BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Effective: **10/17/23 12:40 PM**

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

Tuesday, October 17, 2023
Effective Time:
12:40:46 PM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	89.581	89.526	89.526
5.375	90.214	90.164	90.164
5.500	90.808	90.764	90.764
5.625	91.488	91.433	91.433
5.750	92.255	92.205	92.205
5.875	92.855	92.810	92.810
6.000	93.445	93.406	93.406
6.125	94.296	94.246	94.246
6.250	95.427	95.411	95.396
6.375	95.988	95.973	95.958
6.500	96.534	96.518	96.503
6.625	97.059	97.035	97.011
6.750	97.786	97.763	97.738
6.875	98.298	98.275	98.250
7.000	98.766	98.742	98.718
7.125	99.188	99.164	99.140
7.250	99.710	99.671	99.632
7.375	100.181	100.142	100.102
7.500	100.636	100.597	100.558
7.625	100.957	100.917	100.878
7.750	101.200	101.114	101.029
7.875	101.598	101.498	101.425
8.000	102.052	101.951	101.879

Conventional 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	89.581	89.526	89.526
5.375	90.214	90.164	90.164
5.500	90.808	90.764	90.764
5.625	91.488	91.433	91.433
5.750	92.255	92.205	92.205
5.875	92.855	92.810	92.810
6.000	93.445	93.406	93.406
6.125	94.296	94.246	94.246
6.250	95.427	95.411	95.396
6.375	95.988	95.973	95.958
6.500	96.534	96.518	96.503
6.625	97.059	97.035	97.011
6.750	97.786	97.763	97.738
6.875	98.298	98.275	98.250
7.000	98.766	98.742	98.718
7.125	99.188	99.164	99.140
7.250	99.710	99.671	99.632
7.375	100.181	100.142	100.102
7.500	100.636	100.597	100.558
7.625	100.957	100.917	100.878
7.750	101.200	101.114	101.029
7.875	101.598	101.498	101.425
8.000	102.052	101.951	101.879

Conventional 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	88.088	88.022	88.022
5.125	89.088	89.028	89.028
5.250	89.917	89.862	89.862
5.375	90.585	90.535	90.535
5.500	91.265	91.204	91.204
5.625	91.920	91.865	91.865
5.750	92.897	92.847	92.847
5.875	93.495	93.451	93.451
6.000			
6.125			
6.250	95.177	95.161	95.146
6.375	96.305	96.382	96.386
6.500	97.499	97.453	97.436
6.625	97.993	97.939	97.914
6.750	98.626	98.573	98.547
6.875	99.171	99.118	99.092
7.000	99.636	99.582	99.557
7.125	99.991	99.937	99.912
7.250	99.826	99.887	99.855
7.375	100.210	100.266	100.240
7.500	100.647	100.700	100.677
7.625	101.043	101.096	101.073
7.750	101.200	101.114	101.029
7.875	101.646	101.546	101.473
8.000	101.867	101.781	101.695

Conventional 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	94.503	94.510	94.562
5.125	94.669	94.686	94.711
5.250	95.148	95.076	95.089
5.375	95.657	95.557	95.557
5.500	95.893	95.737	95.773
5.625	96.268	96.100	96.109
5.750	96.376	96.452	96.468
5.875	97.417	97.380	97.373
6.000	97.810	97.773	97.766
6.125	98.027	97.961	97.942
6.250	98.521	98.456	98.420
6.375	98.976	98.911	98.875
6.500	99.298	99.232	99.196
6.625	99.566	99.486	99.437
6.750	100.037	99.957	99.907
6.875	100.466	100.387	100.337
7.000	100.751	100.671	100.622

Conventional 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	94.406	94.264	94.282
5.125	94.881	94.734	94.759
5.250	95.241	95.339	95.370
5.375	95.657	95.708	95.744
5.500	95.821	95.907	95.910
5.625	96.284	96.366	96.375
5.750	96.625	96.701	96.717
5.875	97.417	97.380	97.373
6.000	97.810	97.773	97.766
6.125	98.124	98.184	98.178
6.250	98.521	98.496	98.496
6.375	98.976	98.911	98.875
6.500	99.298	99.232	99.238
6.625	99.566	99.568	99.547
6.750	100.037	99.957	99.907
6.875	100.466	100.387	100.337
7.000	100.751	100.671	100.622

Conventional 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	94.184	94.149	94.122
6.250	95.294	95.242	95.215
6.375	95.763	95.711	95.684
6.500	96.278	96.222	96.191
6.625	96.874	96.818	96.787
6.750	97.532	97.485	97.488
6.875	97.921	97.967	97.977
7.000	98.437	98.441	98.455
7.125	98.865	98.866	98.881
7.250	99.388	99.429	99.416
7.375	99.773	99.808	99.802
7.500	100.154	100.186	100.185
7.625	100.539	100.571	100.570
7.750	100.749	100.887	100.848
7.875	100.997	101.136	101.096
8.000	101.487	101.377	101.337

