BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Effective: **10/13/23 11:30 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

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 13, 2023
Effective Time:
11:30:04 AM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	90.922	90.851	90.851
5.375	91.556	91.491	91.491
5.500	92.152	92.091	92.091
5.625	92.787	92.700	92.700
5.750	93.554	93.473	93.473
5.875	94.155	94.079	94.079
6.000	94.747	94.676	94.676
6.125	95.272	95.207	95.207
6.250	96.651	96.636	96.621
6.375	97.235	97.169	97.154
6.500	97.735	97.689	97.673
6.625	98.144	98.126	98.109
6.750	98.832	98.810	98.786
6.875	99.306	99.283	99.260
7.000	99.769	99.746	99.723
7.125	100.118	100.095	100.072
7.250	100.554	100.516	100.477
7.375	100.987	100.948	100.909
7.500	101.405	101.367	101.328
7.625	101.718	101.679	101.640
7.750	101.836	101.753	101.667
7.875	102.184	102.101	102.044
8.000	102.616	102.540	102.493

Conventional 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	90.922	90.851	90.851
5.375	91.556	91.491	91.491
5.500	92.152	92.091	92.091
5.625	92.787	92.700	92.700
5.750	93.554	93.473	93.473
5.875	94.155	94.079	94.079
6.000	94.747	94.676	94.676
6.125	95.272	95.207	95.207
6.250	96.651	96.636	96.621
6.375	97.235	97.169	97.154
6.500	97.735	97.689	97.673
6.625	98.144	98.126	98.109
6.750	98.832	98.810	98.786
6.875	99.306	99.283	99.260
7.000	99.769	99.746	99.723
7.125	100.118	100.095	100.072
7.250	100.554	100.516	100.477
7.375	100.987	100.948	100.909
7.500	101.405	101.367	101.328
7.625	101.718	101.679	101.640
7.750	101.836	101.753	101.667
7.875	102.184	102.101	102.044
8.000	102.616	102.540	102.493

Conventional 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	89.424	89.343	89.343
5.125	90.427	90.351	90.351
5.250	91.258	91.187	91.187
5.375	91.927	91.861	91.861
5.500	92.561	92.487	92.487
5.625	93.218	93.132	93.132
5.750	94.196	94.115	94.115
5.875	94.796	94.720	94.720
6.000			
6.125	96.554	96.517	96.509
6.250	97.184	97.146	97.138
6.375	98.025	97.988	97.980
6.500	98.551	98.514	98.506
6.625	98.970	98.917	98.894
6.750	99.552	99.499	99.476
6.875	100.083	100.030	100.007
7.000	100.522	100.469	100.446
7.125	100.830	100.777	100.754
7.250	100.677	100.778	100.754
7.375	101.020	101.117	101.099
7.500	101.413	101.507	101.493
7.625	101.787	101.881	101.867
7.750	101.836	101.753	101.667
7.875	102.215	102.138	102.091
8.000	102.464	102.381	102.295

Conventional 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	95.616	95.497	95.497
5.125	95.610	95.599	95.620
5.250	96.193	96.093	96.093
5.375	96.681	96.586	96.586
5.500	96.784	96.585	96.630
5.625	97.195	97.220	97.238
5.750	97.709	97.671	97.664
5.875	98.191	98.154	98.147
6.000	98.536	98.499	98.492
6.125	98.710	98.745	98.746
6.250	99.132	99.077	99.049
6.375	99.578	99.524	99.495
6.500	99.860	99.876	99.889
6.625	99.897	99.895	99.882
6.750	100.367	100.279	100.208
6.875	100.789	100.701	100.630
7.000	101.045	100.956	100.934

Conventional 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	95.601	95.482	95.482
5.125	95.827	95.887	95.920
5.250	96.169	96.224	96.264
5.375	96.680	96.586	96.617
5.500	96.737	96.812	96.823
5.625	97.418	97.488	97.506
5.750	97.732	97.797	97.822
5.875	98.191	98.154	98.156
6.000	98.536	98.573	98.571
6.125	98.947	98.981	98.984
6.250	99.232	99.261	99.270
6.375	99.578	99.565	99.579
6.500	99.935	99.961	99.975
6.625	100.009	100.054	100.042
6.750	100.367	100.301	100.295
6.875	100.789	100.701	100.630
7.000	101.045	100.956	100.954

Conventional 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	95.569	95.508	95.483
6.250	96.532	96.460	96.435
6.375	96.999	96.929	96.904
6.500	97.387	97.349	97.352
6.625	97.790	97.851	97.882
6.750	98.538	98.520	98.531
6.875	98.929	98.971	98.988
7.000	99.412	99.411	99.434
7.125	99.831	99.816	99.839
7.250	100.220	100.302	100.297
7.375	100.568	100.645	100.647
7.500	100.915	100.988	100.995
7.625	101.280	101.353	101.360
7.750	101.435	101.293	101.257
7.875	101.732	101.592	101.555
8.000	101.972	101.834	101.796

