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

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

Mortgage Clause	
<b>All States but Florida</b>	<b>Florida Only</b>
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

YOUR BFF IN WHOLESALE  
Tuesday, October 31, 2023  
Effective Time:  
8:32:42 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				
5.750				5.750				5.125				
5.875				5.875				5.250				
6.000				6.000				5.375				
6.125				6.125				5.500				
6.250	95.454	95.438	95.438	6.250	95.454	95.438	95.438	5.625				
6.375	96.000	95.983	95.975	6.375	96.000	95.983	95.975	5.750				
6.500	96.557	96.541	96.520	6.500	96.557	96.541	96.520	5.875	94.329	94.293	94.300	
6.625	97.154	97.123	97.096	6.625	97.154	97.123	97.096	6.000	94.918	94.873	94.880	
6.750	97.872	97.841	97.814	6.750	97.872	97.841	97.814	6.125	95.683	95.639	95.632	
6.875	98.387	98.357	98.329	6.875	98.387	98.357	98.329	6.250	96.369	96.324	96.318	
7.000	98.942	98.883	98.869	7.000	98.942	98.883	98.869	6.375	97.210	97.166	97.159	
7.125	99.318	99.285	99.257	7.125	99.318	99.285	99.257	6.500	97.765	97.721	97.714	
7.250	99.819	99.857	99.839	7.250	99.819	99.857	99.839	6.625	98.399	98.341	98.327	
7.375	100.292	100.257	100.235	7.375	100.292	100.257	100.235	6.750	99.037	98.978	98.964	
7.500	100.778	100.719	100.678	7.500	100.778	100.719	100.678	6.875	99.357	99.548	99.534	
7.625	101.086	101.083	101.059	7.625	101.086	101.083	101.059	7.000	99.834	100.025	100.011	
7.750	101.382	101.302	101.213	7.750	101.382	101.302	101.213	7.125	100.440	100.381	100.367	
7.875	101.808	101.707	101.631	7.875	101.808	101.707	101.631	7.250	100.316	100.273	100.235	
8.000	102.265	102.164	102.088	8.000	102.265	102.164	102.088	7.375	100.815	100.747	100.712	
8.125	102.520	102.445	102.343	8.125	102.520	102.445	102.343	7.500	101.246	101.178	101.143	
8.250	102.515	102.535	102.224	8.250	102.515	102.535	102.224	7.625	101.569	101.537	101.494	
8.375	102.785	102.811	102.497	8.375	102.785	102.811	102.497	7.750	101.549	101.448	101.373	
8.500	103.178	103.130	102.861	8.500	103.178	103.130	102.861	7.875	102.011	101.910	101.834	
8.625	103.488	103.523	103.206	8.625	103.488	103.523	103.206	8.000	102.057	101.977	101.888	

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	94.628	94.849	94.736	5.000	94.460	94.635	94.560					
5.125	94.862	95.046	94.968	5.125	94.926	95.110	95.032					
5.250	95.238	95.432	95.350	5.250	95.285	95.478	95.396					
5.375	95.653	95.854	95.770	5.375	95.658	95.859	95.775					
5.500	95.942	96.145	96.061	5.500	96.136	96.291	96.241					
5.625	96.310	96.472	96.423	5.625	96.591	96.753	96.704					
5.750	97.080	97.092	97.039	5.750	97.185	97.357	97.304					
5.875	97.573	97.557	97.523	5.875	97.573	97.720	97.665					
6.000	97.965	98.008	97.963	6.000	97.965	98.138	98.083					
6.125	98.110	98.234	98.152	6.125	98.346	98.486	98.404					
6.250	98.609	98.575	98.529	6.250	98.660	98.811	98.725					
6.375	99.069	99.017	98.989	6.375	99.069	99.152	99.064					
6.500	99.392	99.458	99.370	6.500	99.396	99.555	99.467					
6.625	99.439	99.456	99.465	6.625	99.517	99.634	99.643					
6.750	99.912	99.832	99.762	6.750	99.912	99.920	99.926					
6.875	100.344	100.264	100.157	6.875	100.344	100.264	100.229					
7.000	100.628	100.603	100.607	7.000	100.628	100.625	100.628					

