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

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

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

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

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



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

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

Effective Time:
11:31:14 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625				5.625				5.000	87.599	87.599	87.549	
5.750				5.750				5.125	88.595	88.595	88.552	
5.875	92.588	92.588	92.526	5.875	92.598	92.598	92.526	5.250	89.427	89.427	89.391	
6.000	93.192	93.192	93.126	6.000	93.192	93.192	93.126	5.375	90.054	90.054	89.956	
6.125	93.916	93.916	93.842	6.125	93.916	93.916	93.842	5.500	90.999	90.999	90.907	
6.250	95.333	95.317	95.298	6.250	95.333	95.317	95.298	5.625	91.657	91.657	91.572	
6.375	95.901	95.885	95.866	6.375	95.901	95.885	95.866	5.750	92.637	92.637	92.558	
6.500	96.457	96.441	96.422	6.500	96.457	96.441	96.422	5.875	93.239	93.239	93.167	
6.625	97.007	96.976	96.947	6.625	97.007	96.976	96.947	6.000	94.566	94.529	94.529	
6.750	97.732	97.701	97.672	6.750	97.732	97.701	97.672	6.125	95.331	95.286	95.271	
6.875	98.249	98.218	98.189	6.875	98.249	98.218	98.189	6.250	96.017	95.971	95.957	
7.000	98.711	98.680	98.651	7.000	98.711	98.680	98.651	6.375	96.858	96.813	96.798	
7.125	99.201	99.154	99.119	7.125	99.201	99.154	99.119	6.500	97.413	97.368	97.353	
7.250	99.727	99.681	99.637	7.250	99.727	99.681	99.637	6.625	98.023	97.962	97.953	
7.375	100.154	100.108	100.064	7.375	100.154	100.108	100.064	6.750	98.561	98.500	98.571	
7.500	100.634	100.587	100.544	7.500	100.634	100.587	100.544	6.875	99.234	99.172	99.144	
7.625	100.994	100.947	100.904	7.625	100.994	100.947	100.904	7.000	99.718	99.657	99.628	
7.750	101.414	101.313	101.224	7.750	101.414	101.313	101.224	7.125	100.074	100.013	99.984	
7.875	101.772	101.670	101.572	7.875	101.772	101.670	101.572	7.250	100.085	100.058	99.996	
8.000	102.154	102.054	101.985	8.000	102.154	102.054	101.985	7.375	100.585	100.509	100.470	
8.125	102.408	102.455	102.385	8.125	102.408	102.455	102.385	7.500	101.018	100.941	100.902	
8.250	102.608	102.633	102.557	8.250	102.608	102.633	102.557	7.625	101.341	101.337	101.270	
8.375	102.882	102.917	102.838	8.375	102.882	102.917	102.838	7.750	101.436	101.313	101.219	
8.500	103.193	103.243	103.160	8.500	103.193	103.243	103.160	7.875	101.900	101.760	101.682	
8.625	103.588	103.637	103.305	8.625	103.588	103.637	103.305	8.000	102.077	101.976	101.878	

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625				4.625								
4.750				4.750								
4.875				4.875								
5.000	94.357	94.476	94.478	5.000	94.471	94.582	94.580	5.125	94.645	94.762	94.757	
5.125	94.645	94.762	94.757	5.125	94.939	95.057	94.801	5.250	95.023	95.147	95.139	
5.250	95.023	95.147	95.139	5.250	95.301	95.176	95.167	5.375	95.453	95.569	95.558	
5.375	95.453	95.569	95.558	5.375	95.678	95.805	95.794	5.500	95.727	95.860	95.849	
5.500	95.727	95.860	95.849	5.500	95.923	95.989	95.978	5.625	96.119	96.166	96.148	
5.625	96.119	96.166	96.148	5.625	96.381	96.429	96.411	5.750	96.482	96.537	96.516	
5.750	96.482	96.537	96.516	5.750	96.727	96.783	96.762	5.875	97.219	97.190	97.166	
5.875	97.219	97.190	97.166	5.875	97.332	97.394	97.371	6.000	97.649	97.714	97.690	
6.000	97.649	97.714	97.690	6.000	97.760	97.852	97.825	6.125	97.961	98.063	98.033	
6.125	97.961	98.063	98.033	6.125	98.194	98.046	98.016	6.250	98.354	98.405	98.371	
6.250	98.354	98.405	98.371	6.250	98.509	98.622	98.588	6.375	98.815	98.787	98.751	
6.375	98.815	98.787	98.751	6.375	98.845	98.964	98.928	6.500	99.169	99.291	99.255	
6.500	99.169	99.291	99.255	6.500	99.248	99.370	99.334	6.625	99.387	99.466	99.424	
6.625	99.387	99.466	99.424	6.625	99.547	99.626	99.584	6.750	99.835	99.771	99.725	
6.750	99.835	99.771	99.725	6.750	99.835	99.916	99.870	6.875	100.267	100.195	100.136	
6.875	100.267	100.195	100.136	6.875	100.267	100.225	100.177	7.000	100.552	100.623	100.575	
7.000	100.552	100.623	100.575	7.000	100.552	100.624	100.576					