Conventional 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	96.320	96.258	96.233
6.250	96.826	96.766	96.741
6.375	97.248	97.190	97.165
6.500	97.750	97.685	97.660
6.625	98.305	98.243	98.217
6.750	98.348	98.295	98.272
6.875	98.881	98.828	98.804
7.000	99.339	99.286	99.263
7.125	99.622	99.569	99.546
7.250	100.066	99.988	99.961
7.375	100.349	100.274	100.245
7.500	100.666	100.605	100.574
7.625	100.925	100.864	100.832
7.750	100.065	99.988	99.941
7.875	100.519	100.442	100.395
8.000	97.443	97.480	97.162

Conventional 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.125	94.895	94.853	94.832
5.250	95.403	95.361	95.340
5.375	95.887	95.845	95.824
5.500	96.259	96.217	96.195
5.625	96.339	96.302	96.295
5.750	96.848	96.810	96.803
5.875	97.322	97.285	97.278
6.000	97.647	97.610	97.603
6.125	96.493	96.385	96.369
6.250	96.975	96.869	96.853
6.375	97.293	97.188	97.172
6.500	97.460	97.405	97.377
6.625	97.570	97.495	97.481
6.750	97.863	97.789	97.775
6.875	98.495	98.423	98.409
7.000	97.999	97.910	97.839

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Friday, October 13, 2023
Effective Time:
11:30:04 AM

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

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

Conventional ARM

Conventional 5/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125	95.600	95.537	95.474
5.250	95.822	95.759	95.696
5.375	96.181	96.118	96.055
5.500	96.542	96.479	96.416
5.625	96.902	96.839	96.776
5.750	97.264	97.201	97.138
5.875	97.625	97.562	97.499
6.000	97.848	97.785	97.722
6.125	98.210	98.147	98.084
6.250	98.432	98.369	98.306
6.375	98.775	98.712	98.649
6.500	99.223	98.910	98.847
6.625	99.312	99.249	99.186
6.750	99.533	99.470	99.407
6.875	99.871	99.808	99.745
7.000	100.067	100.004	99.941
7.125	100.408	100.345	100.282

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	94.435	94.335	94.242
5.500	95.687	95.624	95.561
5.625	96.107	96.044	95.981
5.750	96.527	96.464	96.401
5.875	96.949	96.886	96.823
6.000	97.371	97.308	97.245
6.125	97.793	97.730	97.667
6.250	98.217	98.154	98.091
6.375	98.641	98.578	98.515
6.500	98.901	98.838	98.775
6.625	99.326	99.263	99.200
6.750	99.566	99.503	99.440
6.875	99.968	99.905	99.842
7.000	100.203	100.140	100.077
7.125	100.603	100.540	100.477

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	94.581	94.481	94.387
5.750	95.898	95.835	95.773
5.875	96.368	96.305	96.243
6.000	96.660	96.597	96.535
6.125	97.131	97.068	97.006
6.250	97.423	97.360	97.297
6.375	97.895	97.832	97.770
6.500	98.368	98.305	98.243
6.625	98.842	98.779	98.716
6.750	99.133	99.070	99.008
6.875	99.608	99.545	99.483
7.000	99.880	99.817	99.754
7.125	100.331	100.268	100.206

5/1/5 ARM Margin: 2.75%

Conventional 5/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125	95.577	95.514	95.451
5.250	95.799	95.736	95.673
5.375	96.159	96.096	96.033
5.500	96.519	96.456	96.393
5.625	96.880	96.817	96.754
5.750	97.241	97.178	97.115
5.875	97.602	97.539	97.476
6.000	97.825	97.762	97.699
6.125	98.187	98.124	98.061
6.250	98.409	98.346	98.283
6.375	98.752	98.689	98.626
6.500	98.950	98.887	98.824
6.625	99.289	99.226	99.163
6.750	99.510	99.447	99.384
6.875	99.848	99.785	99.722
7.000	100.044	99.981	99.918
7.125	100.385	100.322	100.259

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	90.140	90.040	89.947
5.500	95.664	95.601	95.538
5.625	96.084	96.021	95.958
5.750	96.504	96.441	96.378
5.875	96.926	96.863	96.800
6.000	97.348	97.285	97.222
6.125	97.770	97.707	97.644
6.250	98.194	98.131	98.068
6.375	98.618	98.555	98.492
6.500	98.878	98.815	98.752
6.625	99.303	99.240	99.177
6.750	99.543	99.480	99.417
6.875	99.945	99.882	99.819
7.000	100.180	100.117	100.054
7.125	100.580	100.517	100.454

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	90.286	90.186	90.092
5.750	95.875	95.812	95.749
5.875	96.345	96.282	96.219
6.000	96.637	96.574	96.511
6.125	97.108	97.045	96.982
6.250	97.400	97.337	97.274
6.375	97.872	97.809	97.746
6.500	98.345	98.282	98.219
6.625	98.819	98.756	98.693
6.750	99.110	99.047	98.984
6.875	99.585	99.522	99.459
7.000	99.857	99.794	99.731
7.125	100.308	100.245	100.182

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Friday, October 13, 2023
Effective Time:
11:30:04 AM

