BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Effective: **10/10/23 8:21 AM**

Lock Cut-off Time	**6:00 PM PST**
Lock Desk:	**8:00 AM – 6:00 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	$1,095
FHA	$1,095
VA	$1,095
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	0.03% per day

Lender ID

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

Eligible States

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

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Tuesday, October 10, 2023
Effective Time:
8:21:17 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

Conventional Fixed

Conventional 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	90.988	90.901	90.901
5.375	91.625	91.543	91.543
5.500	92.222	92.145	92.145
5.625	92.796	92.718	92.718
5.750	93.565	93.484	93.484
5.875	94.164	94.088	94.088
6.000	94.758	94.686	94.686
6.125	95.284	95.218	95.218
6.250	96.547	96.539	96.531
6.375	97.083	97.076	97.068
6.500	97.609	97.601	97.593
6.625	98.051	98.043	98.035
6.750	98.762	98.746	98.731
6.875	99.246	99.231	99.215
7.000	99.710	99.695	99.679
7.125	100.062	100.046	100.031
7.250	100.567	100.536	100.505
7.375	100.988	100.958	100.926
7.500	101.414	101.383	101.352
7.625	101.697	101.666	101.635
7.750	101.967	101.886	101.802
7.875	102.310	102.224	102.136
8.000	102.725	102.635	102.545

Conventional 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	90.988	90.901	90.901
5.375	91.625	91.543	91.543
5.500	92.222	92.145	92.145
5.625	92.796	92.718	92.718
5.750	93.565	93.484	93.484
5.875	94.164	94.088	94.088
6.000	94.758	94.686	94.686
6.125	95.284	95.218	95.218
6.250	96.547	96.539	96.531
6.375	97.083	97.076	97.068
6.500	97.609	97.601	97.593
6.625	98.051	98.043	98.035
6.750	98.762	98.746	98.731
6.875	99.246	99.231	99.215
7.000	99.710	99.695	99.679
7.125	100.062	100.046	100.031
7.250	100.567	100.536	100.505
7.375	100.988	100.958	100.926
7.500	101.414	101.383	101.352
7.625	101.697	101.666	101.635
7.750	101.967	101.886	101.802
7.875	102.310	102.224	102.136
8.000	102.725	102.635	102.545

Conventional 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	89.492	89.395	89.395
5.125	90.493	90.401	90.401
5.250	91.324	91.237	91.237
5.375	91.996	91.914	91.914
5.500	92.617	92.541	92.541
5.625	93.227	93.140	93.140
5.750	94.205	94.123	94.123
5.875	94.805	94.728	94.728
6.000	96.085	96.043	96.020
6.125	96.603	96.559	96.544
6.250	97.232	97.189	97.173
6.375	98.074	98.030	98.015
6.500	98.600	98.556	98.541
6.625	98.988	98.970	98.914
6.750	99.570	99.519	99.496
6.875	100.101	100.050	100.027
7.000	100.540	100.489	100.465
7.125	100.848	100.822	100.774
7.250	100.822	100.895	100.816
7.375	101.175	101.243	101.160
7.500	101.576	101.641	101.557
7.625	101.957	102.022	101.937
7.750	101.903	101.818	101.732
7.875	102.307	102.179	102.084
8.000	102.544	102.459	102.373

Conventional 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	95.588	95.577	95.598
5.125	95.646	95.669	95.628
5.250	96.160	96.134	96.141
5.375	96.652	96.626	96.633
5.500	97.045	97.019	97.026
5.625	97.200	97.308	97.251
5.750	97.714	97.673	97.666
5.875	98.196	98.155	98.148
6.000	98.540	98.524	98.492
6.125	98.662	98.775	98.702
6.250	99.100	99.072	99.021
6.375	99.545	99.494	99.466
6.500	99.827	99.917	99.837
6.625	99.947	100.041	99.967
6.750	100.404	100.330	100.273
6.875	100.826	100.752	100.695
7.000	101.081	101.099	101.018

Conventional 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	95.588	95.577	95.598
5.125	95.816	95.968	95.628
5.250	96.160	96.308	96.141
5.375	96.652	96.658	96.633
5.500	97.045	97.145	97.092
5.625	97.442	97.575	97.518
5.750	97.758	97.886	97.826
5.875	98.196	98.220	98.156
6.000	98.540	98.637	98.573
6.125	98.898	99.011	98.938
6.250	99.186	99.295	99.218
6.375	99.545	99.602	99.522
6.500	99.894	99.999	99.919
6.625	100.106	100.200	100.126
6.750	100.404	100.451	100.373
6.875	100.826	100.752	100.695
7.000	101.081	101.114	101.033

Conventional 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	95.939	95.889	95.852
6.250	96.650	96.622	96.562
6.375	97.125	97.097	97.038
6.500	97.479	97.431	97.392
6.625	97.913	97.961	97.923
6.750	98.680	98.655	98.587
6.875	99.079	99.068	99.021
7.000	99.460	99.513	99.463
7.125	100.030	100.000	99.922
7.250	100.377	100.429	100.371
7.375	100.729	100.777	100.715
7.500	101.082	101.126	101.061
7.625	101.440	101.484	101.419
7.750	101.758	101.630	101.545
7.875	102.063	101.935	101.851
8.000	102.310	102.182	102.099

