000	96.922	96.746	96.702
6.500	99.081	99.133	99.052	6.500	99.081	99.133	99.052	6.125	97.460	97.534	97.240
6.625	99.537	99.590	99.508	6.625	99.537	99.590	99.508	6.250	97.959	98.033	97.739
6.750	100.053	100.017	99.935	6.750	100.053	100.017	99.935	6.375	98.539	98.591	98.510
6.875	100.325	100.355	100.221	6.875	100.325	100.355	100.221	6.500	99.081	99.133	99.052
7.000	100.898	100.928	100.793	7.000	100.898	100.928	100.793	6.625	99.537	99.590	99.508
7.125	101.368	101.148	101.013	7.125	101.368	101.148	101.013	6.750	100.053	100.017	99.935
7.250	101.795	101.825	101.690	7.250	101.795	101.825	101.690	6.875	100.325	100.355	100.221
7.375	101.761	101.668	101.493	7.375	101.761	101.668	101.493	7.000	100.898	100.928	100.793
7.500	102.099	102.107	101.841	7.500	102.099	102.107	101.841	7.125	101.368	101.148	101.013
7.625	102.352	102.359	102.093	7.625	102.352	102.359	102.093	7.250	101.795	101.825	101.690
7.750	102.458	102.277	102.176	7.750	102.458	102.277	102.176	7.375	101.761	101.668	101.493
7.875	102.034	101.650	101.516	7.875	102.034	101.650	101.516	7.500	102.099	102.107	101.841
8.000	102.249	102.115	101.981	8.000	102.249	102.115	101.981	7.625	102.352	102.359	102.093

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	93.066	93.256	93.232	4.500	93.066	93.256	93.232	6.250	97.361	97.143	96.926
4.625	93.606	93.796	93.772	4.625	93.606	93.796	93.772	6.375	97.981	98.033	97.952
4.750	93.929	94.096	94.148	4.750	93.929	94.096	94.148	6.500	98.524	98.576	98.494
4.875	94.217	94.385	94.687	4.875	94.217	94.385	94.687	6.625	98.980	99.032	98.950
5.000	94.753	94.921	95.22								



Brokers First Funding
 YOUR BFF IN WHOLESALE
 Friday, October 6, 2023
 Effective Time:
 9:18:48 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