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

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

Home Ready

Home Ready 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
6.000	93.723	93.651	93.613
6.125	94.287	94.204	94.170
6.250	96.651	96.636	96.621
6.375	97.235	97.169	97.154
6.500	97.735	97.689	97.673
6.625	98.144	98.126	98.109
6.750	98.832	98.810	98.786
6.875	99.306	99.283	99.260
7.000	99.840	99.787	99.763
7.125	100.209	100.156	100.133
7.250	100.554	100.516	100.477
7.375	101.001	100.948	100.909
7.500	101.498	101.437	101.406
7.625	101.826	101.765	101.733

Home Ready 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
6.000	94.528	94.446	94.412
6.125	95.251	95.170	95.136
6.250	96.401	96.386	96.371
6.375	96.934	96.919	96.904
6.500	97.454	97.439	97.423
6.625	97.894	97.876	97.859
6.750	98.582	98.560	98.536
6.875	99.306	99.283	99.260
7.000	99.840	99.787	99.763
7.125	100.209	100.156	100.133
7.250	100.554	100.516	100.477
7.375	101.001	100.948	100.909
7.500	101.498	101.437	101.406
7.625	101.826	101.765	101.733

Home Ready 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750			
4.875			
5.000	95.224	95.213	95.199
5.125	95.360	95.349	95.335
5.250	95.772	95.759	95.744
5.375	96.216	96.203	96.188
5.500	96.342	96.316	96.287
5.625	96.701	96.675	96.647
5.750	96.920	96.891	96.862
5.875	97.297	97.233	97.215
6.000	97.420	97.357	97.339

Home Ready 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	93.892	93.866	93.837
4.875	94.022	93.996	93.968
5.000	94.591	94.565	94.536
5.125	94.927	94.901	94.873
5.250	95.260	95.230	95.200
5.375	95.515	95.474	95.432
5.500	96.017	95.976	95.934
5.625	96.454	96.413	96.370
5.750	96.773	96.732	96.690
5.875	97.079	97.039	96.996
6.000	97.694	97.646	97.604

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 13, 2023
Effective Time:
11:30:04 AM

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

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

Home Possible

Home Possible 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.875			
6.000	93.723	93.651	93.613
6.125	94.287	94.204	94.170
6.250	96.651	96.636	96.621
6.375	97.235	97.169	97.154
6.500	97.735	97.689	97.673
6.625	98.144	98.126	98.109
6.750	98.832	98.810	98.786
6.875	99.306	99.283	99.260
7.000	99.769	99.746	99.723
7.125	100.118	100.095	100.072
7.250	100.554	100.516	100.477
7.375	100.987	100.948	100.909
7.500	101.405	101.367	101.328
7.625	101.718	101.679	101.390

Home Possible 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.875			
6.000	94.528	94.446	94.412
6.125	95.251	95.170	95.136
6.250	96.401	96.386	96.371
6.375	96.934	96.919	96.904
6.500	97.454	97.439	97.423
6.625	97.894	97.876	97.859
6.750	98.582	98.560	98.536
6.875	99.056	99.033	99.010
7.000	99.519	99.496	99.473
7.125	99.868	99.845	99.822
7.250	100.304	100.266	100.227
7.375	100.737	100.698	100.659
7.500	101.155	101.117	101.078
7.625	101.468	101.429	101.390

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	95.224	95.213	95.199
5.125	95.360	95.349	95.335
5.250	95.772	95.759	95.744
5.375	96.216	96.203	96.188
5.500	96.342	96.316	96.287
5.625	96.701	96.675	96.647
5.750	96.920	96.891	96.862
5.875	97.297	97.233	97.215
6.000	97.420	97.357	97.339

Home Possible 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.125			
4.250			
4.375			
4.500			
4.625			
4.750	93.892	93.866	93.837
4.875	94.022	93.996	93.968
5.000	94.591	94.565	94.536
5.125	94.927	94.901	94.873
5.250	95.260	95.230	95.200
5.375	95.515	95.474	95.432
5.500	96.017	95.976	95.934
5.625	96.454	96.413	96.370
5.750	96.773	96.732	96.690

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

Friday, October 13, 2023
Effective Time:
11:30:04 AM

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

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

RefiNow

RefiNow 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375			
5.500			
5.625	91.836	91.851	91.852
5.750	92.587	92.601	92.602
5.875	93.143	93.158	93.159
6.000	93.679	93.694	93.695
6.125	94.334	94.334	94.320
6.250	95.030	95.030	95.015
6.375	96.552	96.616	96.638
6.500	97.073	97.133	97.161
6.625	97.600	97.660	97.687
6.750	98.202	98.277	98.278
6.875	98.660	98.730	98.737
7.000	99.105	99.172	99.184
7.125	99.516	99.583	99.595
7.250	100.012	100.094	100.080
7.375	100.384	100.460	100.453

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
250 Baker St., Suite 200
Costa Mesa, CA, 92626