Conventional 30 Yr Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.750	97.509	97.540	97.511	6.125	94.754	94.720	94.669	5.125	91.948	91.930	91.913	
6.875	97.934	98.040	98.007	6.250	95.317	95.283	95.231	5.250	92.382	92.364	92.347	
7.000	98.410	98.526	98.492	6.375	95.786	95.752	95.700	5.375	93.008	92.990	92.973	
7.125	98.950	98.956	98.921	6.500	96.420	96.380	96.326	5.500	93.295	93.278	93.261	
7.250	99.549	99.618	99.577	6.625	97.053	97.011	96.968	5.625	93.996	93.979	93.962	
7.375	99.937	100.016	99.971	6.750	97.299	97.238	97.209	5.750	95.236	95.178	95.149	
7.500	100.350	100.436	100.389	6.875	97.873	97.812	97.783	5.875	95.722	95.664	95.635	
7.625	100.795	100.797	100.750	7.000	98.371	98.310	98.281	6.000	96.188	96.130	96.101	
7.750	101.248	101.141	101.085	7.125	98.785	98.708	98.669	6.125	96.775	96.717	96.688	
7.875	101.500	101.392	101.337	7.250	99.322	99.245	99.206	6.250	97.274	97.216	97.187	
8.000	101.775	101.665	101.611	7.375	99.824	99.747	99.709	6.375	97.728	97.670	97.641	
8.125	102.052	101.941	101.888	7.500	100.271	100.194	100.155	6.500	98.037	97.979	97.950	
8.250	97.740	97.557	97.491	7.625	100.325	100.249	100.460	6.625	98.161	98.088	98.030	
8.375	97.976	97.804	97.735	7.750	100.491	100.352	100.274	6.750	98.631	98.558	98.500	
8.500	98.220	98.062	97.990	7.875	100.956	100.816	100.738	6.875	99.054	98.982	98.923	
8.625	98.445	98.277	98.215	8.000	97.082	96.966	96.750	7.000	99.311	99.238	99.179	

Conventional Fixed Adjustments

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125	
740-779	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.									



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

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

YOUR BFF IN WHOLESALE
Tuesday, October 24, 2023
Effective Time:
11:31:14 AM

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	95.339	95.276	95.213	5.250				5.250				
5.375	95.698	95.635	95.572	5.375				5.375				
5.500	96.056	95.993	95.930	5.500				5.500				
5.625	96.416	96.353	96.290	5.625	95.470	95.407	95.344	5.625	94.680	94.617	94.554	
5.750	96.775	96.712	96.649	5.750	95.888	95.825	95.762	5.750	95.145	95.082	95.019	
5.875	97.136	97.073	97.010	5.875	96.307	96.244	96.181	5.875	95.611	95.548	95.486	
6.000	97.608	97.295	97.232	6.000	96.977	96.914	96.851	6.000	96.152	96.089	96.026	
6.125	97.969	97.656	97.593	6.125	97.397	97.084	97.021	6.125	96.619	96.556	96.494	
6.250	98.191	98.128	98.065	6.250	97.818	97.505	97.442	6.250	96.910	96.847	96.785	
6.375	98.552	98.489	98.426	6.375	98.240	97.927	97.864	6.375	97.378	97.315	97.253	
6.500	98.753	98.690	98.627	6.500	98.500	98.437	98.374	6.500	97.848	97.785	97.722	
6.625	99.091	99.028	98.965	6.625	98.922	98.859	98.796	6.625	98.318	98.255	98.192	
6.750	99.313	99.250	99.187	6.750	99.181	99.118	99.055	6.750	98.608	98.545	98.483	
6.875	99.650	99.587	99.524	6.875	99.584	99.521	99.458	6.875	99.079	99.016	98.954	
7.000	99.846	99.783	99.720	7.000	99.820	99.757	99.694	7.000	99.369	99.306	99.244	
7.125	99.792	99.729	99.666	7.125	99.804	99.741	99.678	7.125	99.389	99.326	99.264	