Conventional 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	94.939	94.903	94.876
6.250	95.454	95.419	95.392
6.375	95.886	95.851	95.824
6.500	96.557	96.500	96.469
6.625	97.125	97.069	97.037
6.750	97.359	97.306	97.280
6.875	97.905	97.852	97.826
7.000	98.368	98.315	98.289
7.125	98.701	98.648	98.622
7.250	99.116	99.025	98.995
7.375	99.435	99.366	99.324
7.500	99.860	99.791	99.749
7.625	100.130	100.061	100.018
7.750	99.494	99.393	99.321
7.875	99.950	99.850	99.777
8.000	96.845	96.870	96.515

Conventional 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.125	92.273	92.258	92.243
5.250	94.411	94.424	94.466
5.375	94.905	94.918	94.960
5.500	95.328	95.341	95.383
5.625	95.556	95.519	95.511
5.750	96.064	96.027	96.020
5.875	96.549	96.512	96.505
6.000	96.928	96.891	96.884
6.125	95.671	95.605	95.570
6.250	96.160	96.095	96.059
6.375	96.608	96.543	96.507
6.500	96.915	96.849	96.814
6.625	96.942	96.884	96.867
6.750	97.364	97.284	97.234
6.875	97.870	97.813	97.795
7.000	97.791	97.712	97.662

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

Tuesday, October 17, 2023
Effective Time:
12:40:46 PM

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			
5.250	95.367	95.304	95.241
5.375	95.725	95.662	95.599
5.500	96.084	96.021	95.958
5.625	96.444	96.381	96.318
5.750	96.803	96.740	96.677
5.875	97.164	97.101	97.038
6.000	97.386	97.323	97.260
6.125	97.746	97.683	97.620
6.250	97.968	97.905	97.842
6.375	98.310	98.247	98.184
6.500	98.508	98.445	98.382
6.625	98.845	98.782	98.719
6.750	99.067	99.004	98.941
6.875	99.403	99.340	99.277
7.000	99.599	99.536	99.473
7.125	99.938	99.875	99.812

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			
5.500	94.236	94.138	94.045
5.625	95.557	95.494	95.431
5.750	95.976	95.913	95.850
5.875	96.395	96.332	96.269
6.000	96.815	96.752	96.689
6.125	97.235	97.172	97.109
6.250	97.656	97.593	97.530
6.375	98.078	98.015	97.952
6.500	98.338	98.275	98.212
6.625	98.761	98.698	98.635
6.750	99.001	98.938	98.875
6.875	99.400	99.337	99.274
7.000	99.635	99.572	99.509
7.125	100.033	99.970	99.907

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			
5.750	94.301	94.204	94.110
5.875	95.730	95.667	95.604
6.000	96.021	95.958	95.895
6.125	96.489	96.426	96.363
6.250	96.779	96.716	96.654
6.375	97.248	97.185	97.123
6.500	97.718	97.655	97.593
6.625	98.189	98.126	98.063
6.750	98.479	98.416	98.354
6.875	98.951	98.888	98.825
7.000	99.222	99.159	99.096
7.125	99.670	99.607	99.545

5/1/5 ARM Margin: 2.75%

Conventional 5/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	95.344	95.281	95.218
5.375	95.703	95.640	95.577
5.500	96.061	95.998	95.935
5.625	96.421	96.358	96.295
5.750	96.780	96.717	96.654
5.875	97.141	97.078	97.015
6.000	97.363	97.300	97.237
6.125	97.723	97.660	97.597
6.250	97.945	97.882	97.819
6.375	98.287	98.224	98.161
6.500	98.485	98.422	98.359
6.625	98.822	98.759	98.696
6.750	99.044	98.981	98.918
6.875	99.380	99.317	99.254
7.000	99.576	99.513	99.450
7.125	99.915	99.852	99.789

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			
5.500	89.941	89.843	89.750
5.625	95.534	95.471	95.408
5.750	95.953	95.890	95.827
5.875	96.372	96.309	96.246
6.000	96.792	96.729	96.666
6.125	97.212	97.149	97.086
6.250	97.633	97.570	97.507
6.375	98.055	97.992	97.929
6.500	98.315	98.252	98.189
6.625	98.738	98.675	98.612
6.750	98.978	98.915	98.852
6.875	99.377	99.314	99.251
7.000	99.612	99.549	99.486
7.125	100.010	99.947	99.884

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			
5.750	90.006	89.909	89.815
5.875	95.707	95.644	95.581
6.000	95.998	95.935	95.872
6.125	96.466	96.403	96.340
6.250	96.757	96.694	96.631
6.375	97.225	97.162	97.099
6.500	97.695	97.632	97.569
6.625	98.166	98.103	98.040
6.750	98.457	98.394	98.331
6.875	98.928	98.865	98.802
7.000	99.199	99.136	99.073
7.125	99.648	99.585	99.522

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

Tuesday, October 17, 2023
Effective Time:
12:40:46 PM

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	92.364	92.323	92.284
6.125	93.927	93.927	93.864
6.250	95.177	95.161	95.146
6.375	95.738	95.723	95.708
6.500	96.284	96.268	96.253
6.625	96.809	96.785	96.761
6.750	97.536	97.513	97.488
6.875	98.048	98.025	98.000
7.000	98.516	98.492	98.468
7.125	99.238	99.184	99.159
7.250	99.710	99.671	99.632
7.375	100.191	100.142	100.102
7.500	100.692	100.623	100.581
7.625	101.019	100.950	100.908