Conventional 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	96.439	96.389	96.352
6.250	96.941	96.913	96.853
6.375	97.377	97.328	97.293
6.500	97.883	97.835	97.790
6.625	98.446	98.398	98.354
6.750	98.455	98.430	98.362
6.875	98.899	98.864	98.824
7.000	99.357	99.306	99.283
7.125	99.783	99.729	99.678
7.250	100.255	99.976	99.899
7.375	100.547	100.518	100.442
7.500	100.824	100.796	100.720
7.625	101.107	101.079	101.004
7.750	100.338	100.210	100.124
7.875	100.611	100.484	100.397
8.000	97.705	97.660	97.328

Conventional 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.125	94.822	94.796	94.803
5.250	95.330	95.305	95.312
5.375	95.814	95.788	95.795
5.500	96.186	96.160	96.167
5.625	96.344	96.303	96.296
5.750	96.853	96.812	96.805
5.875	97.327	97.286	97.279
6.000	97.651	97.611	97.603
6.125	96.442	96.370	96.325
6.250	96.680	96.608	96.564
6.375	97.003	96.932	96.888
6.500	97.194	97.154	97.099
6.625	97.685	97.645	97.591
6.750	97.983	97.944	97.891
6.875	98.620	98.581	98.529
7.000	97.433	97.519	97.303

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	-0.500	-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

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Lock Desk: 8:00 AM – 6:00 PM PST

Conventional ARM

Conventional 5/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125	95.629	95.566	95.503
5.250	95.851	95.788	95.725
5.375	96.211	96.148	96.085
5.500	96.572	96.509	96.446
5.625	96.933	96.870	96.807
5.750	97.294	97.231	97.168
5.875	97.656	97.593	97.530
6.000	97.878	97.815	97.752
6.125	98.240	98.177	98.114
6.250	98.692	98.379	98.316
6.375	98.781	98.718	98.655
6.500	99.229	98.916	98.853
6.625	99.316	99.253	99.190
6.750	99.538	99.475	99.412
6.875	99.876	99.813	99.750
7.000	100.075	100.012	99.949
7.125	100.417	100.354	100.291

2/1/5 ARM Margin: 2.75%

Conventional 7/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375	94.379	94.277	94.183
5.500	95.660	95.597	95.534
5.625	96.080	96.017	95.954
5.750	96.501	96.438	96.375
5.875	96.922	96.859	96.796
6.000	97.344	97.281	97.218
6.125	97.767	97.704	97.641
6.250	98.190	98.127	98.064
6.375	98.614	98.551	98.488
6.500	98.875	98.812	98.749
6.625	99.279	99.216	99.153
6.750	99.515	99.452	99.389
6.875	99.916	99.853	99.790
7.000	100.151	100.088	100.025
7.125	100.551	100.488	100.425

5/1/5 ARM Margin: 2.75%

Conventional 10/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	94.447	94.345	94.251
5.750	95.805	95.742	95.679
5.875	96.274	96.211	96.149
6.000	96.566	96.503	96.441
6.125	97.037	96.974	96.911
6.250	97.329	97.266	97.203
6.375	97.800	97.737	97.675
6.500	98.273	98.210	98.148
6.625	98.747	98.684	98.621
6.750	99.038	98.975	98.913
6.875	99.492	99.429	99.366
7.000	99.760	99.697	99.634
7.125	100.210	100.147	100.084

5/1/5 ARM Margin: 2.75%

Conventional 5/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125	95.606	95.543	95.480
5.250	95.828	95.765	95.702
5.375	96.188	96.125	96.062
5.500	96.549	96.486	96.423
5.625	96.910	96.847	96.784
5.750	97.271	97.208	97.145
5.875	97.633	97.570	97.507
6.000	97.855	97.792	97.729
6.125	98.218	98.155	98.092
6.250	98.419	98.356	98.293
6.375	98.759	98.696	98.633
6.500	98.956	98.893	98.830
6.625	99.294	99.231	99.168
6.750	99.515	99.452	99.389
6.875	99.853	99.790	99.727
7.000	100.052	99.989	99.926
7.125	100.394	100.331	100.268

2/1/5 ARM Margin: 2.75%

Conventional 7/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375	90.084	89.982	89.888
5.500	95.637	95.574	95.511
5.625	96.057	95.994	95.931
5.750	96.478	96.415	96.352
5.875	96.899	96.836	96.773
6.000	97.321	97.258	97.195
6.125	97.744	97.681	97.618
6.250	98.167	98.104	98.041
6.375	98.591	98.528	98.465
6.500	98.852	98.789	98.726
6.625	99.256	99.193	99.130
6.750	99.493	99.430	99.367
6.875	99.893	99.830	99.767
7.000	100.128	100.065	100.002
7.125	100.528	100.465	100.402

5/1/5 ARM Margin: 2.75%

Conventional 10/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	90.152	90.050	89.956
5.750	95.782	95.719	95.656
5.875	96.251	96.188	96.125
6.000	96.543	96.480	96.417
6.125	97.014	96.951	96.888
6.250	97.306	97.243	97.180
6.375	97.778	97.715	97.652
6.500	98.250	98.187	98.124
6.625	98.724	98.661	98.598
6.750	99.015	98.952	98.889
6.875	99.469	99.406	99.343
7.000	99.737	99.674	99.611
7.125	100.187	100.124	100.061

5/1/5 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

Tuesday, October 10, 2023
Effective Time:
8:21:17 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 Ready