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	97.716	97.804	97.794	6.750	97.393	97.334	97.321	5.125	91.969	91.947	91.925	
6.875	98.199	98.300	98.287	6.875	97.965	97.906	97.892	5.250	92.391	92.348	92.304	
7.000	98.738	98.786	98.770	7.000	98.456	98.397	98.383	5.375	92.892	92.850	92.805	
7.125	99.106	99.216	99.200	7.125	98.801	98.742	98.728	5.500	94.524	94.459	94.451	
7.250	99.759	99.824	99.816	7.250	99.272	99.203	99.169	5.625	94.586	94.570	94.537	
7.375	100.145	100.217	100.205	7.375	99.773	99.704	99.670	5.750	95.496	95.444	95.416	
7.500	100.558	100.633	100.619	7.500	100.218	100.149	100.115	5.875	95.982	95.930	95.902	
7.625	100.922	100.992	100.978	7.625	100.522	100.454	100.419	6.000	96.448	96.396	96.368	
7.750	101.012	100.911	100.841	7.750	100.729	100.628	100.553	6.125	97.035	96.984	96.955	
7.875	101.493	101.392	101.316	7.875	101.192	101.091	101.015	6.250	97.529	97.478	97.450	
8.000	101.690	101.839	101.764	8.000	99.482	99.532	99.488	6.375	97.982	97.931	97.902	
8.125	102.174	102.073	101.997	8.125	100.011	99.849	99.746	6.500	98.291	98.240	98.211	
8.250	100.053	99.908	99.847	8.250	100.561	100.417	100.356	6.625	98.239	98.159	98.053	
8.375	100.297	100.150	100.091	8.375	100.836	100.691	100.631	6.750	98.707	98.627	98.521	
8.500	100.549	100.402	100.344	8.500	98.119	97.977	97.365	6.875	99.131	99.051	98.944	
8.625	100.803	100.655	100.598	8.625				7.000	99.387	99.307	99.201	

**Conventional Fixed Adjustments**

**Cumulative LPPA Cap**

FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000
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**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 LPPA 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	-1.500
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 LPPA 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

8:32:42 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	95.333	95.270	95.207	5.250				5.250				
5.375	95.692	95.629	95.566	5.375				5.375				
5.500	96.300	95.987	95.924	5.500				5.500				
5.625	96.660	96.597	96.284	5.625	95.700	95.637	95.574	5.625	94.648	94.585	94.523	
5.750	97.020	96.957	96.894	5.750	96.118	96.055	95.992	5.750	95.113	95.050	94.988	
5.875	97.380	97.317	97.254	5.875	96.537	96.474	96.411	5.875	95.829	95.766	95.704	
6.000	97.602	97.539	97.476	6.000	96.956	96.893	96.830	6.000	96.120	96.057	95.995	
6.125	97.951	97.888	97.825	6.125	97.376	97.313	97.250	6.125	96.587	96.524	96.462	
6.250	98.149	98.086	98.023	6.250	97.797	97.734	97.671	6.250	96.962	96.898	96.835	
6.375	98.486	98.423	98.360	6.375	98.219	98.156	98.093	6.375	97.452	97.389	97.326	
6.500	98.683	98.620	98.557	6.500	98.467	98.404	98.341	6.500	97.924	97.860	97.797	
6.625	99.019	98.956	98.893	6.625	98.865	98.802	98.739	6.625	98.375	98.311	98.248	
6.750	99.286	99.192	99.114	6.750	99.196	99.103	99.017	6.750	98.791	98.697	98.611	
6.875	99.578	99.515	99.452	6.875	99.505	99.435	99.372	6.875	99.146	99.052	98.967	
7.000	99.782	99.715	99.652	7.000	99.814	99.720	99.634	7.000	99.509	99.415	99.330	
7.125	99.727	99.664	99.601	7.125	99.718	99.655	99.592	7.125	99.292	99.229	99.166	