Home Ready 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
6.000	93.219	93.158	93.123
6.125	93.944	93.883	93.848
6.250	95.177	95.161	95.146
6.375	95.738	95.723	95.708
6.500	96.284	96.268	96.253
6.625	96.809	96.785	96.761
6.750	97.536	97.513	97.488
6.875	98.048	98.025	98.000
7.000	98.516	98.492	98.468
7.125	99.238	99.184	99.159
7.250	99.710	99.671	99.632
7.375	100.191	100.142	100.102
7.500	100.692	100.623	100.581
7.625	101.019	100.950	100.908

Home Ready 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750			
4.875			
5.000	94.253	94.239	94.224
5.125	94.419	94.405	94.391
5.250	94.841	94.826	94.812
5.375	95.062	95.048	95.034
5.500	95.436	95.416	95.396
5.625	95.831	95.802	95.774
5.750	96.076	96.048	96.020
5.875	96.208	96.189	96.170
6.000	96.332	96.313	96.294

Home Ready 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	92.932	92.903	92.875
4.875	93.075	93.047	93.018
5.000	93.396	93.368	93.589
5.125	93.758	93.729	93.701
5.250	94.101	94.072	94.044
5.375	94.611	94.568	94.526
5.500	95.139	95.097	95.054
5.625	95.609	95.567	95.524
5.750	95.956	95.914	95.871
5.875	96.296	96.254	96.211
6.000	97.017	96.946	96.875

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 17, 2023
Effective Time:
12:40:46 PM

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	92.364	92.323	92.284
6.125	93.927	93.927	93.864
6.250	95.177	95.161	95.146
6.375	95.738	95.723	95.708
6.500	96.284	96.268	96.253
6.625	96.809	96.785	96.761
6.750	97.536	97.513	97.488
6.875	98.048	98.025	98.000
7.000	98.516	98.492	98.468
7.125	98.938	98.914	98.890
7.250	99.460	99.421	99.382
7.375	99.931	99.892	99.852
7.500	100.386	100.347	100.308
7.625	100.707	100.667	100.628

Home Possible 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.875			
6.000	93.219	93.158	93.123
6.125	93.944	93.883	93.848
6.250	95.177	95.161	95.146
6.375	95.738	95.723	95.708
6.500	96.284	96.268	96.253
6.625	96.809	96.785	96.761
6.750	97.536	97.513	97.488
6.875	98.048	98.025	98.000
7.000	98.516	98.492	98.468
7.125	98.938	98.914	98.890
7.250	99.460	99.421	99.382
7.375	99.931	99.892	99.852
7.500	100.386	100.347	100.308
7.625	100.707	100.667	100.628

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	94.253	94.239	94.224
5.125	94.419	94.405	94.391
5.250	94.841	94.826	94.812
5.375	95.062	95.048	95.034
5.500	95.436	95.416	95.396
5.625	95.831	95.802	95.774
5.750	96.076	96.048	96.020
5.875	96.208	96.189	96.170
6.000	96.332	96.313	96.294

Home Possible 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.125			
4.250			
4.375			
4.500			
4.625			
4.750	92.932	92.903	92.875
4.875	93.075	93.047	93.018
5.000	93.396	93.368	93.589
5.125	93.758	93.729	93.701
5.250	94.101	94.072	94.044
5.375	94.611	94.568	94.526
5.500	95.139	95.097	95.054
5.625	95.609	95.567	95.524
5.750	95.956	95.914	95.871

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

Tuesday, October 17, 2023
Effective Time:
12:40:46 PM

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				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.125				2.125				2.125			
5.250				2.250				2.250			
5.375				2.375				2.375			
5.500				2.500				2.500			
5.625	90.579	90.591	90.591	2.625				2.625			
5.750	91.345	91.357	91.357	2.750				2.750			
5.875	91.929	91.941	91.941	2.875				2.875			
6.000	92.509	92.520	92.520	3.000				3.000			
6.125	93.098	93.095	93.079	3.125				3.125			
6.250	93.834	93.831	93.815	3.250				3.250			
6.375	95.367	95.423	95.438	3.375				3.375			
6.500	95.907	95.960	95.979	3.500				3.500			
6.625	96.453	96.510	96.517	3.625				3.625			
6.750	97.191	97.243	97.235	3.750				3.750			
6.875	97.679	97.725	97.725	3.875				3.875			
7.000	98.155	98.197	98.202	4.000				4.000			
7.125	98.575	98.617	98.621	4.125				4.125			
7.250	99.155	99.196	99.173	4.250				4.250			
7.375	99.553	99.589	99.573								