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	95.316	95.253	95.190	5.250				5.250				
5.375	95.675	95.612	95.549	5.375				5.375				
5.500	96.033	95.970	95.907	5.500				5.500				
5.625	96.393	96.330	96.267	5.625	95.447	95.384	95.321	5.625	94.657	94.594	94.531	
5.750	96.753	96.690	96.627	5.750	95.865	95.802	95.739	5.750	95.122	95.059	94.996	
5.875	97.113	97.050	96.987	5.875	96.284	96.221	96.158	5.875	95.588	95.525	95.462	
6.000	97.335	97.272	97.209	6.000	96.704	96.641	96.578	6.000	95.879	95.816	95.753	
6.125	97.696	97.633	97.570	6.125	97.124	97.061	96.998	6.125	96.346	96.283	96.220	
6.250	97.918	97.855	97.792	6.250	97.545	97.482	97.419	6.250	96.637	96.574	96.511	
6.375	98.279	98.216	98.153	6.375	97.967	97.904	97.841	6.375	97.105	97.042	96.979	
6.500	98.480	98.417	98.354	6.500	98.227	98.164	98.101	6.500	97.575	97.512	97.449	
6.625	98.818	98.755	98.692	6.625	98.649	98.586	98.523	6.625	98.045	97.982	97.919	
6.750	99.040	98.977	98.914	6.750	98.909	98.846	98.783	6.750	98.335	98.272	98.209	
6.875	99.377	99.314	99.251	6.875	99.311	99.248	99.185	6.875	98.806	98.743	98.680	
7.000	99.573	99.510	99.447	7.000	99.547	99.484	99.421	7.000	99.097	99.034	98.971	
7.125	99.769	99.706	99.643	7.125	99.781	99.718	99.655	7.125	99.366	99.303	99.240	

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
≥ 780	-0.375	-0.375	-0.625	-0.875
760-779	-0.375	-0.375	-0.875	-1.250
740-759	-0.375	-0.375	-1.000	-1.625
720-739	-0.375	-0.500	-1.375	-2.000
700-719	-0.375	-0.500	-1.625	-2.625
680-699	-0.375	-0.625	-2.000	-2.875
660-679	-0.375	-0.875	-2.750	-4.000
640-659	-0.375	-1.375	-3.125	-4.625
620-639	-0.375	-1.375	-3.375	-5.125

Additional Cash-Out Refinance LLPA Adjusters				
	≤30	30.01-60	60.01-70	70.01-75
Attached Condo	0.000	0.000	-0.125	-0.125
Investment Property	-1.125	-1.125	-1.625	-2.125
2nd Home	-1.125	-1.125	-1.625	-2.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375
High Balance	-2.000	-2.000	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875
DTI > 40%	0.000	0.000	0.000	0.000

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	92.038	91.984	91.924	6.000	93.397	93.343	93.284	4.375				
6.125	92.813	92.757	92.699	6.125	94.129	94.073	94.016	4.500				
6.250	95.333	95.317	95.298	6.250	95.333	95.067	95.048	4.625				
6.375	95.651	95.885	95.616	6.375	95.651	95.635	95.616	4.750				
6.500	96.457	96.441	96.422	6.500	96.457	96.191	96.172	4.875				
6.625	97.007	96.976	96.947	6.625	97.007	96.976	96.947	5.000	94.000	93.993	93.983	
6.750	97.482	97.701	97.422	6.750	97.482	97.451	97.422	5.125	94.189	94.182	94.172	
6.875	97.999	97.968	97.939	6.875	97.999	97.968	97.939	5.250	94.608	94.600	94.593	
7.000	98.758	98.697	98.668	7.000	98.758	98.697	98.668	5.375	95.085	95.078	95.071	
7.125	99.206	99.154	99.119	7.125	99.206	99.154	99.119	5.500	95.328	95.299	95.270	
7.250	99.727	99.681	99.637	7.250	99.727	99.681	99.637	5.625	95.727	95.698	95.669	
7.375	100.233	100.156	100.118	7.375	100.233	100.156	100.118	5.750	95.984	95.956	95.926	
7.500	100.745	100.669	100.630	7.500	100.745	100.669	100.630	5.875	96.259	96.236	96.214	
7.625	101.121	101.044	101.006	7.625	101.121	101.044	101.006	6.000	96.454	96.426	96.406	

Home Ready 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.375												
4.500												
4.625												
4.750	92.663	92.642	92.618									
4.875	92.828	92.807	92.783									
5.000	93.387	93.366	93.341									
5.125	93.771	93.750	93.725									
5.250	93.995	93.953	93.909									
5.375	94.513	94.470	94.427									
5.500	95.024	94.981	94.938									
5.625	95.499	95.456	95.413									
5.750	95.857	95.815	95.771									
5.875	96.253	96.182	96.118									
6.000	96.984	96.913	96.848									

Home Ready Adjustments

Cumulative LLPA Caps	
Home Ready	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