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 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	91.341	91.480	91.480	5.000	91.341	91.480	91.480	5.000	91.341	91.480	91.480	
5.125	92.003	92.142	92.142	5.125	92.003	92.142	92.142	5.125	92.003	92.142	92.142	
5.250	92.652	92.790	92.732	5.250	92.652	92.770	92.732	5.250	92.652	92.770	92.732	
5.375	93.424	93.541	93.503	5.375	93.424	93.541	93.503	5.375	93.424	93.541	93.503	
5.500	94.121	94.238	94.200	5.500	94.121	94.238	94.200	5.500	94.121	94.238	94.200	
5.625	94.494	94.610	94.573	5.625	94.494	94.610	94.573	5.625	94.494	94.610	94.573	
5.750	95.190	95.284	95.240	5.750	95.190	95.284	95.240	5.750	95.190	95.284	95.240	
5.875	96.071	96.165	96.121	5.875	96.071	96.165	96.121	5.875	96.071	96.165	96.121	
6.000	96.885	96.730	96.686	6.000	96.885	96.730	96.686	6.000	96.885	96.730	96.686	
6.125	97.392	97.486	97.192	6.125	97.392	97.486	97.192	6.125	97.392	97.486	97.192	
6.250	97.878	97.972	97.678	6.250	97.878	97.972	97.678	6.250	97.878	97.972	97.678	
6.375	98.483	98.508	98.426	6.375	98.483	98.508	98.426	6.375	98.483	98.508	98.426	
6.500	98.999	99.071	98.990	6.500	98.999	99.071	98.990	6.500	98.999	99.071	98.990	
6.625	99.518	99.590	99.508	6.625	99.518	99.590	99.508	6.625	99.518	99.590	99.508	
6.750	100.053	99.927	99.845	6.750	100.053	99.927	99.845	6.750	100.053	99.927	99.845	
6.875	100.255	100.305	100.170	6.875	100.255	100.305	100.170	6.875	100.255	100.305	100.170	
7.000	100.734	100.784	100.650	7.000	100.734	100.784	100.650	7.000	100.734	100.784	100.650	
7.125	101.091	101.141	101.007	7.125	101.091	101.141	101.007	7.125	101.091	101.141	101.007	
7.250	101.654	101.520	101.386	7.250	101.654	101.520	101.386	7.250	101.654	101.520	101.386	
7.375	101.761	101.627	101.493	7.375	101.761	101.627	101.493	7.375	101.761	101.627	101.493	
7.500	101.972	101.838	101.704	7.500	101.972	101.838	101.704	7.500	101.972	101.838	101.704	
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 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				
3.375				3.375				5.125				
3.500	88.282	88.516	88.386	3.500	88.282	88.516	88.386	5.250	91.342	91.458	91.420	
3.625	88.796	89.030	88.900	3.625	88.796	89.030	88.900	5.375	92.363	92.229	92.442	
3.750	89.937	90.149	90.048	3.750	89.937	90.149	90.048	5.500	93.060	92.926	92.889	
3.875	90.700	90.662	90.811	3.875	90.700	90.662	90.811	5.625	93.432	93.299	93.261	
4.000	90.962	91.174	91.073	4.000	90.962	91.174	91.073	5.750	94.639	94.733	94.689	
4.125	91.472	91.684	91.583	4.125	91.472	91.684	91.583	5.875	95.519	95.614	95.570	
4.250	92.302	92.468	92.468	4.250	92.302	92.468	92.468	6.000	96.084	96.178	96.134	
4.375	92.560	92.750	92.725	4.375	92.560	92.750	92.725	6.125	96.841	96.685	96.641	
4.500	93.063	93.253	93.229	4.500	93.063	93.253	93.229	6.250	97.361	97.143	97.016	
4.625	93.560	93.750	93.726	4.625	93.560	93.750	93.726	6.375	97.846	97.918	97.836	
4.750	93.986	94.153	94.205	4.750	93.986	94.153	94.205	6.500	98.409	98.481	98.400	
4.875	94.228	94.396	94.698	4.875	94.228	94.396	94.698	6.625	98.928	99.000	98.919	
5.000	94.710	94.878	95.180	5.000	94.710	94.878	95.180	6.750	99.271	99.163	99.028	
5.125	95.179	95.347	95.648	5.125	95.179	95.347	95.648	6.875	99.697	99.747	99.612	
5.250	95.681	95.576	95.563	5.250	95.681	95.576	95.563	7.000	100.176	100.226	100.092	
5.375	95.893	96.038	96.026	5.375	95.893	96.038	96.026	7.125	100.533	100.583	100.449	
5.500	96.336	96.481	96.468	5.500	96.336	96.481	96.468	7.250	100.216	100.238	99.976	
5.625	96.755	96.901	96.888	5.625	96.755	96.901	96.888	7.375				
5.750	97.130	97.253	97.223	5.750	97.130	97.253	97.223	7.500				
5.875	97.542	97.665	97.635	5.875	97.542	97.665	97.635	7.625				
6.000				6.000				7.750				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 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	95.519	95.614	95.570	5.875	95.519	95.614	95.570	4.500	90.450	90.640	90.635	
6.000	96.084	96.178	96.134	6.000	96.084	96.178	96.134	4.625	90.930	91.120	91.116	
6.125	96.841	96.685	96.641	6.125	96.841	96.685	96.641	4.750	90.165	90.398	90.382	
6.250	97.361	97.143	97.016	6.250	97.361	97.143	97.016	4.875	90.554	90.537	90.766	
6.375	97.846	97.918	97.836	6.375	97.846	97.918	97.836	5.000	90.730	90.898	90.970	
6.500	98.409	98.481	98.400	6.500	98.409	98.481	98.400	5.125	91.162	91.079	91.401	
6.625	98.928	99.000	98.919	6.625	98.928	99.000	98.919	5.250	92.598	92.565	92.531	
6.750	99.271	99.163	99.028	6.750	99.271	99.163	99.028	5.375	92.515	92.482	92.448	
6.875	99.697	99.747	99.612	6.875	99.697	99.747	99.612	5.500	92.676	92.892	92.859	
7.000	100.176	100.226	100.092	7.000	100.176	100.226	100.092	5.625	92.990	92.956	92.923	
7.125	100.533	100.583	100.449	7.125	100.533	100.583	100.449	5.750	93.933	93.900	93.866	
7.250	100.216	100.238	99.976	7.250	100.216	100.238	99.976	5.875	94.287	94.254	94.220	
7.375	100.700	100.728	100.462	7.375	100.700	100.728	100.462	6.000	94.656	94.623	94.589	
7.500	101.011	101.039	100.773	7.500	101.011	101.039	100.773	6.125	94.979	94.945	94.912	
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875	96.071	96.165	96.121	5.875	96.071	96.165	96.121	5.875	96.071	96.165	96.121	
6.000	96.885	96.730	96.686	6.000	96.885	96.730	96.686	6.000	96.885	96.730	96.686	
6.125	97.392	97.486	97.192	6.125	97.392	97.486	97.192	6.125	97.392	97.486	97.192	
6.250	97.878	97.972	97.678	6.250	97.878	97.972	97.678	6.250	97.878	97.972	97.678	
6.375	98.483	98.508	98.426	6.375	98.483	98.508	98.426	6.375	98.483	98.508	98.426	
6.500	98.999	99.071	98.990	6.500	98.999	99.071	98.990	6.500	98.999	99.071	98.990	
6.625	99.518	99.590	99.508	6.625	99.518	99.590	99.508	6.625	99.518	99.590	99.508	
6.750	100.053	99.927	99.845	6.750	100.053	99.927	99.845	6.750	100.053	99.927	99.845	
6.875	100.255	100.305	100.170	6.875	100.255	100.305	100.170	6.875	100.255	100.305	100.170	
7.000	100.734	100.784	100.650	7.000	100.734	100.784	100.650	7.000	100.734	100.784	100.650	
7.125	101.091	101.141	101.007	7.125	101.091	101.141	101.007	7.125	101.091	101.141	101.007	
7.250	101.654	101.520	101.386	7.250	101.654	101.520	101.386	7.250	101.654	101.520	101.386	
7.375	101.761	101.627	101.493	7.375	101.761	101.627	101.493	7.375	101.761	101.627	101.493	
7.500	101.972	101.838	101.704	7.500	101.972	101.838	101.704	7.500	101.972	101.838	101.704	
7.625	102.192	102.086	101.924	7.625	102.192	102.086	101.924	7.625	102.192	102.086	101.924	
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	93.063	93.253	93.229	4.500	93.063	93.253	93.229	5.875	95.519	95.614	95.570	
4.625	93.560	93.750	93.726	4.625	93.560	93.750	93.726	6.000	96.084	96.178	96.134	
4.750	93.986	94.153	94.205	4.750	93.986	94.153	94.205	6.125	96.841	96.685	96.641	
4.875	94.228	94.396	94.698	4.875	94.228	94.396	94.698	6.250	97.361	97.143	97.016	
5.000	94.710	94.878	95.180	5.000	94.710	94.878	95.180	6.375	97.846	97.918	97.836	
5.125	95.179	95.347	95.648	5.125	95.179	95.347	95.648	6.500	98.409	98.481	98.400	
5.250	95.681	95.576	95.563	5.250	95.681	95.576	95.563	6.625	98.928	99.000	98.919	
5.37												