RefiNow 10 Yr Fixed											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
1.750				1.750							
1.875				1.875							
2.000				2.000							
2.125				2.125							
2.250				2.250							
2.375				2.375							
2.500				2.500							
2.625				2.625							
2.750				2.750							
2.875				2.875							
3.000				3.000							
3.125				3.125							
3.250				3.250							
3.375				3.375							
3.500				3.500							
3.625				3.625							
3.750				3.750							
3.875				3.875							
4.000				4.000							

RefiNow Adjustments

Cumulative LLPA Cap

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

Additional Miscellaneous LLPA Adjusters

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Tuesday, October 17, 2023
Effective Time:
12:40:46 PM

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	92.109	92.092	92.088
5.375	92.784	92.767	92.763
5.500	93.593	93.576	93.572
5.625	94.078	94.061	94.057
5.750	94.614	94.586	94.566
5.875	95.467	95.440	95.419
6.000	96.034	96.007	95.986
6.125	96.936	96.796	96.775
6.250	97.446	97.275	97.255
6.375	98.328	98.295	98.261
6.500	98.861	98.828	98.794
6.625	99.308	99.275	99.241
6.750	99.918	99.859	99.800
6.875	100.040	99.981	99.922
7.000	100.614	100.555	100.497
7.125	100.974	100.915	100.856
7.250	101.204	101.093	101.036
7.375	101.314	101.180	101.046
7.500	101.589	101.467	101.392
7.625	101.847	101.726	101.651
7.750	102.537	102.403	102.269
7.875	102.112	101.978	101.844
8.000	102.381	102.247	102.113

FHA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	92.109	92.092	92.088
5.375	92.784	92.767	92.763
5.500	93.593	93.576	93.572
5.625	94.078	94.061	94.057
5.750	94.614	94.586	94.566
5.875	95.467	95.440	95.419
6.000	96.034	96.007	95.986
6.125	96.936	96.796	96.775
6.250	97.446	97.275	97.255
6.375	98.328	98.295	98.261
6.500	98.861	98.828	98.794
6.625	99.308	99.275	99.241
6.750	99.918	99.859	99.800
6.875	100.040	99.981	99.922
7.000	100.614	100.555	100.497
7.125	100.974	100.915	100.856
7.250	101.204	101.093	101.036
7.375	101.314	101.180	101.046
7.500	101.589	101.467	101.392
7.625	101.847	101.726	101.651
7.750	102.537	102.403	102.269
7.875	102.112	101.978	101.844
8.000			

FHA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.500			
4.625			
4.750			
4.875			
5.000	90.893	90.965	90.977
5.125	91.679	91.750	91.763
5.250	92.109	92.092	92.088
5.375	92.784	92.767	92.763
5.500	93.593	93.576	93.572
5.625	94.078	94.061	94.057
5.750	94.614	94.586	94.566
5.875	95.467	95.440	95.419
6.000	96.034	96.007	95.986
6.125	96.936	96.796	96.775
6.250	97.446	97.275	97.255
6.375	98.328	98.295	98.261
6.500	98.861	98.828	98.794
6.625	99.308	99.275	99.241
6.750	99.918	99.859	99.800
6.875	100.040	99.981	99.922
7.000	100.614	100.555	100.497
7.125	100.974	100.915	100.856
7.250	101.204	101.093	101.036
7.375	101.314	101.180	101.046
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	87.406	87.516	87.577
3.625	87.949	88.060	88.120
3.750	89.100	89.204	89.247
3.875	89.971	89.997	90.041
4.000	90.436	90.540	90.584
4.125	90.979	91.083	90.877
4.250	92.073	92.047	92.022
4.375	91.997	92.095	92.122
4.500	92.788	92.636	92.663
4.625	93.328	93.426	93.453
4.750	93.632	93.590	93.581
4.875	94.002	94.109	94.119
5.000	94.538	94.395	94.405
5.125	94.819	94.927	94.937
5.250	95.122	95.207	95.201
5.375	95.651	95.736	95.730
5.500	96.173	96.008	96.002
5.625	96.684	96.519	96.513
5.750	96.800	96.864	96.841
5.875	97.305	97.118	97.096
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	87.406	87.516	87.577
3.625	87.949	88.060	88.120
3.750	89.100	89.204	89.247
3.875	89.971	89.997	90.041
4.000	90.436	90.540	90.584
4.125	90.979	91.083	90.877
4.250	92.073	92.047	92.022
4.375	91.997	92.095	92.122
4.500	92.788	92.636	92.663
4.625	93.328	93.426	93.453
4.750	93.632	93.590	93.581
4.875	94.002	94.109	94.119
5.000	94.538	94.395	94.405
5.125	94.819	94.927	94.937
5.250	95.122	95.207	95.201
5.375	95.651	95.736	95.730
5.500	96.173	96.008	96.002
5.625	96.684	96.519	96.513
5.750	96.800	96.864	96.841
5.875	97.305	97.118	97.096
6.000			