Home Ready 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
6.000	93.694	93.623	93.559
6.125	94.276	94.238	94.168
6.250	96.547	96.539	96.531
6.375	97.083	97.076	97.068
6.500	97.609	97.601	97.593
6.625	98.051	98.043	98.035
6.750	98.762	98.746	98.731
6.875	99.296	99.245	99.222
7.000	99.858	99.807	99.783
7.125	100.227	100.176	100.153
7.250	100.567	100.536	100.505
7.375	101.020	100.958	100.926
7.500	101.517	101.436	101.373
7.625	101.845	101.763	101.701

Home Ready 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
6.000	94.511	94.473	94.403
6.125	95.237	95.199	95.130
6.250	96.297	96.289	96.281
6.375	96.833	96.826	96.818
6.500	97.359	97.351	97.343
6.625	97.801	97.793	97.785
6.750	98.512	98.496	98.481
6.875	99.296	99.245	99.222
7.000	99.858	99.807	99.783
7.125	100.227	100.176	100.153
7.250	100.567	100.536	100.505
7.375	101.020	100.958	100.926
7.500	101.517	101.436	101.373
7.625	101.845	101.763	101.701

Home Ready 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750			
4.875			
5.000	95.089	95.081	95.066
5.125	95.249	95.237	95.223
5.250	95.751	95.739	95.725
5.375	95.944	95.933	95.918
5.500	96.318	96.294	96.266
5.625	96.680	96.656	96.628
5.750	96.898	96.874	96.846
5.875	97.253	97.223	97.188
6.000	97.378	97.348	97.314

Home Ready 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	93.762	93.738	93.710
4.875	93.900	93.876	93.847
5.000	94.463	94.439	94.411
5.125	94.644	94.617	94.589
5.250	94.987	94.960	94.932
5.375	95.315	95.288	95.260
5.500	95.809	95.770	95.728
5.625	96.248	96.209	96.166
5.750	96.568	96.529	96.487
5.875	96.878	96.840	96.797
6.000	97.416	97.377	97.335

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

Tuesday, October 10, 2023
Effective Time:
8:21:17 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

Rate	15 Day	30 Day	45 Day
5.875			
6.000	93.694	93.623	93.559
6.125	94.276	94.238	94.168
6.250	96.547	96.539	96.531
6.375	97.083	97.076	97.068
6.500	97.609	97.601	97.593
6.625	98.051	98.043	98.035
6.750	98.762	98.746	98.731
6.875	99.246	99.231	99.215
7.000	99.710	99.695	99.429
7.125	100.062	100.046	99.781
7.250	100.567	100.536	100.255
7.375	100.988	100.958	100.926
7.500	101.414	101.383	101.352
7.625	101.697	101.666	101.385

Home Possible 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.875			
6.000	94.511	94.473	94.403
6.125	95.237	95.199	95.130
6.250	96.297	96.289	96.281
6.375	96.833	96.826	96.818
6.500	97.359	97.351	97.343
6.625	97.801	97.793	97.785
6.750	98.512	98.496	98.481
6.875	98.996	98.981	98.965
7.000	99.460	99.445	99.429
7.125	99.812	99.796	99.781
7.250	100.317	100.286	100.255
7.375	100.738	100.708	100.676
7.500	101.164	101.133	101.102
7.625	101.447	101.416	101.385

Home Possible 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.250			
4.375			
4.500			
4.625			
4.750			
4.875			
5.000	95.089	95.081	95.066
5.125	95.249	95.237	95.223
5.250	95.751	95.739	95.725
5.375	95.944	95.933	95.918
5.500	96.318	96.294	96.266
5.625	96.680	96.656	96.628
5.750	96.898	96.874	96.846
5.875	97.253	97.223	97.188
6.000	97.378	97.348	97.314

Home Possible 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.125			
4.250			
4.375			
4.500			
4.625			
4.750	93.762	93.738	93.710
4.875	93.900	93.876	93.847
5.000	94.463	94.439	94.411
5.125	94.644	94.617	94.589
5.250	94.987	94.960	94.932
5.375	95.315	95.288	95.260
5.500	95.809	95.770	95.728
5.625	96.248	96.209	96.166
5.750	96.568	96.529	96.487

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
YOUR BFF IN WHOLESALE

Tuesday, October 10, 2023
Effective Time:
8:21:17 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

RefiNow

RefiNow 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375			
5.500			
5.625	92.053	92.053	92.053
5.750	92.806	92.806	92.806
5.875	93.366	93.366	93.366
6.000	93.904	93.904	93.904
6.125	94.426	94.426	94.426
6.250	95.087	95.080	95.072
6.375	96.672	96.722	96.680
6.500	97.199	97.245	97.201
6.625	97.725	97.771	97.727
6.750	98.306	98.368	98.315
6.875	98.770	98.826	98.769
7.000	99.220	99.272	99.213
7.125	99.630	99.683	99.623
7.250	100.167	100.220	100.151
7.375	100.545	100.593	100.521

RefiNow 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			
4.125			
4.250			

RefiNow 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			
4.125			
4.250			

RefiNow 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
1.750			
1.875			
2.000			
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			

Rate	15 Day	30 Day	45 Day
1.750			
1.875			
2.000			
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			

Rate	15 Day	30 Day	45 Day

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Tuesday, October 10, 2023
Effective Time:
8:21:17 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