YOUR BFF IN WHOLESALE
Friday, October 6, 2023

Effective Time:
9:18:48 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

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	95.504	95.275	94.975	7.000	92.904	92.675	92.375	7.000			
7.125	95.927	95.698	95.398	7.125	93.327	93.098	92.798	7.125			
7.250	96.906	96.618	96.318	7.250	94.306	94.018	93.718	7.250			
7.375	97.360	97.072	96.772	7.375	94.760	94.472	94.172	7.375			
7.500	97.794	97.506	97.206	7.500	95.194	94.906	94.606	7.500			
7.625	98.187	97.899	97.599	7.625	95.587	95.299	94.999	7.625			
7.750	98.578	98.273	97.973	7.750	95.978	95.673	95.373	7.750			
7.875	98.992	98.646	98.346	7.875	96.392	96.046	95.746	7.875			
8.000	99.396	99.050	98.750	8.000	96.796	96.450	96.150	8.000			
8.125	99.749	99.403	99.103	8.125	97.149	96.803	96.503	8.125			
8.250	100.093	99.747	99.447	8.250	97.493	97.147	96.847	8.250			
8.375				8.375				8.375			

Government DPA Adjustments

FICO	
FICO =>680	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.000
600 - 619	-1.500

Other Adjustments

DTI >50	-0.250
Manufactured Home	-0.250
2-Units	-0.250

⁽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.