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

Friday, October 13, 2023
Effective Time:
11:30:04 AM

Government

FHA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	93.507	93.582	93.528
5.375	94.182	94.257	94.203
5.500	94.992	95.067	95.013
5.625	95.476	95.551	95.497
5.750	95.906	95.960	95.917
5.875	96.759	96.813	96.770
6.000	97.325	97.379	97.336
6.125	98.304	98.166	98.123
6.250	98.857	98.643	98.600
6.375	99.452	99.427	99.402
6.500	99.960	99.934	99.909
6.625	100.411	100.385	100.360
6.750	100.782	100.723	100.664
6.875	100.908	100.850	100.791
7.000	101.455	101.396	101.338
7.125	101.819	101.760	101.702
7.250	101.979	101.991	101.840
7.375	101.994	101.860	101.726
7.500	102.211	102.077	101.943
7.625	102.471	102.337	102.203
7.750	102.807	102.643	102.432
7.875	102.510	102.126	101.992
8.000	102.729	102.595	102.461

FHA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	93.507	93.582	93.528
5.375	94.182	94.257	94.203
5.500	94.992	95.067	95.013
5.625	95.476	95.551	95.497
5.750	95.906	95.960	95.917
5.875	96.759	96.813	96.770
6.000	97.325	97.379	97.336
6.125	98.304	98.166	98.123
6.250	98.857	98.643	98.600
6.375	99.452	99.427	99.402
6.500	99.960	99.934	99.909
6.625	100.411	100.385	100.360
6.750	100.782	100.723	100.664
6.875	100.908	100.850	100.791
7.000	101.455	101.396	101.338
7.125	101.819	101.760	101.702
7.250	101.979	101.991	101.840
7.375	101.994	101.860	101.726
7.500	102.211	102.077	101.943
7.625	102.471	102.337	102.203
7.750	102.807	102.643	102.432
7.875	102.510	102.126	101.992
8.000	102.729	102.595	102.461

FHA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.500			
4.625			
4.750			
4.875			
5.000	92.213	92.308	92.243
5.125	92.999	93.095	93.030
5.250	93.507	93.582	93.528
5.375	94.182	94.257	94.203
5.500	94.992	95.067	95.013
5.625	95.476	95.551	95.497
5.750	95.906	95.960	95.917
5.875	96.759	96.813	96.770
6.000	97.325	97.379	97.336
6.125	98.304	98.166	98.123
6.250	98.857	98.643	98.600
6.375	99.452	99.427	99.402
6.500	99.960	99.934	99.909
6.625	100.411	100.385	100.360
6.750	100.782	100.723	100.664
6.875	100.908	100.850	100.791
7.000	101.455	101.396	101.338
7.125	101.819	101.760	101.702
7.250	101.979	101.991	101.840
7.375	101.994	101.860	101.726
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	88.523	88.542	88.605
3.625	89.068	89.087	89.150
3.750	90.155	90.184	90.231
3.875	91.183	91.216	91.250
4.000	91.533	91.566	91.599
4.125	92.039	92.067	92.115
4.250	93.019	93.036	93.053
4.375	93.246	93.269	93.300
4.500	93.788	93.811	93.842
4.625	94.328	94.351	94.383
4.750	94.705	94.722	94.738
4.875	94.957	95.005	95.021
5.000	95.492	95.290	95.306
5.125	96.022	95.819	95.836
5.250	96.019	96.076	96.077
5.375	96.545	96.352	96.353
5.500	96.812	96.869	96.870
5.625	97.316	97.373	97.374
5.750	97.635	97.655	97.641
5.875	97.882	97.902	97.888
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	88.523	88.542	88.605
3.625	89.068	89.087	89.150
3.750	90.155	90.184	90.231
3.875	91.183	91.216	91.250
4.000	91.533	91.566	91.599
4.125	92.039	92.067	92.115
4.250	93.019	93.036	93.053
4.375	93.246	93.269	93.300
4.500	93.788	93.811	93.842
4.625	94.328	94.351	94.383
4.750	94.705	94.722	94.738
4.875	94.957	95.005	95.021
5.000	95.492	95.290	95.306
5.125	96.022	95.819	95.836
5.250	96.019	96.076	96.077
5.375	96.545	96.352	96.353
5.500	96.812	96.869	96.870
5.625	97.316	97.373	97.374
5.750	97.635	97.655	97.641
5.875	97.882	97.902	97.888
6.000			

FHA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	90.659	90.755	90.630
5.125	91.436	91.531	91.406
5.250	92.118	92.193	92.086
5.375	93.043	92.868	93.011
5.500	93.603	93.678	93.571
5.625	94.087	94.162	94.055
5.750	95.350	95.404	95.348
5.875	96.203	96.257	96.201
6.000	96.769	96.823	96.766
6.125	97.556	97.610	97.304
6.250	98.169	97.951	97.733
6.375	98.683	98.658	98.633
6.500	99.191	99.166	99.141
6.625	99.642	99.617	99.592
6.750	99.750	99.692	99.633
6.875	100.263	100.276	100.124
7.000	100.829	100.842	100.690
7.125	101.287	101.049	101.148
7.250	100.639	100.512	100.364
7.375	101.030	100.772	100.606
7.500	101.207	101.198	101.032
7.625	101.457	101.448	101.282
7.750	100.845	100.681	100.470
7.875	99.854	99.720	99.586