FHA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	93.536	93.622	93.546
5.375	94.210	94.296	94.220
5.500	95.019	95.104	95.029
5.625	95.501	95.587	95.512
5.750	96.266	96.223	96.137
5.875	97.010	97.075	96.979
6.000	97.574	97.639	97.543
6.125	98.110	98.175	98.079
6.250	98.637	98.671	98.576
6.375	99.265	99.240	99.214
6.500	99.765	99.740	99.715
6.625	100.209	100.184	100.159
6.750	100.737	100.653	100.570
6.875	100.825	100.742	100.658
7.000	101.394	101.310	101.226
7.125	101.724	101.735	101.655
7.250	102.114	102.137	102.057
7.375	102.042	101.927	101.813
7.500	102.347	102.350	102.236
7.625	102.596	102.598	102.485
7.750	102.163	102.029	101.895
7.875	102.141	102.007	101.873
8.000	102.355	102.221	102.087

FHA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	93.536	93.622	93.546
5.375	94.210	94.296	94.220
5.500	95.019	95.104	95.029
5.625	95.501	95.587	95.512
5.750	96.266	96.223	96.137
5.875	97.010	97.075	96.979
6.000	97.574	97.639	97.543
6.125	98.110	98.175	98.079
6.250	98.637	98.671	98.576
6.375	99.265	99.240	99.214
6.500	99.765	99.740	99.715
6.625	100.209	100.184	100.159
6.750	100.737	100.653	100.570
6.875	100.825	100.742	100.658
7.000	101.394	101.310	101.226
7.125	101.724	101.735	101.655
7.250	102.114	102.137	102.057
7.375	102.042	101.927	101.813
7.500	102.347	102.350	102.236
7.625	102.596	102.598	102.485
7.750	102.163	102.029	101.895
7.875	102.141	102.007	101.873
8.000	102.355	102.221	102.087

FHA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.500			
4.625			
4.750			
4.875			
5.000	92.250	92.356	92.270
5.125	93.035	93.141	93.055
5.250	93.536	93.622	93.546
5.375	94.210	94.296	94.220
5.500	95.019	95.104	95.029
5.625	95.501	95.587	95.512
5.750	96.266	96.223	96.137
5.875	97.010	97.075	96.979
6.000	97.574	97.639	97.543
6.125	98.110	98.175	98.079
6.250	98.637	98.671	98.576
6.375	99.265	99.240	99.214
6.500	99.765	99.740	99.715
6.625	100.209	100.184	100.159
6.750	100.737	100.653	100.570
6.875	100.825	100.742	100.658
7.000	101.394	101.310	101.226
7.125	101.724	101.735	101.655
7.250	102.114	102.137	102.057
7.375	102.042	101.927	101.813
7.500			

FHA 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	88.531	88.745	88.651
3.625	89.076	89.290	89.196
3.750	90.090	90.283	90.219
3.875	90.994	91.078	91.061
4.000	91.429	91.622	91.558
4.125	91.973	91.917	92.103
4.250	93.073	93.082	93.090
4.375	93.232	93.155	93.074
4.500	93.774	93.697	93.867
4.625	94.315	94.238	94.407
4.750	94.622	94.622	94.622
4.875	94.932	95.084	94.759
5.000	95.468	95.370	95.258
5.125	95.749	95.901	95.789
5.250	96.030	96.161	96.110
5.375	96.557	96.438	96.388
5.500	96.826	96.957	96.907
5.625	97.333	97.464	97.414
5.750	97.574	97.684	97.617
5.875	97.823	97.934	97.867
6.000			

FHA 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	88.531	88.745	88.651
3.625	89.076	89.290	89.196
3.750	90.090	90.283	90.219
3.875	90.994	91.078	91.061
4.000	91.429	91.622	91.558
4.125	91.973	91.917	92.103
4.250	93.073	93.082	93.090
4.375	93.232	93.155	93.074
4.500	93.774	93.697	93.867
4.625	94.315	94.238	94.407
4.750	94.622	94.622	94.622
4.875	94.932	95.084	94.759
5.000	95.468	95.370	95.258
5.125	95.749	95.901	95.789
5.250	96.030	96.161	96.110
5.375	96.557	96.438	96.388
5.500	96.826	96.957	96.907
5.625	97.333	97.464	97.414
5.750	97.574	97.684	97.617
5.875	97.823	97.934	97.867
6.000			

FHA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	90.806	90.913	90.771
5.125	91.581	91.688	91.546
5.250	92.256	92.342	92.219
5.375	93.180	93.266	93.143
5.500	93.989	93.825	93.702
5.625	94.472	94.307	94.184
5.750	95.639	95.454	95.596
5.875	96.240	96.305	96.198
6.000	96.805	96.870	96.762
6.125	97.591	97.406	97.298
6.250	97.949	97.981	97.763
6.375	98.500	98.544	98.446
6.500	99.040	99.084	98.954
6.625	99.493	99.537	99.407
6.750	99.706	99.872	99.789
6.875	100.166	100.189	100.109
7.000	100.731	100.754	100.673
7.125	101.186	101.209	101.129
7.250	100.710	100.684	100.560
7.375	101.169	101.171	101.048
7.500	101.592	101.594	101.470
7.625	101.840	101.843	101.719
7.750	100.007	99.873	99.739
7.875	99.735	99.601	99.467