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	95.310	95.247	95.184	5.250				5.250				
5.375	95.669	95.606	95.543	5.375				5.375				
5.500	96.028	95.965	95.902	5.500				5.500				
5.625	96.387	96.324	96.261	5.625	95.427	95.364	95.301	5.625	94.625	94.562	94.499	
5.750	96.747	96.684	96.621	5.750	95.845	95.782	95.719	5.750	95.090	95.027	94.964	
5.875	97.107	97.044	96.981	5.875	96.264	96.201	96.138	5.875	95.556	95.493	95.430	
6.000	97.329	97.266	97.203	6.000	96.683	96.620	96.557	6.000	95.847	95.784	95.721	
6.125	97.678	97.615	97.552	6.125	97.103	97.040	96.977	6.125	96.314	96.251	96.188	
6.250	97.876	97.813	97.750	6.250	97.524	97.461	97.398	6.250	96.605	96.542	96.479	
6.375	98.213	98.150	98.087	6.375	97.946	97.883	97.820	6.375	97.073	97.010	96.947	
6.500	98.410	98.347	98.284	6.500	98.194	98.131	98.068	6.500	97.543	97.480	97.417	
6.625	98.746	98.683	98.620	6.625	98.592	98.529	98.466	6.625	98.012	97.949	97.886	
6.750	98.967	98.904	98.841	6.750	98.828	98.765	98.702	6.750	98.291	98.228	98.165	
6.875	99.306	99.243	99.180	6.875	99.225	99.162	99.099	6.875	98.738	98.675	98.612	
7.000	99.505	99.442	99.379	7.000	99.459	99.396	99.333	7.000	99.004	98.941	98.878	
7.125	99.704	99.641	99.578	7.125	99.695	99.632	99.569	7.125	99.269	99.206	99.143	

**Conventional ARM Adjustments**

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

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

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

**Additional Purchase LLPA Adjusters**

	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

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

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

**Additional R/T Refinance LLPA Adjusters**

	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

**Cash-Out Refinance LTV / FICO Adjusters: All Products**

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

**Additional Cash-Out Refinance LLPA Adjusters**

	≤30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-2.000	-2.000	-2.250	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

**Additional Miscellaneous LLPA Adjusters**

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000				6.000				4.375				
6.125				6.125				4.500				
6.250	95.454	95.438	95.438	6.250	95.180	95.163	95.143	4.625				
6.375	96.000	95.983	95.975	6.375	96.000	95.983	95.963	4.750				
6.500	96.557	96.541	96.520	6.500	96.557	96.541	96.520	4.875				
6.625	97.154	97.123	97.096	6.625	97.154	97.123	97.096	5.000	94.250	94.243	94.229	
6.750	97.872	97.841	97.814	6.750	97.622	97.591	97.564	5.125	94.436	94.429	94.415	
6.875	98.387	98.357	98.329	6.875	98.137	98.107	98.079	5.250	94.915	94.908	94.900	
7.000	99.129	99.071	99.057	7.000	99.129	99.071	99.057	5.375	95.145	95.138	95.130	
7.125	99.577	99.518	99.504	7.125	99.577	99.518	99.504	5.500	95.603	95.575	95.550	
7.250	99.934	99.865	99.831	7.250	99.934	99.865	99.831	5.625	95.754	95.726	95.696	
7.375	100.463	100.395	100.361	7.375	100.463	100.395	100.361	5.750	96.262	96.234	96.204	
7.500	100.974	100.905	100.871	7.500	100.974	100.905	100.871	5.875	96.394	96.366	96.336	
7.625	101.349	101.281	101.246	7.625	101.349	101.281	101.246	6.000	96.737	96.470	96.453	

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	92.901	92.880	92.852									
4.875	93.042	93.021	92.993									
5.000	93.380	93.359	93.330									
5.125	93.792	93.771	93.748									
5.250	94.260	94.218	94.173									
5.375	94.778	94.735	94.691									
5.500	95.294	95.251	95.206									
5.625	95.769	95.727	95.682									
5.750	96.129	96.086	96.041									
5.875	96.475	96.432	96.388									
6.000	97.153	97.089	97.034									

**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 31, 2023  
 Effective Time:  
 8:32:42 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				6.000				4.375				
6.125				6.125				4.500				
6.250	95.454	95.438	95.438	6.250	95.180	95.163	95.143	4.625				
6.375	96.000	95.983	95.975	6.375	96.000	95.983	95.963	4.750				
6.500	96.557	96.541	96.520	6.500	96.557	96.541	96.520	4.875				
6.625	97.154	97.123	97.096	6.625	97.154	97.123	97.096	5.000	94.250	94.243	94.229	
6.750	97.872	97.841	97.814	6.750	97.622	97.591	97.564	5.125	94.436	94.429	94.415	
6.875	98.387	98.357	98.329	6.875	98.137	98.107	98.079	5.250	94.915	94.908	94.900	
7.000	98.850	98.820	98.792	7.000	98.600	98.570	98.542	5.375	95.145	95.138	95.130	
7.125	99.318	99.285	99.257	7.125	99.068	99.035	99.007	5.500	95.603	95.575	95.550	
7.250	99.819	99.772	99.731	7.250	99.569	99.522	99.481	5.625	95.754	95.726	95.696	
7.375	100.292	100.246	100.205	7.375	100.042	99.996	99.955	5.750	96.262	96.234	96.204	
7.500	100.765	100.719	100.678	7.500	100.515	100.469	100.428	5.875	96.394	96.366	96.336	
7.625	100.836	100.790	100.749	7.625	100.836	100.790	100.749	6.000	96.737	96.470	96.453	