YOUR BFF IN WHOLESALE
 Tuesday, October 24, 2023
 Effective Time:
 11:31:14 AM

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

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

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875				5.875				4.250				
6.000	92.038	91.984	91.924	6.000	93.397	93.343	93.284	4.375				
6.125	92.813	92.757	92.699	6.125	94.129	94.073	94.016	4.500				
6.250	95.333	95.317	95.298	6.250	95.333	95.067	95.048	4.625				
6.375	95.651	95.885	95.616	6.375	95.651	95.635	95.616	4.750				
6.500	96.457	96.441	96.422	6.500	96.457	96.191	96.172	4.875				
6.625	97.007	96.976	96.947	6.625	97.007	96.976	96.947	5.000	94.000	93.993	93.983	
6.750	97.482	97.701	97.422	6.750	97.482	97.451	97.422	5.125	94.189	94.182	94.172	
6.875	97.999	97.968	97.939	6.875	97.999	97.968	97.939	5.250	94.608	94.600	94.593	
7.000	98.461	98.430	98.401	7.000	98.461	98.430	98.401	5.375	95.085	95.078	95.071	
7.125	99.201	99.154	99.119	7.125	98.951	98.904	98.869	5.500	95.328	95.299	95.270	
7.250	99.477	99.681	99.637	7.250	99.477	99.431	99.387	5.625	95.727	95.698	95.669	
7.375	99.904	99.858	99.814	7.375	99.904	99.858	99.814	5.750	95.984	95.956	95.926	
7.500	100.384	100.337	100.294	7.500	100.384	100.337	100.294	5.875	96.259	96.236	96.214	
7.625	100.744	100.697	100.654	7.625	100.744	100.697	100.654	6.000	96.454	96.426	96.406	

Home Possible 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125												
4.250												
4.375												
4.500												
4.625												
4.750	92.663	92.642	92.618									
4.875	92.828	92.807	92.783									
5.000	93.387	93.366	93.341									
5.125	93.771	93.750	93.725									
5.250	93.995	93.953	93.909									
5.375	94.513	94.470	94.427									
5.500	95.024	94.981	94.938									
5.625	95.499	95.456	95.413									
5.750	95.857	95.815	95.771									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

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

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

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



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

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

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	90.426	90.431	90.431	2.625				2.625				
5.750	91.197	91.202	91.202	2.750				2.750				
5.875	91.786	91.791	91.791	2.875				2.875				
6.000	92.371	92.375	92.375	3.000				3.000				
6.125	93.091	93.081	93.065	3.125				3.125				
6.250	93.835	93.825	93.809	3.250				3.250				
6.375	95.351	95.476	95.446	3.375				3.375				
6.500	95.891	96.027	95.994	3.500				3.500				
6.625	96.490	96.568	96.536	3.625				3.625				
6.750	97.226	97.318	97.278	3.750				3.750				
6.875	97.712	97.817	97.775	3.875				3.875				
7.000	98.187	98.303	98.258	4.000				4.000				
7.125	98.621	98.724	98.679	4.125				4.125				
7.250	99.331	99.401	99.349	4.250				4.250				
7.375	99.727	99.806	99.751									

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

RefiNow Adjustments

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

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

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

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

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

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

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

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

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	91.083	91.056	91.029	5.375	91.083	91.056	91.029	5.000				
5.500	91.688	91.661	91.634	5.500	91.688	91.661	91.634	5.125				
5.625	92.269	92.242	92.215	5.625	92.269	92.242	92.215	5.250	90.327	90.300	90.273	
5.750	93.010	92.986	92.962	5.750	93.010	92.986	92.962	5.375	91.083	91.056	91.029	
5.875	95.456	95.405	95.465	5.875	95.456	95.405	95.465	5.500	91.688	91.661	91.634	
6.000	96.274	96.304	96.283	6.000	96.274	96.304	96.283	5.625	92.269	92.242	92.215	
6.125	97.252	97.049	96.846	6.125	97.252	97.049	96.846	5.750	93.010	92.986	92.962	
6.250	97.778	97.574	97.371	6.250	97.778	97.574	97.371	5.875	95.456	95.405	95.465	
6.375	98.244	98.212	98.181	6.375	98.244	98.212	98.181	6.000	96.274	96.304	96.283	
6.500	98.784	98.753	98.721	6.500	98.784	98.753	98.721	6.125	97.252	97.049	96.846	
6.625	99.243	99.212	99.181	6.625	99.243	99.212	99.181	6.250	97.778	97.574	97.371	
6.750	99.793	99.715	99.637	6.750	99.793	99.715	99.637	6.375	98.244	98.212	98.181	
6.875	100.004	99.926	99.848	6.875	100.004	99.926	99.848	6.500	98.784	98.753	98.721	
7.000	100.579	100.501	100.423	7.000	100.579	100.501	100.423	6.625	99.243	99.212	99.181	
7.125	100.976	100.898	100.819	7.125	100.976	100.898	100.819	6.750	99.793	99.715	99.637	
7.250	101.489	101.364	101.284	7.250	101.489	101.364	101.284	6.875	100.004	99.926	99.848	
7.375	101.642	101.517	101.392	7.375	101.642	101.517	101.392	7.000	100.579	100.501	100.423	
7.500	101.937	101.812	101.749	7.500	101.937	101.812	101.749	7.125	100.976	100.898	100.819	
7.625	102.201	102.079	102.016	7.625	102.201	102.079	102.016	7.250	101.489	101.364	101.284	
7.750	102.499	102.414	102.321	7.750	102.499	102.414	102.321	7.375	101.642	101.517	101.392	
7.875	102.177	102.118	102.042	7.875	102.177	102.118	102.042	7.500	101.937	101.812	101.749	
8.000	102.650	102.591	102.515	8.000	102.650	102.591	102.515	7.625	102.201	102.079	102.016	
8.125	103.020	102.711	102.635	8.125	103.020	102.711	102.635	7.750	102.499	102.414	102.321	

FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750				2.750				4.875			
2.875				2.875				5.000			
3.000				3.000				5.125			
3.125				3.125				5.250	88.608	88.588	88.568
3.250				3.250				5.375	89.983	89.963	89.943
3.375				3.375				5.500	90.514	90.494	90.474
3.500	87.437	87.512	87.559	3.500	87.437	87.512	87.559	5.625	90.982	90.962	90.942
3.625	87.980	88.056	88.102	3.625	87.980	88.056	88.102	5.750	93.424	93.371	93.339
3.750	89.120	89.204	89.237	3.750	89.120	89.204	89.237	5.875	94.547	94.547	94.526
3.875	89.913	89.998	90.030	3.875	89.913	89.998	90.030	6.000	95.116	95.115	95.095
4.000	90.456	90.541	90.574	4.000	90.456	90.541	90.574	6.125	96.369	96.166	96.963
4.125	91.000	90.835	90.868	4.125	91.000	90.835	90.868	6.250	97.089	96.886	96.683
4.250	91.982	92.006	92.029	4.250	91.982	92.006	92.029	6.375	97.475	97.444	97.412
4.375	91.913	91.992	92.010	4.375	91.913	91.992	92.010	6.500	98.015	97.984	97.953
4.500	92.706	92.784	92.803	4.500	92.706	92.784	92.803	6.625	98.475	98.443	98.412
4.625	93.247	93.326	93.345	4.625	93.247	93.326	93.345	6.750	98.762	98.684	98.606
4.750	93.535	93.597	93.602	4.750	93.535	93.597	93.602	6.875	99.317	99.333	99.284
4.875	94.049	94.138	94.142	4.875	94.049	94.138	94.142	7.000	99.899	99.914	99.865
5.000	94.338	94.426	94.431	5.000	94.338	94.426	94.431	7.125	100.382	100.148	100.099
5.125	94.873	94.961	94.966	5.125	94.873	94.961	94.966	7.250	100.089	100.052	100.004
5.250	95.206	95.225	95.216	5.250	95.206	95.225	95.216	7.375	100.873	100.794	100.481
5.375	95.489	95.508	95.499	5.375	95.489	95.508	95.499	7.500	101.334	101.255	101.193
5.500	96.016	96.035	96.026	5.500	96.016	96.035	96.026	7.625	101.602	101.523	101.460
5.625	96.535	96.554	96.545	5.625	96.535	96.554	96.545	7.750	101.474	101.389	101.296
5.750	96.862	96.687	96.664	5.750	96.862	96.687	96.664	7.875	99.374	99.249	99.124
5.875	97.125	97.200	97.177	5.875	97.125	97.200	97.177	8.000	99.653	99.528	99.403
6.000				6.000				8.125	99.871	99.746	99.621