FHA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.250	97.949	97.981	97.763
6.375	98.500	98.544	98.446
6.500	99.040	99.084	98.954
6.625	99.493	99.537	99.407
6.750	99.706	99.872	99.789
6.875	100.166	100.189	100.109
7.000	100.731	100.754	100.673
7.125	101.186	101.209	101.129
7.250	100.710	100.684	100.560
7.375	101.169	101.171	101.048
7.500	101.592	101.594	101.470
7.625	101.840	101.843	101.719
7.750	100.007	99.873	99.739
7.875	99.735	99.601	99.467

FHA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.875	96.240	96.305	96.198
6.000	96.805	96.870	96.762
6.125	97.591	97.406	97.298
6.250	97.949	97.981	97.763
6.375	98.500	98.544	98.446
6.500	99.040	99.084	98.954
6.625	99.493	99.537	99.407
6.750	99.706	99.872	99.789
6.875	100.166	100.189	100.109
7.000	100.731	100.754	100.673
7.125	101.186	101.209	101.129
7.250	100.710	100.684	100.560
7.375	101.169	101.171	101.048
7.500	101.592	101.594	101.470

FHA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	90.944	91.116	90.911
4.625	91.482	91.654	91.449
4.750	90.997	90.997	90.997
4.875	91.134	91.384	91.134
5.000	91.457	91.457	91.207
5.125	91.822	91.974	91.570
5.250	93.289	93.264	93.238
5.375	93.204	93.179	93.154
5.500	93.362	93.337	93.312
5.625	93.676	93.651	93.626
5.750	94.625	94.600	94.575
5.875	94.983	94.957	94.932
6.000	95.356	95.331	95.306
6.125	95.685	95.660	95.635

FHA 30 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.250	98.637	98.671	98.576
6.375	99.265	99.240	99.214
6.500	99.765	99.740	99.715
6.625	100.209	100.184	100.159
6.750	100.737	100.653	100.570
6.875	100.825	100.742	100.658
7.000	101.394	101.310	101.226
7.125	101.724	101.735	101.655
7.250	102.114	102.137	102.057
7.375	102.042	101.927	101.813
7.500	102.347	102.350	102.236
7.625	102.596	102.598	102.485
7.750	102.163	102.029	101.895
7.875	102.141	102.007	101.873
8.000	102.355	102.221	102.087

FHA 25 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.250	98.637	98.671	98.576
6.375	99.265	99.240	99.214
6.500	99.765	99.740	99.715
6.625	100.209	100.184	100.159
6.750	100.737	100.653	100.570
6.875	100.825	100.742	100.658
7.000	101.394	101.310	101.226
7.125	101.724	101.735	101.655
7.250	102.114	102.137	102.057
7.375	102.042	101.927	101.813
7.500	102.347	102.350	102.236
7.625	102.596	102.598	102.485
7.750	102.163	102.029	101.895
7.875	102.141	102.007	101.873
8.000	102.355	102.221	102.087

FHA 20 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.875	97.010	97.075	96.979
6.000	97.574	97.639	97.543
6.125	98.110	98.175	98.079
6.250	98.637	98.671	98.576
6.375	99.265	99.240	99.214
6.500	99.765	99.740	99.715
6.625	100.209	100.184	100.159
6.750	100.737	100.653	100.570
6.875	100.825	100.742	100.658
7.000	101.394	101.310	101.226
7.125	101.724	101.735	101.655
7.250	102.114	102.137	102.057
7.375	102.042	101.927	101.813
7.500	102.347	102.350	102.236
7.625	102.596	102.598	102.485

FHA 15 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	93.774	93.697	93.867
4.625	94.315	94.238	94.407
4.750	94.622	94.622	94.622
4.875	94.932	95.084	94.759
5.000	95.468	95.370	95.258
5.125	95.749	95.901	95.789
5.250	96.030	96.161	96.110
5.375	96.557	96.438	96.388
5.500	96.826	96.957	96.907
5.625	97.333	97.464	97.414
5.750	97.574	97.684	97.617
5.875	97.823	97.934	97.867
6.000			

FHA 10 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	93.774	93.697	93.867
4.625	94.315	94.238	94.407
4.750	94.622	94.622	94.622
4.875	94.932	95.084	94.759
5.000	95.468	95.370	95.258
5.125	95.749	95.901	95.789
5.250	96.030	96.161	96.110
5.375	96.557	96.438	96.388
5.500	96.826	96.957	96.907
5.625	97.333	97.464	97.414
5.750	97.574	97.684	97.617
5.875	97.823	97.934	97.867
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.250	97.949	97.981	97.763
6.375	98.500	98.544	98.446
6.500	99.040	99.084	98.954
6.625	99.493	99.537	99.407
6.750	99.706	99.872	99.789
6.875	100.166	100.189	100.109
7.000	100.731	100.754	100.673
7.125	101.186	101.209	101.129
7.250	100.710	100.684	100.560
7.375	101.169	101.171	101.048
7.500	101.592	101.594	101.470
7.625	101.840	101.843	101.719
7.750	100.007	99.873	99.739

FHA 25 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.250	97.949	97.981	97.763
6.375	98.500	98.544	98.446
6.500	99.040	99.084	98.954
6.625	99.493	99.537	99.407
6.750	99.706	99.872	99.789
6.875	100.166	100.189	100.109
7.000	100.731	100.754	100.673
7.125	101.186	101.209	101.129
7.250	100.710	100.684	100.560
7.375	101.169	101.171	101.048
7.500	101.592	101.594	101.470
7.625	101.840	101.843	101.719
7.750	100.007	99.873	99.739
7.875	99.735	99.601	99.467