FHA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	89.340	89.412	89.364
5.125	90.116	90.187	90.139
5.250	90.666	90.648	90.589
5.375	91.340	91.323	91.263
5.500	92.150	92.133	92.073
5.625	92.634	92.617	92.558
5.750	93.705	93.678	93.627
5.875	94.559	94.531	94.480
6.000	95.375	95.348	95.297
6.125	96.053	95.887	95.836
6.250	96.757	96.789	96.572
6.375	97.560	97.526	97.493
6.500	98.092	98.059	98.025
6.625	98.540	98.506	98.473
6.750	98.886	98.828	98.769
6.875	99.260	99.149	99.085
7.000	99.837	99.726	99.661
7.125	100.314	100.203	100.138
7.250	99.926	99.833	99.770
7.375	100.343	100.222	100.135
7.500	100.791	100.670	100.583
7.625	101.050	100.928	100.842
7.750	100.506	100.385	100.291
7.875	99.706	99.572	99.438

FHA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.250	96.757	96.789	96.572
6.375	97.560	97.526	97.493
6.500	98.092	98.059	98.025
6.625	98.540	98.506	98.473
6.750	98.886	98.828	98.769
6.875	99.260	99.149	99.085
7.000	99.837	99.726	99.661
7.125	100.314	100.203	100.138
7.250	99.926	99.833	99.770
7.375	100.343	100.222	100.135
7.500	100.791	100.670	100.583
7.625	101.050	100.928	100.842
7.750	100.506	100.385	100.291
7.875	99.706	99.572	99.438

FHA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.875	94.559	94.531	94.480
6.000	95.375	95.348	95.297
6.125	96.053	95.887	95.836
6.250	96.757	96.789	96.572
6.375	97.560	97.526	97.493
6.500	98.092	98.059	98.025
6.625	98.540	98.506	98.473
6.750	98.886	98.828	98.769
6.875	99.260	99.149	99.085
7.000	99.837	99.726	99.661
7.125	100.314	100.203	100.138
7.250	99.926	99.833	99.770
7.375	100.343	100.222	100.135
7.500	100.791	100.670	100.583

FHA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	89.958	90.056	89.958
4.625	90.496	90.594	90.496
4.750	90.007	89.965	89.924
4.875	90.141	90.350	90.058
5.000	90.467	90.481	90.384
5.125	90.897	91.004	90.815
5.250	92.318	92.251	92.184
5.375	92.232	92.165	92.098
5.500	92.393	92.326	92.259
5.625	92.714	92.647	92.580
5.750	93.782	93.740	93.698
5.875	94.140	94.099	94.057
6.000	94.514	94.472	94.430
6.125	94.847	94.805	94.763

FHA 30 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.250	97.446	97.275	97.255
6.375	98.328	98.295	98.261
6.500	98.861	98.828	98.794
6.625	99.308	99.275	99.241
6.750	99.918	99.859	99.800
6.875	100.040	99.981	99.922
7.000	100.614	100.555	100.497
7.125	100.974	100.915	100.856
7.250	101.204	101.093	101.036
7.375	101.314	101.180	101.046
7.500	101.589	101.467	101.392
7.625	101.847	101.726	101.651
7.750	102.537	102.403	102.269
7.875	102.112	101.978	101.844
8.000	102.381	102.247	102.113

FHA 25 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.250	97.446	97.275	97.255
6.375	98.328	98.295	98.261
6.500	98.861	98.828	98.794
6.625	99.308	99.275	99.241
6.750	99.918	99.859	99.800
6.875	100.040	99.981	99.922
7.000	100.614	100.555	100.497
7.125	100.974	100.915	100.856
7.250	101.204	101.093	101.036
7.375	101.314	101.180	101.046
7.500	101.589	101.467	101.392
7.625	101.847	101.726	101.651
7.750	102.537	102.403	102.269
7.875	102.112	101.978	101.844
8.000	102.381	102.247	102.113

FHA 20 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.875	95.467	95.440	95.419
6.000	96.034	96.007	95.986
6.125	96.936	96.796	96.775
6.250	97.446	97.275	97.255
6.375	98.328	98.295	98.261
6.500	98.861	98.828	98.794
6.625	99.308	99.275	99.241
6.750	99.918	99.859	99.800
6.875	100.040	99.981	99.922
7.000	100.614	100.555	100.497
7.125	100.974	100.915	100.856
7.250	101.204	101.093	101.036
7.375	101.314	101.180	101.046
7.500	101.589	101.467	101.392
7.625	101.847	101.726	101.651

FHA 15 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	92.788	92.636	92.663
4.625	93.328	93.426	93.453
4.750	93.632	93.590	93.581
4.875	94.002	94.109	94.119
5.000	94.538	94.395	94.405
5.125	94.819	94.927	94.937
5.250	95.122	95.207	95.201
5.375	95.651	95.736	95.730
5.500	96.173	96.008	96.002
5.625	96.684	96.519	96.513
5.750	96.800	96.864	96.841
5.875	97.305	97.118	97.096
6.000			