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.500	98.015	97.984	97.953	6.125	96.369	96.166	95.963	4.500	89.875	89.830	89.849
6.625	98.475	98.443	98.412	6.250	97.089	96.886	96.683	4.625	90.416	90.370	90.389
6.750	98.762	98.684	98.606	6.375	97.475	97.444	97.412	4.750	89.910	89.918	89.926
6.875	99.317	99.333	99.284	6.500	98.015	97.984	97.953	4.875	90.299	90.057	90.064
7.000	99.899	99.914	99.865	6.625	98.475	98.443	98.412	5.000	90.427	90.382	90.390
7.125	100.382	100.148	100.099	6.750	98.762	98.684	98.606	5.125	90.957	90.845	90.849
7.250	100.089	100.052	100.004	6.875	99.317	99.333	99.284	5.250	92.373	92.427	92.482
7.375	100.873	100.794	100.481	7.000	99.899	99.914	99.865	5.375	92.291	92.346	92.400
7.500	101.334	101.255	101.193	7.125	100.382	100.148	100.099	5.500	92.452	92.506	92.561
7.625	101.602	101.523	101.460	7.250	100.089	100.052	100.004	5.625	92.774	92.829	92.884
7.750	101.474	101.389	101.296	7.375	100.873	100.794	100.481	5.750	93.826	93.834	93.842
7.875	99.374	99.249	99.124	7.500	101.334	101.255	101.193	5.875	94.194	94.202	94.210
8.000	99.653	99.528	99.403	7.625	101.602	101.523	101.460	6.000	94.575	94.583	94.590
8.125	99.871	99.746	99.621	7.750	101.474	101.389	101.296	6.125	94.917	94.925	94.933

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.375	98.244	98.212	98.181	6.375	98.244	98.212	98.181	6.000	96.274	96.304	96.283
6.500	98.784	98.753	98.721	6.500	98.784	98.753	98.721	6.125	97.252	97.049	96.846
6.625	99.243	99.212	99.181	6.625	99.243	99.212	99.181	6.250	97.778	97.574	97.371
6.750	99.793	99.715	99.637	6.750	99.793	99.715	99.637	6.375	98.244	98.212	98.181
6.875	100.004	99.926	99.848	6.875	100.004	99.926	99.848	6.500	98.784	98.753	98.721
7.000	100.579	100.501	100.423	7.000	100.579	100.501	100.423	6.625	99.243	99.212	99.181
7.125	100.976	100.898	100.819	7.125	100.976	100.898	100.819	6.750	99.793	99.715	99.637
7.250	101.489	101.364	101.284	7.250	101.489	101.364	101.284	6.875	100.004	99.926	99.848
7.375	101.642	101.517	101.392	7.375	101.642	101.517	101.392	7.000	100.579	100.501	100.423
7.500	101.937	101.812	101.749	7.500	101.937	101.812	101.749	7.125	100.976	100.898	100.819
7.625	102.201	102.079	102.016	7.625	102.201	102.079	102.016	7.250	101.489	101.364	101.284
7.750	102.499	102.414	102.321	7.750	102.499	102.414	102.321	7.375	101.642	101.517	101.392
7.875	102.177	102.118	102.042	7.875	102.177	102.118	102.042	7.500	101.937	101.812	101.749
8.000	102.650	102.591	102.515	8.000	102.650	102.591	102.515	7.625	102.201	102.079	102.016
8.125	103.020	102.711	102.635	8.125	103.020	102.711	102.635	7.750	102.499	102.414	102.321

FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.500	92.706	92.784	92.803	4.500	92.706	92.784	92.803	6.625	98.475	98.443	98.412
4.625	93.247	93.326	93.345	4.625	93.247	93.326	93.345	6.750	98.762	98.684	98.606
4.750	93.535	93.597	93.602	4.750	93.535	93.597	93.602	6.875	99.317	99.333	99.284
4.875	94.049	94.138	94.142	4.875	94.049	94.138	94.142	7.000	99.899	99.914	99.865
5.000	94.3										