FHA 20 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.875	96.240	96.305	96.198
6.000	96.805	96.870	96.762
6.125	97.591	97.406	97.298
6.250	97.949	97.981	97.763
6.375	98.500	98.544	98.446
6.500	99.040	99.084	98.954
6.625	99.493	99.537	99.407
6.750	99.706	99.872	99.789
6.875	100.166	100.189	100.109
7.000	100.731	100.754	100.673
7.125	101.186	101.209	101.129
7.250	100.710	100.684	100.560
7.375	101.169	101.171	101.048
7.500	101.592	101.594	101.470

FHA 15 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
4.500	90.944	91.116	90.911
4.625	91.482	91.654	91.449
4.750	90.997	90.997	90.997
4.875	91.134	91.384	91.134
5.000	91.457	91.457	91.207
5.125	91.822	91.974	91.570
5.250	93.289	93.264	93.238
5.375	93.204	93.179	93.154
5.500	93.362	93.337	93.312
5.625	93.676	93.651	93.626
5.750	94.625	94.600	94.575
5.875	94.983	94.957	94.932
6.000	95.356	95.331	95.306
6.125	95.685	95.660	95.635

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.250
600 - 619	-1.500
580 - 599	-2.000
550 - 579	-3.000
< 550	-3.500
No FICO Score	-3.000

Loan Amount Adjustments

$75K - $99,999	-0.750
$100K - $150K	-0.375

Other Adjustments

2 Unit	-0.500
3-4 units	-1.000
MFH	-1.750
Non-Owner/2nd Home (Streamline o	-1.500
Temporary BuyDown	-0.500
Manual Underwrite	-0.375
Lock Extension per Day	-0.030

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Tuesday, October 10, 2023
Effective Time:
8:21:17 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

Rate	15 Day	30 Day	45 Day
4.500			
4.625			
4.750			
4.875			
5.000	92.185	92.312	92.225
5.125	92.848	92.974	92.888
5.250	93.574	93.680	93.605
5.375	94.196	94.302	94.226
5.500	94.893	94.999	94.923
5.625	95.265	95.370	95.295
5.750	96.266	96.278	96.182
5.875	96.973	97.058	96.962
6.000	97.537	97.622	97.526
6.125	98.093	98.126	98.030
6.250	98.637	98.607	98.511
6.375	99.265	99.240	99.214
6.500	99.765	99.740	99.715
6.625	100.209	100.184	100.159
6.750	100.737	100.653	100.570
6.875	100.825	100.742	100.658
7.000	101.394	101.310	101.226
7.125	101.724	101.640	101.556
7.250	101.936	101.802	101.668
7.375	102.042	101.908	101.775
7.500	102.252	102.118	101.984

VA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.500			
4.625			
4.750			
4.875			
5.000	92.185	92.312	92.225
5.125	92.848	92.974	92.888
5.250	93.574	93.680	93.605
5.375	94.196	94.302	94.226
5.500	94.893	94.999	94.923
5.625	95.265	95.370	95.295
5.750	96.266	96.278	96.182
5.875	96.973	97.058	96.962
6.000	97.537	97.622	97.526
6.125	98.093	98.126	98.030
6.250	98.637	98.607	98.511
6.375	99.265	99.240	99.214
6.500	99.765	99.740	99.715
6.625	100.209	100.184	100.159
6.750	100.737	100.653	100.570
6.875	100.825	100.742	100.658
7.000	101.394	101.310	101.226
7.125	101.724	101.640	101.556
7.250	101.936	101.802	101.668
7.375	102.042	101.908	101.775
7.500	102.252	102.118	101.984

VA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.500			
4.625			
4.750			
4.875			
5.000	92.185	92.312	92.225
5.125	92.848	92.974	92.888
5.250	93.574	93.680	93.605
5.375	94.196	94.302	94.226
5.500	94.893	94.999	94.923
5.625	95.265	95.370	95.295
5.750	96.266	96.278	96.182
5.875	96.973	97.058	96.962
6.000	97.537	97.622	97.526
6.125	98.093	98.126	98.030
6.250	98.637	98.607	98.511
6.375	99.265	99.240	99.214
6.500	99.765	99.740	99.715
6.625	100.209	100.184	100.159
6.750	100.737	100.653	100.570
6.875	100.825	100.742	100.658
7.000	101.394	101.310	101.226
7.125	101.724	101.640	101.556
7.250	101.936	101.802	101.668
7.375	102.042	101.908	101.775
7.500			

VA 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	88.551	88.766	88.671
3.625	89.066	89.281	89.186
3.750	90.165	90.359	90.295
3.875	90.994	91.123	91.061
4.000	91.442	91.635	91.571
4.125	91.952	92.145	92.081
4.250	93.073	93.082	93.090
4.375	93.015	93.188	93.107
4.500	93.768	93.690	93.860
4.625	94.263	94.436	94.356
4.750	94.622	94.622	94.622
4.875	94.938	95.090	94.759
5.000	95.418	95.320	95.207
5.125	95.883	95.785	95.672
5.250	96.055	96.186	96.135
5.375	96.513	96.394	96.344
5.500	96.951	96.833	96.782
5.625	97.366	97.247	97.447
5.750	97.557	97.667	97.600
5.875	97.964	97.825	97.758
6.000			