FHA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.250	98.169	97.951	97.733
6.375	98.683	98.658	98.633
6.500	99.191	99.166	99.141
6.625	99.642	99.617	99.592
6.750	99.750	99.692	99.633
6.875	100.263	100.276	100.124
7.000	100.829	100.842	100.690
7.125	101.287	101.049	101.148
7.250	100.639	100.512	100.364
7.375	101.030	100.772	100.606
7.500	101.207	101.198	101.032
7.625	101.457	101.448	101.282
7.750	100.845	100.681	100.470
7.875	99.854	99.720	99.586

FHA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.875	96.203	96.257	96.201
6.000	96.769	96.823	96.766
6.125	97.556	97.610	97.304
6.250	98.169	97.951	97.733
6.375	98.683	98.658	98.633
6.500	99.191	99.166	99.141
6.625	99.642	99.617	99.592
6.750	99.750	99.692	99.633
6.875	100.263	100.276	100.124
7.000	100.829	100.842	100.690
7.125	101.287	101.049	101.148
7.250	100.639	100.512	100.364
7.375	101.030	100.772	100.606
7.500	101.207	101.198	101.032

FHA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	90.957	90.980	90.886
4.625	91.494	91.517	91.423
4.750	91.080	91.097	91.113
4.875	91.216	91.233	91.250
5.000	91.544	91.561	91.578
5.125	91.841	91.888	91.705
5.250	93.334	93.326	93.318
5.375	93.251	93.243	93.234
5.500	93.414	93.405	93.397
5.625	93.732	93.724	93.466
5.750	94.296	94.288	94.280
5.875	94.657	94.648	94.640
6.000	95.030	95.022	95.014
6.125	95.366	95.358	95.350

FHA 30 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.250	98.857	98.643	98.600
6.375	99.452	99.427	99.402
6.500	99.960	99.934	99.909
6.625	100.411	100.385	100.360
6.750	100.782	100.723	100.664
6.875	100.908	100.850	100.791
7.000	101.455	101.396	101.338
7.125	101.819	101.760	101.702
7.250	101.979	101.991	101.840
7.375	101.994	101.860	101.726
7.500	102.211	102.077	101.943
7.625	102.471	102.337	102.203
7.750	102.807	102.643	102.432
7.875	102.510	102.126	101.992
8.000	102.729	102.595	102.461

FHA 25 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.250	98.857	98.643	98.600
6.375	99.452	99.427	99.402
6.500	99.960	99.934	99.909
6.625	100.411	100.385	100.360
6.750	100.782	100.723	100.664
6.875	100.908	100.850	100.791
7.000	101.455	101.396	101.338
7.125	101.819	101.760	101.702
7.250	101.979	101.991	101.840
7.375	101.994	101.860	101.726
7.500	102.211	102.077	101.943
7.625	102.471	102.337	102.203
7.750	102.807	102.643	102.432
7.875	102.510	102.126	101.992
8.000	102.729	102.595	102.461

FHA 20 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.875	96.759	96.813	96.770
6.000	97.325	97.379	97.336
6.125	98.304	98.166	98.123
6.250	98.857	98.643	98.600
6.375	99.452	99.427	99.402
6.500	99.960	99.934	99.909
6.625	100.411	100.385	100.360
6.750	100.782	100.723	100.664
6.875	100.908	100.850	100.791
7.000	101.455	101.396	101.338
7.125	101.819	101.760	101.702
7.250	101.979	101.991	101.840
7.375	101.994	101.860	101.726
7.500	102.211	102.077	101.943
7.625	102.471	102.337	102.203

FHA 15 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	93.788	93.811	93.842
4.625	94.328	94.351	94.383
4.750	94.705	94.722	94.738
4.875	94.957	95.005	95.021
5.000	95.492	95.290	95.306
5.125	96.022	95.819	95.836
5.250	96.019	96.076	96.077
5.375	96.545	96.352	96.353
5.500	96.812	96.869	96.870
5.625	97.316	97.373	97.374
5.750	97.635	97.655	97.641
5.875	97.882	97.902	97.888
6.000			

FHA 10 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	93.788	93.811	93.842
4.625	94.328	94.351	94.383
4.750	94.705	94.722	94.738
4.875	94.957	95.005	95.021
5.000	95.492	95.290	95.306
5.125	96.022	95.819	95.836
5.250	96.019	96.076	96.077
5.375	96.545	96.352	96.353
5.500	96.812	96.869	96.870
5.625	97.316	97.373	97.374
5.750	97.635	97.655	97.641
5.875	97.882	97.902	97.888
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.250	98.169	97.951	97.733
6.375	98.683	98.658	98.633
6.500	99.191	99.166	99.141
6.625	99.642	99.617	99.592
6.750	99.750	99.692	99.633
6.875	100.263	100.276	100.124
7.000	100.829	100.842	100.690
7.125	101.287	101.049	101.148
7.250	100.639	100.512	100.364
7.375	101.030	100.772	100.606
7.500	101.207	101.198	101.032
7.625	101.457	101.448	101.282
7.750	100.845	100.681	100.470