FHA 10 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	92.788	92.636	92.663
4.625	93.328	93.426	93.453
4.750	93.632	93.590	93.581
4.875	94.002	94.109	94.119
5.000	94.538	94.395	94.405
5.125	94.819	94.927	94.937
5.250	95.122	95.207	95.201
5.375	95.651	95.736	95.730
5.500	96.173	96.008	96.002
5.625	96.684	96.519	96.513
5.750	96.800	96.864	96.841
5.875	97.305	97.118	97.096
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.250	96.757	96.789	96.572
6.375	97.560	97.526	97.493
6.500	98.092	98.059	98.025
6.625	98.540	98.506	98.473
6.750	98.886	98.828	98.769
6.875	99.260	99.149	99.085
7.000	99.837	99.726	99.661
7.125	100.314	100.203	100.138
7.250	99.926	99.833	99.770
7.375	100.343	100.222	100.135
7.500	100.791	100.670	100.583
7.625	101.050	100.928	100.842
7.750	100.506	100.385	100.291

FHA 25 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.250	96.757	96.789	96.572
6.375	97.560	97.526	97.493
6.500	98.092	98.059	98.025
6.625	98.540	98.506	98.473
6.750	98.886	98.828	98.769
6.875	99.260	99.149	99.085
7.000	99.837	99.726	99.661
7.125	100.314	100.203	100.138
7.250	99.926	99.833	99.770
7.375	100.343	100.222	100.135
7.500	100.791	100.670	100.583
7.625	101.050	100.928	100.842
7.750	100.506	100.385	100.291
7.875	99.706	99.572	99.438

FHA 20 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.875	94.559	94.531	94.480
6.000	95.375	95.348	95.297
6.125	96.053	95.887	95.836
6.250	96.757	96.789	96.572
6.375	97.560	97.526	97.493
6.500	98.092	98.059	98.025
6.625	98.540	98.506	98.473
6.750	98.886	98.828	98.769
6.875	99.260	99.149	99.085
7.000	99.837	99.726	99.661
7.125	100.314	100.203	100.138
7.250	99.926	99.833	99.770
7.375	100.343	100.222	100.135
7.500	100.791	100.670	100.583

FHA 15 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
4.500	89.958	90.056	89.958
4.625	90.496	90.594	90.496
4.750	90.007	89.965	89.924
4.875	90.141	90.350	90.058
5.000	90.467	90.481	90.384
5.125	90.897	91.004	90.815
5.250	92.318	92.251	92.184
5.375	92.232	92.165	92.098
5.500	92.393	92.326	92.259
5.625	92.714	92.647	92.580
5.750	93.782	93.740	93.698
5.875	94.140	94.099	94.057
6.000	94.514	94.472	94.430
6.125	94.847	94.805	94.763

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 17, 2023
Effective Time:
12:40:46 PM

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	90.830	90.922	90.935
5.125	91.494	91.585	91.598
5.250	92.149	92.152	92.148
5.375	92.772	92.774	92.770
5.500	93.470	93.472	93.468
5.625	93.843	93.846	93.842
5.750	94.601	94.593	94.573
5.875	95.433	95.426	95.405
6.000	95.999	95.991	95.971
6.125	96.936	96.750	96.729
6.250	97.446	97.228	97.118
6.375	98.328	98.295	98.261
6.500	98.861	98.828	98.794
6.625	99.308	99.275	99.241
6.750	99.668	99.609	99.550
6.875	100.040	99.981	99.922
7.000	100.614	100.555	100.497
7.125	100.974	100.915	100.856
7.250	101.203	101.069	100.935
7.375	101.314	101.180	101.046
7.500	101.529	101.395	101.261

VA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.500			
4.625			
4.750			
4.875			
5.000	90.830	90.922	90.935
5.125	91.494	91.585	91.598
5.250	92.149	92.152	92.148
5.375	92.772	92.774	92.770
5.500	93.470	93.472	93.468
5.625	93.843	93.846	93.842
5.750	94.601	94.593	94.573
5.875	95.433	95.426	95.405
6.000	95.999	95.991	95.971
6.125	96.936	96.750	96.729
6.250	97.446	97.228	97.118
6.375	98.328	98.295	98.261
6.500	98.861	98.828	98.794
6.625	99.308	99.275	99.241
6.750	99.668	99.609	99.550
6.875	100.040	99.981	99.922
7.000	100.614	100.555	100.497
7.125	100.974	100.915	100.856
7.250	101.203	101.069	100.935
7.375	101.314	101.180	101.046
7.500	101.529	101.395	101.261