VA 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	88.551	88.766	88.671
3.625	89.066	89.281	89.186
3.750	90.165	90.359	90.295
3.875	90.994	91.123	91.061
4.000	91.442	91.635	91.571
4.125	91.952	92.145	92.081
4.250	93.073	93.082	93.090
4.375	93.015	93.188	93.107
4.500	93.768	93.690	93.860
4.625	94.263	94.436	94.356
4.750	94.622	94.622	94.622
4.875	94.938	95.090	94.759
5.000	95.418	95.320	95.207
5.125	95.883	95.785	95.672
5.250	96.055	96.186	96.135
5.375	96.513	96.394	96.344
5.500	96.951	96.833	96.782
5.625	97.366	97.247	97.447
5.750	97.557	97.667	97.600
5.875	97.964	97.825	97.758
6.000			

VA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500			
4.625			
4.750			
4.875			
5.000			
5.125			
5.250	92.263	92.368	92.245
5.375	93.134	93.240	93.117
5.500	93.831	93.687	93.814
5.625	94.203	94.309	94.185
5.750	95.642	95.477	95.369
5.875	96.172	96.257	96.149
6.000	96.735	96.820	96.713
6.125	97.489	97.324	97.217
6.250	97.949	97.981	97.763
6.375	98.496	98.471	98.446
6.500	98.996	98.981	98.946
6.625	99.440	99.488	99.390
6.750	99.956	99.872	99.789
6.875	100.293	100.086	100.005
7.000	100.748	100.542	100.461
7.125	101.072	100.865	100.785
7.250	100.710	100.594	100.524
7.375			
7.500			
7.625			
7.750			

VA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.875	96.172	96.257	96.149
6.000	96.735	96.820	96.713
6.125	97.489	97.324	97.217
6.250	97.949	97.981	97.763
6.375	98.496	98.471	98.446
6.500	98.996	98.981	98.946
6.625	99.440	99.488	99.390
6.750	99.956	99.872	99.789
6.875	100.293	100.086	100.005
7.000	100.748	100.542	100.461
7.125	101.072	100.865	100.785
7.250	100.710	100.594	100.524
7.375	100.929	100.952	100.828
7.500	101.231	101.254	101.130

VA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.875	96.172	96.257	96.149
6.000	96.735	96.820	96.713
6.125	97.489	97.324	97.217
6.250	97.949	97.981	97.763
6.375	98.496	98.471	98.446
6.500	98.996	98.981	98.946
6.625	99.440	99.488	99.390
6.750	99.956	99.872	99.789
6.875	100.293	100.086	100.005
7.000	100.748	100.542	100.461
7.125	101.072	100.865	100.785
7.250	100.710	100.594	100.524
7.375	100.929	100.952	100.828
7.500	101.231	101.254	101.130

VA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	90.900	91.073	90.888
4.625	91.377	91.550	91.364
4.750	90.997	90.997	90.997
4.875	91.134	91.134	91.134
5.000	91.457	91.457	91.207
5.125	91.605	91.757	91.570
5.250	93.289	93.264	93.238
5.375	93.204	93.179	93.154
5.500	93.362	93.337	93.312
5.625	93.426	93.401	93.376
5.750	94.625	94.600	94.575
5.875	94.983	94.957	94.932
6.000	95.356	95.331	95.306
6.125	95.685	95.660	95.635

VA 30 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
5.875	96.973	97.058	96.962
6.000	97.537	97.622	97.526
6.125	98.093	98.126	98.030
6.250	98.637	98.607	98.511
6.375	99.265	99.240	99.214
6.500	99.765	99.740	99.715
6.625	100.209	100.184	100.159
6.750	100.737	100.653	100.570
6.875	100.825	100.742	100.658
7.000	101.394	101.310	101.226
7.125	101.724	101.640	101.556
7.250	101.936	101.802	101.668
7.375	102.042	101.908	101.775
7.500	102.252	102.118	101.984
7.625	102.570	102.428	102.311

VA 25 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
5.875	96.973	97.058	96.962
6.000	97.537	97.622	97.526
6.125	98.093	98.126	98.030
6.250	98.637	98.607	98.511
6.375	99.265	99.240	99.214
6.500	99.765	99.740	99.715
6.625	100.209	100.184	100.159
6.750	100.737	100.653	100.570
6.875	100.825	100.742	100.658
7.000	101.394	101.310	101.226
7.125	101.724	101.640	101.556
7.250	101.936	101.802	101.668
7.375	102.042	101.908	101.775
7.500	102.252	102.118	101.984
7.625	102.570	102.428	102.311

VA 20 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
5.875	96.973	97.058	96.962
6.000	97.537	97.622	97.526
6.125	98.093	98.126	98.030
6.250	98.637	98.607	98.511
6.375	99.265	99.240	99.214
6.500	99.765	99.740	99.715
6.625	100.209	100.184	100.159
6.750	100.737	100.653	100.570
6.875	100.825	100.742	100.658
7.000	101.394	101.310	101.226
7.125	101.724	101.640	101.556
7.250	101.936	101.802	101.668
7.375	102.042	101.908	101.775
7.500	102.252	102.118	101.984
7.625	102.570	102.428	102.311