FHA 25 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.250	98.169	97.951	97.733
6.375	98.683	98.658	98.633
6.500	99.191	99.166	99.141
6.625	99.642	99.617	99.592
6.750	99.750	99.692	99.633
6.875	100.263	100.276	100.124
7.000	100.829	100.842	100.690
7.125	101.287	101.049	101.148
7.250	100.639	100.512	100.364
7.375	101.030	100.772	100.606
7.500	101.207	101.198	101.032
7.625	101.457	101.448	101.282
7.750	100.845	100.681	100.470
7.875	99.854	99.720	99.586

FHA 20 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.875	96.203	96.257	96.201
6.000	96.769	96.823	96.766
6.125	97.556	97.610	97.304
6.250	98.169	97.951	97.733
6.375	98.683	98.658	98.633
6.500	99.191	99.166	99.141
6.625	99.642	99.617	99.592
6.750	99.750	99.692	99.633
6.875	100.263	100.276	100.124
7.000	100.829	100.842	100.690
7.125	101.287	101.049	101.148
7.250	100.639	100.512	100.364
7.375	101.030	100.772	100.606
7.500	101.207	101.198	101.032

FHA 15 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
4.500	90.957	90.980	90.886
4.625	91.494	91.517	91.423
4.750	91.080	91.097	91.113
4.875	91.216	91.233	91.250
5.000	91.544	91.561	91.578
5.125	91.841	91.888	91.705
5.250	93.334	93.326	93.318
5.375	93.251	93.243	93.234
5.500	93.414	93.405	93.397
5.625	93.732	93.724	93.466
5.750	94.296	94.288	94.280
5.875	94.657	94.648	94.640
6.000	95.030	95.022	95.014
6.125	95.366	95.358	95.350

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

Friday, October 13, 2023
Effective Time:
11:30:04 AM

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

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

Government

VA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.500			
4.625			
4.750			
4.875			
5.000	92.147	92.262	92.198
5.125	92.811	92.926	92.861
5.250	93.545	93.640	93.586
5.375	94.168	94.262	94.208
5.500	94.866	94.961	94.907
5.625	95.238	95.333	95.279
5.750	95.891	95.965	95.921
5.875	96.722	96.796	96.753
6.000	97.286	97.360	97.317
6.125	98.304	98.115	98.072
6.250	98.857	98.640	98.454
6.375	99.452	99.427	99.402
6.500	99.960	99.934	99.909
6.625	100.411	100.385	100.360
6.750	100.532	100.723	100.664
6.875	100.908	100.850	100.791
7.000	101.205	101.396	101.088
7.125	101.569	101.760	101.452
7.250	101.880	101.746	101.612
7.375	101.994	101.860	101.726
7.500	102.211	102.077	101.943

VA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.500			
4.625			
4.750			
4.875			
5.000	92.147	92.262	92.198
5.125	92.811	92.926	92.861
5.250	93.545	93.640	93.586
5.375	94.168	94.262	94.208
5.500	94.866	94.961	94.907
5.625	95.238	95.333	95.279
5.750	95.891	95.965	95.921
5.875	96.722	96.796	96.753
6.000	97.286	97.360	97.317
6.125	98.304	98.115	98.072
6.250	98.857	98.640	98.454
6.375	99.452	99.427	99.402
6.500	99.960	99.934	99.909
6.625	100.411	100.385	100.360
6.750	100.532	100.723	100.664
6.875	100.908	100.850	100.791
7.000	101.205	101.396	101.088
7.125	101.569	101.760	101.452
7.250	101.880	101.746	101.612
7.375	101.994	101.860	101.726
7.500	102.211	102.077	101.943