VA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.500			
4.625			
4.750			
4.875			
5.000	90.830	90.922	90.935
5.125	91.494	91.585	91.598
5.250	92.149	92.152	92.148
5.375	92.772	92.774	92.770
5.500	93.470	93.472	93.468
5.625	93.843	93.846	93.842
5.750	94.601	94.593	94.573
5.875	95.433	95.426	95.405
6.000	95.999	95.991	95.971
6.125	96.936	96.750	96.729
6.250	97.446	97.228	97.118
6.375	98.328	98.295	98.261
6.500	98.861	98.828	98.794
6.625	99.308	99.275	99.241
6.750	99.668	99.609	99.550
6.875	100.040	99.981	99.922
7.000	100.614	100.555	100.497
7.125	100.974	100.915	100.856
7.250	101.203	101.069	100.935
7.375	101.314	101.180	101.046
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	87.428	87.539	87.599
3.625	87.942	88.053	88.113
3.750	89.176	89.280	89.324
3.875	89.971	90.043	90.087
4.000	90.451	90.555	90.599
4.125	90.961	91.065	90.859
4.250	92.073	92.047	92.022
4.375	92.033	92.131	92.158
4.500	92.787	92.635	92.662
4.625	93.285	93.383	93.410
4.750	93.632	93.628	93.639
4.875	94.015	94.122	94.132
5.000	94.498	94.356	94.616
5.125	94.969	94.827	95.087
5.250	95.155	95.240	95.234
5.375	95.620	95.705	95.699
5.500	96.066	96.152	96.146
5.625	96.492	96.577	96.571
5.750	96.794	96.857	96.834
5.875	97.212	97.275	97.252
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	87.428	87.539	87.599
3.625	87.942	88.053	88.113
3.750	89.176	89.280	89.324
3.875	89.971	90.043	90.087
4.000	90.451	90.555	90.599
4.125	90.961	91.065	90.859
4.250	92.073	92.047	92.022
4.375	92.033	92.131	92.158
4.500	92.787	92.635	92.662
4.625	93.285	93.383	93.410
4.750	93.632	93.628	93.639
4.875	94.015	94.122	94.132
5.000	94.498	94.356	94.616
5.125	94.969	94.827	95.087
5.250	95.155	95.240	95.234
5.375	95.620	95.705	95.699
5.500	96.066	96.152	96.146
5.625	96.492	96.577	96.571
5.750	96.794	96.857	96.834
5.875	97.212	97.275	97.252
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	90.674	90.676	90.617
5.375	91.296	91.299	91.239
5.500	91.994	91.997	91.937
5.625	92.367	92.370	92.311
5.750	93.660	93.653	93.602
5.875	94.492	94.485	94.434
6.000	95.308	95.301	95.250
6.125	96.053	95.836	95.759
6.250	96.757	96.789	96.572
6.375	97.560	97.526	97.493
6.500	98.092	98.059	98.025
6.625	98.540	98.506	98.473
6.750	98.886	98.828	98.769
6.875	99.190	99.099	99.034
7.000	99.682	99.591	99.526
7.125	100.054	99.963	99.899
7.250	99.926	99.833	99.770
7.375			
7.500			
7.625			
7.750			

VA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.875	94.492	94.485	94.434
6.000	95.308	95.301	95.250
6.125	96.053	95.836	95.759
6.250	96.757	96.789	96.572
6.375	97.560	97.526	97.493
6.500	98.092	98.059	98.025
6.625	98.540	98.506	98.473
6.750	98.886	98.828	98.769
6.875	99.190	99.099	99.034
7.000	99.682	99.591	99.526
7.125	100.054	99.963	99.899
7.250	99.926	99.833	99.770
7.375	100.156	100.054	99.968
7.500	100.478	100.377	100.291

VA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.875	94.492	94.485	94.434
6.000	95.308	95.301	95.250
6.125	96.053	95.836	95.759
6.250	96.757	96.789	96.572
6.375	97.560	97.526	97.493
6.500	98.092	98.059	98.025
6.625	98.540	98.506	98.473
6.750	98.886	98.828	98.769
6.875	99.190	99.099	99.034
7.000	99.682	99.591	99.526
7.125	100.054	99.963	99.899
7.250	99.926	99.833	99.770
7.375	100.156	100.054	99.968
7.500	100.478	100.377	100.291

VA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	89.924	90.022	89.944
4.625	90.406	90.504	90.426
4.750	90.007	89.965	89.924
4.875	90.141	90.350	90.058
5.000	90.467	90.425	90.384
5.125	90.707	90.814	90.645
5.250	92.318	92.251	92.184
5.375	92.232	92.165	92.098
5.500	92.393	92.326	92.259
5.625	92.464	92.647	92.330
5.750	93.782	93.740	93.698
5.875	94.140	94.099	94.057
6.000	94.514	94.472	94.430
6.125	94.847	94.805	94.763

VA 30 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
5.875	95.433	95.426	95.405
6.000	95.999	95.991	95.971
6.125	96.936	96.750	96.729
6.250	97.446	97.228	97.118
6.375	98.328	98.295	98.261
6.500	98.861	98.828	98.794
6.625	99.308	99.275	99.241
6.750	99.668	99.609	99.550
6.875	100.040	99.981	99.922
7.000	100.614	100.555	100.497
7.125	100.974	100.915	100.856
7.250	101.203	101.069	100.935
7.375	101.314	101.180	101.046
7.500	101.529	101.395	101.261
7.625	101.839	101.718	101.624

VA 25 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
5.875	95.433	95.426	95.405
6.000	95.999	95.991	95.971
6.125	96.936	96.750	96.729
6.250	97.446	97.228	97.118
6.375	98.328	98.295	98.261
6.500	98.861	98.828	98.794
6.625	99.308	99.275	99.241
6.750	99.668	99.609	99.550
6.875	100.040	99.981	99.922
7.000	100.614	100.555	100.497
7.125	100.974	100.915	100.856
7.250	101.203	101.069	100.935
7.375	101.314	101.180	101.046
7.500	101.529	101.395	101.261
7.625	101.839	101.718	101.624