VA 15 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	93.768	93.690	93.860
4.625	94.263	94.436	94.356
4.750	94.622	94.622	94.622
4.875	94.938	95.090	94.759
5.000	95.418	95.320	95.207
5.125	95.883	95.785	95.672
5.250	96.055	96.186	96.135
5.375	96.513	96.394	96.344
5.500	96.951	96.833	96.782
5.625	97.366	97.247	97.447
5.750	97.557	97.667	97.600
5.875	97.964	97.825	97.758
6.000	98.343	98.204	98.137
6.125	98.692	98.802	98.736

VA 10 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	93.768	93.690	93.860
4.625	94.263	94.436	94.356
4.750	94.622	94.622	94.622
4.875	94.938	95.090	94.759
5.000	95.418	95.320	95.207
5.125	95.883	95.785	95.672
5.250	96.055	96.186	96.135
5.375	96.513	96.394	96.344
5.500	96.951	96.833	96.782
5.625	97.366	97.247	97.447
5.750	97.557	97.667	97.600
5.875	97.964	97.825	97.758
6.000	98.343	98.204	98.137
6.125	98.692	98.802	98.736

VA 30 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
5.875	96.172	96.257	96.149
6.000	96.735	96.820	96.713
6.125	97.489	97.324	97.217
6.250	97.949	97.981	97.763
6.375	98.496	98.471	98.446
6.500	98.996	98.981	98.946
6.625	99.440	99.488	99.390
6.750	99.956	99.872	99.789
6.875	100.293	100.086	100.005
7.000	100.748	100.542	100.461
7.125	101.072	100.865	100.785
7.250	100.710	100.594	100.524
7.375	100.929	100.952	100.828
7.500	101.231	101.254	101.130

VA 25 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
5.875	96.172	96.257	96.149
6.000	96.735	96.820	96.713
6.125	97.489	97.324	97.217
6.250	97.949	97.981	97.763
6.375	98.496	98.471	98.446
6.500	98.996	98.981	98.946
6.625	99.440	99.488	99.390
6.750	99.956	99.872	99.789
6.875	100.293	100.086	100.005
7.000	100.748	100.542	100.461
7.125	101.072	100.865	100.785
7.250	100.710	100.594	100.524
7.375	100.929	100.952	100.828
7.500	101.231	101.254	101.130

VA 20 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
5.875	96.172	96.257	96.149
6.000	96.735	96.820	96.713
6.125	97.489	97.324	97.217
6.250	97.949	97.981	97.763
6.375	98.496	98.471	98.446
6.500	98.996	98.981	98.946
6.625	99.440	99.488	99.390
6.750	99.956	99.872	99.789
6.875	100.293	100.086	100.005
7.000	100.748	100.542	100.461
7.125	101.072	100.865	100.785
7.250	100.710	100.594	100.524
7.375	100.929	100.952	100.828
7.500	101.231	101.254	101.130

VA 15 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
4.500	90.900	91.073	90.888
4.625	91.377	91.550	91.364
4.750	90.997	90.997	90.997
4.875	91.134	91.134	91.134
5.000	91.457	91.457	91.207
5.125	91.605	91.757	91.570
5.250	93.289	93.264	93.238
5.375	93.204	93.179	93.154
5.500	93.362	93.337	93.312
5.625	93.426	93.401	93.376
5.750	94.625	94.600	94.575
5.875	94.983	94.957	94.932
6.000	95.356	95.331	95.306
6.125	95.685	95.660	95.635

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.250
600 - 619	-1.500
580 - 599	-2.000
550 - 579	-3.000
FICO < 550	-3.500
No FICO Score	-3.000

Loan Amount Adjustments

$75K - $99,999		-0.750
$100K - $150K		-0.375
$1M - $1,499,999 (VA Only)		-1.750
$1.5M - $2M (VA Only)		-2.500

Other Adjustments

2 Unit			-0.500
3-4 units			-1.000
MFH			-1.750
Cash out > 90% LTV			-2.000
Non-Owner/2nd Home (Streamline o			-1.500
VA IRRRL (95.01 - 110 LTV)			-1.250
VA IRRRL (>110 - 125% LTV)			-2.250
Temporary BuyDown			-0.500
Manual Underwrite			-0.375
Lock Extension per Day			-0.030

Tuesday, October 10, 2023
Effective Time:
8:21:17 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	96.342	96.136	95.836	7.000	93.742	93.536	93.236	7.000			
7.125	96.765	96.559	96.259	7.125	94.165	93.959	93.659	7.125			
7.250	97.831	97.563	97.263	7.250	95.231	94.963	94.663	7.250			
7.375	98.285	98.017	97.717	7.375	95.685	95.417	95.117	7.375			
7.500	98.719	98.451	98.151	7.500	96.119	95.851	95.551	7.500			
7.625	99.112	98.844	98.544	7.625	96.512	96.244	95.944	7.625			
7.750	99.486	99.218	98.918	7.750	96.886	96.618	96.318	7.750			
7.875	99.880	99.549	99.249	7.875	97.280	96.949	96.649	7.875			
8.000	100.284	99.953	99.653	8.000	97.684	97.353	97.053	8.000			
8.125	100.637	100.306	100.006	8.125	98.037	97.706	97.406	8.125			
8.250	100.981	100.650	100.350	8.250	98.381	98.050	97.750	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.