VA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.500			
4.625			
4.750			
4.875			
5.000	92.147	92.262	92.198
5.125	92.811	92.926	92.861
5.250	93.545	93.640	93.586
5.375	94.168	94.262	94.208
5.500	94.866	94.961	94.907
5.625	95.238	95.333	95.279
5.750	95.891	95.965	95.921
5.875	96.722	96.796	96.753
6.000	97.286	97.360	97.317
6.125	98.304	98.115	98.072
6.250	98.857	98.640	98.454
6.375	99.452	99.427	99.402
6.500	99.960	99.934	99.909
6.625	100.411	100.385	100.360
6.750	100.532	100.723	100.664
6.875	100.908	100.850	100.791
7.000	101.205	101.396	101.088
7.125	101.569	101.760	101.452
7.250	101.880	101.746	101.612
7.375	101.994	101.860	101.726
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	88.543	88.562	88.624
3.625	89.058	89.077	89.139
3.750	90.230	90.259	90.306
3.875	91.183	91.216	91.250
4.000	91.533	91.566	91.599
4.125	92.015	92.044	92.091
4.250	93.269	93.286	93.303
4.375	93.277	93.300	93.331
4.500	93.778	93.801	93.833
4.625	94.272	94.295	94.326
4.750	94.705	94.722	94.738
4.875	94.960	95.007	95.024
5.000	95.437	95.484	95.501
5.125	95.898	95.946	95.962
5.250	96.041	96.098	96.099
5.375	96.496	96.303	96.304
5.500	96.931	96.988	96.739
5.625	97.342	97.399	97.400
5.750	97.616	97.635	97.621
5.875	97.770	97.789	97.775
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	88.543	88.562	88.624
3.625	89.058	89.077	89.139
3.750	90.230	90.259	90.306
3.875	91.183	91.216	91.250
4.000	91.533	91.566	91.599
4.125	92.015	92.044	92.091
4.250	93.269	93.286	93.303
4.375	93.277	93.300	93.331
4.500	93.778	93.801	93.833
4.625	94.272	94.295	94.326
4.750	94.705	94.722	94.738
4.875	94.960	95.007	95.024
5.000	95.437	95.484	95.501
5.125	95.898	95.946	95.962
5.250	96.041	96.098	96.099
5.375	96.496	96.303	96.304
5.500	96.931	96.988	96.739
5.625	97.342	97.399	97.400
5.750	97.616	97.635	97.621
5.875	97.770	97.789	97.775
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	92.124	92.219	92.112
5.375	92.997	92.841	92.985
5.500	93.695	93.539	93.433
5.625	94.067	93.912	93.805
5.750	95.303	95.377	95.320
5.875	96.134	96.208	96.152
6.000	96.698	96.772	96.716
6.125	97.453	97.527	97.471
6.250	98.169	97.951	97.733
6.375	98.683	98.658	98.633
6.500	99.191	99.166	99.141
6.625	99.642	99.617	99.592
6.750	99.750	99.692	99.633
6.875	100.161	100.193	100.042
7.000	100.620	100.652	100.501
7.125	100.949	100.981	100.830
7.250	100.639	100.512	100.364
7.375			
7.500			
7.625			
7.750			

VA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.875	96.134	96.208	96.152
6.000	96.698	96.772	96.716
6.125	97.453	97.527	97.471
6.250	98.169	97.951	97.733
6.375	98.683	98.658	98.633
6.500	99.191	99.166	99.141
6.625	99.642	99.617	99.592
6.750	99.750	99.692	99.633
6.875	100.161	100.193	100.042
7.000	100.620	100.652	100.501
7.125	100.949	100.981	100.830
7.250	100.639	100.512	100.364
7.375	100.795	100.807	100.641
7.500	101.100	101.112	100.946

VA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.875	96.134	96.208	96.152
6.000	96.698	96.772	96.716
6.125	97.453	97.527	97.471
6.250	98.169	97.951	97.733
6.375	98.683	98.658	98.633
6.500	99.191	99.166	99.141
6.625	99.642	99.617	99.592
6.750	99.750	99.692	99.633
6.875	100.161	100.193	100.042
7.000	100.620	100.652	100.501
7.125	100.949	100.981	100.830
7.250	100.639	100.512	100.364
7.375	100.795	100.807	100.641
7.500	101.100	101.112	100.946

VA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	90.908	90.931	90.857
4.625	91.381	91.404	91.331
4.750	91.080	91.097	91.113
4.875	91.216	91.233	91.250
5.000	91.544	91.561	91.578
5.125	91.656	91.673	91.690
5.250	93.334	93.326	93.318
5.375	93.251	93.243	93.234
5.500	93.414	93.405	93.397
5.625	93.482	93.474	93.466
5.750	94.296	94.288	94.280
5.875	94.657	94.648	94.640
6.000	95.030	95.022	95.014
6.125	95.366	95.358	95.350

VA 30 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
5.875	96.722	96.796	96.753
6.000	97.286	97.360	97.317
6.125	98.304	98.115	98.072
6.250	98.857	98.640	98.454
6.375	99.452	99.427	99.402
6.500	99.960	99.934	99.909
6.625	100.411	100.385	100.360
6.750	100.532	100.723	100.664
6.875	100.908	100.850	100.791
7.000	101.205	101.396	101.088
7.125	101.569	101.760	101.452
7.250	101.880	101.746	101.612
7.375	101.994	101.860	101.726
7.500	102.211	102.077	101.943
7.625	102.471	102.337	102.203

VA 25 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
5.875	96.722	96.796	96.753
6.000	97.286	97.360	97.317
6.125	98.304	98.115	98.072
6.250	98.857	98.640	98.454
6.375	99.452	99.427	99.402
6.500	99.960	99.934	99.909
6.625	100.411	100.385	100.360
6.750	100.532	100.723	100.664
6.875	100.908	100.850	100.791
7.000	101.205	101.396	101.088
7.125	101.569	101.760	101.452
7.250	101.880	101.746	101.612
7.375	101.994	101.860	101.726
7.500	102.211	102.077	101.943
7.625	102.471	102.337	102.203