VA 20 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
5.875	95.433	95.426	95.405
6.000	95.999	95.991	95.971
6.125	96.936	96.750	96.729
6.250	97.446	97.228	97.118
6.375	98.328	98.295	98.261
6.500	98.861	98.828	98.794
6.625	99.308	99.275	99.241
6.750	99.668	99.609	99.550
6.875	100.040	99.981	99.922
7.000	100.614	100.555	100.497
7.125	100.974	100.915	100.856
7.250	101.203	101.069	100.935
7.375	101.314	101.180	101.046
7.500	101.529	101.395	101.261
7.625	101.839	101.718	101.624

VA 15 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	92.787	92.635	92.662
4.625	93.285	93.383	93.410
4.750	93.632	93.628	93.639
4.875	94.015	94.122	94.132
5.000	94.498	94.356	94.616
5.125	94.969	94.827	95.087
5.250	95.155	95.240	95.234
5.375	95.620	95.705	95.699
5.500	96.066	96.152	96.146
5.625	96.492	96.577	96.571
5.750	96.794	96.857	96.834
5.875	97.212	97.275	97.252
6.000	97.602	97.666	97.643
6.125	97.964	98.028	98.005

VA 10 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	92.787	92.635	92.662
4.625	93.285	93.383	93.410
4.750	93.632	93.628	93.639
4.875	94.015	94.122	94.132
5.000	94.498	94.356	94.616
5.125	94.969	94.827	95.087
5.250	95.155	95.240	95.234
5.375	95.620	95.705	95.699
5.500	96.066	96.152	96.146
5.625	96.492	96.577	96.571
5.750	96.794	96.857	96.834
5.875	97.212	97.275	97.252
6.000	97.602	97.666	97.643
6.125	97.964	98.028	98.005

VA 30 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
5.875	94.492	94.485	94.434
6.000	95.308	95.301	95.250
6.125	96.053	95.836	95.759
6.250	96.757	96.789	96.572
6.375	97.560	97.526	97.493
6.500	98.092	98.059	98.025
6.625	98.540	98.506	98.473
6.750	98.886	98.828	98.769
6.875	99.190	99.099	99.034
7.000	99.682	99.591	99.526
7.125	100.054	99.963	99.899
7.250	99.926	99.833	99.770
7.375	100.156	100.054	99.968
7.500	100.478	100.377	100.291

VA 25 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
5.875	94.492	94.485	94.434
6.000	95.308	95.301	95.250
6.125	96.053	95.836	95.759
6.250	96.757	96.789	96.572
6.375	97.560	97.526	97.493
6.500	98.092	98.059	98.025
6.625	98.540	98.506	98.473
6.750	98.886	98.828	98.769
6.875	99.190	99.099	99.034
7.000	99.682	99.591	99.526
7.125	100.054	99.963	99.899
7.250	99.926	99.833	99.770
7.375	100.156	100.054	99.968
7.500	100.478	100.377	100.291

VA 20 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
5.875	94.492	94.485	94.434
6.000	95.308	95.301	95.250
6.125	96.053	95.836	95.759
6.250	96.757	96.789	96.572
6.375	97.560	97.526	97.493
6.500	98.092	98.059	98.025
6.625	98.540	98.506	98.473
6.750	98.886	98.828	98.769
6.875	99.190	99.099	99.034
7.000	99.682	99.591	99.526
7.125	100.054	99.963	99.899
7.250	99.926	99.833	99.770
7.375	100.156	100.054	99.968
7.500	100.478	100.377	100.291

VA 15 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
4.500	89.924	90.022	89.944
4.625	90.406	90.504	90.426
4.750	90.007	89.965	89.924
4.875	90.141	90.350	90.058
5.000	90.467	90.425	90.384
5.125	90.707	90.814	90.645
5.250	92.318	92.251	92.184
5.375	92.232	92.165	92.098
5.500	92.393	92.326	92.259
5.625	92.464	92.647	92.330
5.750	93.782	93.740	93.698
5.875	94.140	94.099	94.057
6.000	94.514	94.472	94.430
6.125	94.847	94.805	94.763

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 17, 2023
Effective Time:
12:40:46 PM

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				7.000				7.000			
7.125				7.125				7.125			
7.250	97.029	96.705	96.405	7.250	94.429	94.105	93.805	7.250			
7.375	97.493	97.169	96.869	7.375	94.893	94.569	94.269	7.375			
7.500	97.937	97.613	97.313	7.500	95.337	95.013	94.713	7.500			
7.625	98.330	98.006	97.706	7.625	95.730	95.406	95.106	7.625			
7.750	98.853	98.468	98.168	7.750	96.253	95.868	95.568	7.750			
7.875	99.277	98.892	98.592	7.875	96.677	96.292	95.992	7.875			
8.000	99.691	99.306	99.006	8.000	97.091	96.706	96.406	8.000			
8.125	100.054	99.669	99.369	8.125	97.454	97.069	96.769	8.125			
8.250	100.398	100.013	99.713	8.250	97.798	97.413	97.113	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.