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	91.083	91.056	91.029	5.375	91.083	91.056	91.029	5.000				
5.500	91.688	91.661	91.634	5.500	91.688	91.661	91.634	5.125				
5.625	92.269	92.242	92.215	5.625	92.269	92.242	92.215	5.250	90.327	90.300	90.273	
5.750	93.010	92.986	92.962	5.750	93.010	92.986	92.962	5.375	91.083	91.056	91.029	
5.875	95.422	95.472	95.451	5.875	95.422	95.472	95.451	5.500	91.688	91.661	91.634	
6.000	96.240	96.290	96.269	6.000	96.240	96.290	96.269	5.625	92.269	92.242	92.215	
6.125	97.002	97.049	96.846	6.125	97.002	97.049	96.846	5.750	93.010	92.986	92.962	
6.250	97.528	97.574	97.371	6.250	97.528	97.574	97.371	5.875	95.422	95.472	95.451	
6.375	98.244	98.212	98.181	6.375	98.244	98.212	98.181	6.000	96.240	96.290	96.269	
6.500	98.784	98.753	98.721	6.500	98.784	98.753	98.721	6.125	97.002	97.049	96.846	
6.625	99.243	99.212	99.181	6.625	99.243	99.212	99.181	6.250	97.528	97.574	97.371	
6.750	99.543	99.715	99.637	6.750	99.543	99.715	99.637	6.375	98.244	98.212	98.181	
6.875	100.004	99.926	99.848	6.875	100.004	99.926	99.848	6.500	98.784	98.753	98.721	
7.000	100.579	100.501	100.423	7.000	100.579	100.501	100.423	6.625	99.243	99.212	99.181	
7.125	100.976	100.898	100.819	7.125	100.976	100.898	100.819	6.750	99.543	99.715	99.637	
7.250	101.239	101.364	101.239	7.250	101.239	101.364	101.239	6.875	100.004	99.926	99.848	
7.375	101.642	101.517	101.392	7.375	101.642	101.517	101.392	7.000	100.579	100.501	100.423	
7.500	101.937	101.812	101.687	7.500	101.937	101.812	101.687	7.125	100.976	100.898	100.819	
7.625	102.201	102.076	101.951	7.625	102.201	102.076	101.951	7.250	101.239	101.364	101.239	
7.750	102.499	102.414	102.321	7.750	102.499	102.414	102.321	7.375	101.642	101.517	101.392	
7.875	102.075	101.932	101.855	7.875	102.075	101.932	101.855	7.500	101.937	101.812	101.687	
8.000	102.513	102.311	102.234	8.000	102.513	102.311	102.234	7.625	102.201	102.076	101.951	
8.125	102.703	102.665	102.588	8.125	102.703	102.665	102.588	7.750	102.499	102.414	102.321	
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				4.875				
2.875				2.875				5.000				
3.000				3.000				5.125				
3.125				3.125				5.250	88.608	88.588	88.568	
3.250				3.250				5.375	89.983	89.963	89.943	
3.375				3.375				5.500	90.514	90.494	90.474	
3.500	87.460	87.536	87.582	3.500	87.460	87.536	87.582	5.625	90.982	90.962	90.942	
3.625	87.975	88.050	88.097	3.625	87.975	88.050	88.097	5.750	93.424	93.371	93.339	
3.750	89.197	89.282	89.315	3.750	89.197	89.282	89.315	5.875	94.731	94.501	94.480	
3.875	89.961	90.046	90.079	3.875	89.961	90.046	90.079	6.000	95.049	95.069	95.048	
4.000	90.474	90.559	90.592	4.000	90.474	90.559	90.592	6.125	96.119	96.166	95.963	
4.125	90.986	90.821	90.854	4.125	90.986	90.821	90.854	6.250	97.089	96.886	96.683	
4.250	91.982	92.006	92.029	4.250	91.982	92.006	92.029	6.375	97.475	97.444	97.412	
4.375	91.954	92.032	92.051	4.375	91.954	92.032	92.051	6.500	98.015	97.984	97.953	
4.500	92.711	92.790	92.808	4.500	92.711	92.790	92.808	6.625	98.475	98.443	98.412	
4.625	93.214	93.292	93.311	4.625	93.214	93.292	93.311	6.750	98.762	98.684	98.606	
4.750	93.572	93.660	93.665	4.750	93.572	93.660	93.665	6.875	99.256	99.292	99.243	
4.875	94.071	94.159	94.164	4.875	94.071	94.159	94.164	7.000	99.760	99.795	99.746	
5.000	94.313	94.401	94.405	5.000	94.313	94.401	94.405	7.125	100.149	100.184	100.135	
5.125	94.794	94.882	94.886	5.125	94.794	94.882	94.886	7.250	100.089	100.052	100.004	
5.250	95.247	95.267	95.257	5.250	95.247	95.267	95.257	7.375	100.704	100.645	100.582	
5.375	95.473	95.492	95.483	5.375	95.473	95.492	95.483	7.500	101.044	100.985	100.922	
5.500	95.932	95.951	95.942	5.500	95.932	95.951	95.942	7.625	101.334	101.249	101.184	
5.625	96.372	96.391	96.382	5.625	96.372	96.391	96.382	7.750	101.474	101.389	101.296	
5.750	96.867	96.692	96.669	5.750	96.867	96.692	96.669	7.875	99.374	99.249	99.124	
5.875	97.049	97.124	97.101	5.875	97.049	97.124	97.101	8.000	99.653	99.528	99.403	