VA 20 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
5.875	96.722	96.796	96.753
6.000	97.286	97.360	97.317
6.125	98.304	98.115	98.072
6.250	98.857	98.640	98.454
6.375	99.452	99.427	99.402
6.500	99.960	99.934	99.909
6.625	100.411	100.385	100.360
6.750	100.532	100.723	100.664
6.875	100.908	100.850	100.791
7.000	101.205	101.396	101.088
7.125	101.569	101.760	101.452
7.250	101.880	101.746	101.612
7.375	101.994	101.860	101.726
7.500	102.211	102.077	101.943
7.625	102.471	102.337	102.203

VA 15 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	93.778	93.801	93.833
4.625	94.272	94.295	94.326
4.750	94.705	94.722	94.738
4.875	94.960	95.007	95.024
5.000	95.437	95.484	95.501
5.125	95.898	95.946	95.962
5.250	96.041	96.098	96.099
5.375	96.496	96.303	96.304
5.500	96.931	96.988	96.739
5.625	97.342	97.399	97.400
5.750	97.616	97.635	97.621
5.875	97.770	97.789	97.775
6.000	98.396	98.165	98.151
6.125	98.742	98.761	98.747

VA 10 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	93.778	93.801	93.833
4.625	94.272	94.295	94.326
4.750	94.705	94.722	94.738
4.875	94.960	95.007	95.024
5.000	95.437	95.484	95.501
5.125	95.898	95.946	95.962
5.250	96.041	96.098	96.099
5.375	96.496	96.303	96.304
5.500	96.931	96.988	96.739
5.625	97.342	97.399	97.400
5.750	97.616	97.635	97.621
5.875	97.770	97.789	97.775
6.000	98.396	98.165	98.151
6.125	98.742	98.761	98.747

VA 30 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
5.875	96.134	96.208	96.152
6.000	96.698	96.772	96.716
6.125	97.453	97.527	97.471
6.250	98.169	97.951	97.733
6.375	98.683	98.658	98.633
6.500	99.191	99.166	99.141
6.625	99.642	99.617	99.592
6.750	99.750	99.692	99.633
6.875	100.161	100.193	100.042
7.000	100.620	100.652	100.501
7.125	100.949	100.981	100.830
7.250	100.639	100.512	100.364
7.375	100.795	100.807	100.641
7.500	101.100	101.112	100.946

VA 25 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
5.875	96.134	96.208	96.152
6.000	96.698	96.772	96.716
6.125	97.453	97.527	97.471
6.250	98.169	97.951	97.733
6.375	98.683	98.658	98.633
6.500	99.191	99.166	99.141
6.625	99.642	99.617	99.592
6.750	99.750	99.692	99.633
6.875	100.161	100.193	100.042
7.000	100.620	100.652	100.501
7.125	100.949	100.981	100.830
7.250	100.639	100.512	100.364
7.375	100.795	100.807	100.641
7.500	101.100	101.112	100.946

VA 20 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
5.875	96.134	96.208	96.152
6.000	96.698	96.772	96.716
6.125	97.453	97.527	97.471
6.250	98.169	97.951	97.733
6.375	98.683	98.658	98.633
6.500	99.191	99.166	99.141
6.625	99.642	99.617	99.592
6.750	99.750	99.692	99.633
6.875	100.161	100.193	100.042
7.000	100.620	100.652	100.501
7.125	100.949	100.981	100.830
7.250	100.639	100.512	100.364
7.375	100.795	100.807	100.641
7.500	101.100	101.112	100.946

VA 15 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
4.500	90.908	90.931	90.857
4.625	91.381	91.404	91.331
4.750	91.080	91.097	91.113
4.875	91.216	91.233	91.250
5.000	91.544	91.561	91.578
5.125	91.656	91.673	91.690
5.250	93.334	93.326	93.318
5.375	93.251	93.243	93.234
5.500	93.414	93.405	93.397
5.625	93.482	93.474	93.466
5.750	94.296	94.288	94.280
5.875	94.657	94.648	94.640
6.000	95.030	95.022	95.014
6.125	95.366	95.358	95.350

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

Friday, October 13, 2023
Effective Time:
11:30:04 AM

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

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

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	96.280	96.029	95.729	7.000	93.680	93.429	93.129	7.000			
7.125	96.713	96.462	96.162	7.125	94.113	93.862	93.562	7.125			
7.250	97.930	97.621	97.321	7.250	95.330	95.021	94.721	7.250			
7.375	98.394	98.085	97.785	7.375	95.794	95.485	95.185	7.375			
7.500	98.838	98.529	98.229	7.500	96.238	95.929	95.629	7.500			
7.625	99.231	98.922	98.622	7.625	96.631	96.322	96.022	7.625			
7.750	99.615	99.306	99.006	7.750	97.015	96.706	96.406	7.750			
7.875	100.035	99.668	99.368	7.875	97.435	97.068	96.768	7.875			
8.000	100.449	100.082	99.782	8.000	97.849	97.482	97.182	8.000			
8.125	100.812	100.445	100.145	8.125	98.212	97.845	97.545	8.125			
8.250	101.156	100.789	100.489	8.250	98.556	98.189	97.889	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.