6.000				6.000				8.125	99.871	99.746	99.621	
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.500	98.015	97.984	97.953	6.125	96.119	96.166	95.963	4.500	89.854	89.808	89.846	
6.625	98.475	98.443	98.412	6.250	97.089	96.886	96.683	4.625	90.345	90.298	90.337	
6.750	98.762	98.684	98.606	6.375	97.475	97.444	97.412	4.750	89.910	89.918	89.926	
6.875	99.256	99.292	99.243	6.500	98.015	97.984	97.953	4.875	90.299	90.057	90.064	
7.000	99.760	99.795	99.746	6.625	98.475	98.443	98.412	5.000	90.375	90.382	90.390	
7.125	100.149	100.184	100.135	6.750	98.762	98.684	98.606	5.125	90.802	90.690	90.715	
7.250	100.089	100.052	100.004	6.875	99.256	99.292	99.243	5.250	92.373	92.427	92.482	
7.375	100.704	100.645	100.582	7.000	99.760	99.795	99.746	5.375	92.291	92.346	92.400	
7.500	101.044	100.985	100.922	7.125	100.149	100.184	100.135	5.500	92.452	92.506	92.561	
7.625	101.334	101.249	101.184	7.250	100.089	100.052	100.004	5.625	92.774	92.579	92.634	
7.750	101.474	101.389	101.296	7.375	100.704	100.645	100.582	5.750	93.826	93.834	93.842	
7.875	99.374	99.249	99.124	7.500	101.044	100.985	100.922	5.875	94.194	94.202	94.210	
8.000	99.653	99.528	99.403	7.625	101.334	101.249	101.184	6.000	94.575	94.583	94.590	
8.125	99.871	99.746	99.621	7.750	101.474	101.389	101.296	6.125	94.917	94.925	94.933	
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.375	98.244	98.212	98.181	6.375	98.244	98.212	98.181	6.000	96.240	96.290	96.269	
6.500	98.784	98.753	98.721	6.500	98.784	98.753	98.721	6.125	97.002	97.049	96.846	
6.625	99.243	99.212	99.181	6.625	99.243	99.212	99.181	6.250	97.528	97.574	97.371	
6.750	99.543	99.715	99.637	6.750	99.543	99.715	99.637	6.375	98.244	98.212	98.181	
6.875	100.004	99.926	99.848	6.875	100.004	99.926	99.848	6.500	98.784	98.753	98.721	
7.000	100.579	100.501	100.423	7.000	100.579	100.501	100.423	6.625	99.243	99.212	99.181	
7.125	100.976	100.898	100.819	7.125	100.976	100.898	100.819	6.750	99.543	99.715	99.637	
7.250	101.239	101.364	101.239	7.250	101.239	101.364	101.239	6.875	100.004	99.926	99.848	
7.375	101.642	101.517	101.392	7.375	101.642	101.517	101.392	7.000	100.579	100.501	100.423	
7.500	101.937	101.812	101.687	7.500	101.937	101.812	101.687	7.125	100.976	100.898	100.819	
7.625	102.201	102.076	101.951	7.625	102.201	102.076	101.951	7.250	101.239	101.364	101.239	
7.750	102.499	102.414	102.321	7.750	102.499	102.414	102.321	7.375	101.642	101.517	101.392	
7.875	102.075	101.932	101.855	7.875	102.075	101.932	101.855	7.500	101.937	101.812	101.687	
8.000	102.513	102.311	102.234	8.000	102.513	102.311	102.234	7.625	102.201	102.076	101.951	
8.125	102.703	102.665	102.588	8.125	102.703	102.665	102.588	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	92.711	92.790	92.808	4.500	92.711	92.790	92.808	6.625	98.475	98.443	98.412	
4.625	93.214	93.292	93.311	4.625	93.214	93.292	93.311	6.750	98.762	98.684	98.606	
4.750	93.572	93.660	93.665	4.750	93.572	93.660	93.665	6.875	99.256	99.292	99.243	
4.875	94.071	94.159	94.164	4.875	94.071	94.159	94.164	7.000	99.760	99.795	99.746	
5.000	94.313	94.401	94.405	5.000	94.313	94.401	94.405	7.125	100.149	100.184	100.135	
5.125	94.794											



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

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

Effective Time:
 11:31:14 AM

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	97.354	97.094	96.794	7.250	94.754	94.494	94.194	7.250			
7.375	97.818	97.558	97.258	7.375	95.218	94.958	94.658	7.375			
7.500	98.262	98.002	97.702	7.500	95.662	95.402	95.102	7.500			
7.625	98.655	98.395	98.095	7.625	96.055	95.795	95.495	7.625			
7.750	99.649	99.328	99.028	7.750	97.049	96.728	96.428	7.750			
7.875	100.073	99.752	99.452	7.875	97.473	97.152	96.852	7.875			
8.000	100.487	100.166	99.866	8.000	97.887	97.566	97.266	8.000			
8.125	100.850	100.529	100.229	8.125	98.250	97.929	97.629	8.125			
8.250	101.194	100.873	100.573	8.250	98.594	98.273	97.973	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.