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	92.901	92.880	92.852									
4.875	93.042	93.021	92.993									
5.000	93.380	93.359	93.330									
5.125	93.792	93.771	93.748									
5.250	94.260	94.218	94.173									
5.375	94.778	94.735	94.691									
5.500	95.294	95.251	95.206									
5.625	95.769	95.727	95.682									
5.750	96.129	96.086	96.041									

**Home Possible Adjustments**

<b>Cumulative LLPA Caps</b>	
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

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	90.457	90.449	90.441	2.625				2.625				
5.750	91.233	91.225	91.217	2.750				2.750				
5.875	91.824	91.817	91.809	2.875				2.875				
6.000	92.411	92.403	92.396	3.000				3.000				
6.125	93.164	93.149	93.132	3.125				3.125				
6.250	93.912	93.896	93.880	3.250				3.250				
6.375	95.563	95.687	95.677	3.375				3.375				
6.500	96.101	96.238	96.225	3.500				3.500				
6.625	96.760	96.830	96.814	3.625				3.625				
6.750	97.493	97.581	97.561	3.750				3.750				
6.875	97.976	98.078	98.054	3.875				3.875				
7.000	98.450	98.562	98.536	4.000				4.000				
7.125	98.875	98.984	98.958	4.125				4.125				
7.250	99.542	99.607	99.589	4.250				4.250				
7.375	99.935	100.007	99.985									
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												
<b>Cumulative LLPA Cap</b>												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas												
												0.000
<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>												
	≤ 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			
<b>Additional Purchase LLPA Adjusters</b>												
	≤ 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			
<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>												
	≤ 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			
<b>Additional R/T Refinance LLPA Adjusters</b>												
	≤ 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			
<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>												
	≤ 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							
<b>Additional Cash-Out Refinance LLPA Adjusters</b>												
	≤ 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							
<b>Additional Miscellaneous LLPA Adjusters</b>												
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

Effective Time:  
8:32:42 AM

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				5.375				5.000				
5.500				5.500				5.125				
5.625				5.625				5.250				
5.750	93.315	93.295	93.101	5.750	93.315	93.295	93.101	5.375	93.315	93.295	93.101	
5.875	95.715	95.781	95.756	5.875	95.715	95.781	95.756	5.500	95.715	95.781	95.756	
6.000	96.534	96.600	96.575	6.000	96.534	96.600	96.575	5.625				
6.125	97.340	97.142	97.117	6.125	97.340	97.142	97.117	5.750	93.315	93.295	93.101	
6.250	97.864	97.660	97.599	6.250	97.864	97.660	97.599	5.875	95.715	95.781	95.756	
6.375	98.514	98.475	98.436	6.375	98.514	98.475	98.436	6.000	96.534	96.600	96.575	
6.500	99.058	99.019	98.980	6.500	99.058	99.019	98.980	6.125	97.340	97.142	97.117	
6.625	99.516	99.477	99.437	6.625	99.516	99.477	99.437	6.250	97.864	97.660	97.599	
6.750	99.986	99.892	99.798	6.750	99.986	99.892	99.798	6.375	98.514	98.475	98.436	
6.875	100.279	100.185	100.091	6.875	100.279	100.185	100.091	6.500	99.058	99.019	98.980	
7.000	100.828	100.734	100.640	7.000	100.828	100.734	100.640	6.625	99.516	99.477	99.437	
7.125	101.240	101.151	101.092	7.125	101.240	101.151	101.092	6.750	99.986	99.892	99.798	
7.250	101.602	101.625	101.566	7.250	101.602	101.625	101.566	6.875	100.279	100.185	100.091	
7.375	101.798	101.673	101.548	7.375	101.798	101.673	101.548	7.000	100.828	100.734	100.640	
7.500	102.120	101.995	101.909	7.500	102.120	101.995	101.909	7.125	101.240	101.151	101.092	
7.625	102.402	102.277	102.179	7.625	102.402	102.277	102.179	7.250	101.602	101.625	101.566	
7.750	102.647	102.507	102.381	7.750	102.647	102.507	102.381	7.375	101.798	101.673	101.548	
7.875	102.311	102.186	102.061	7.875	102.311	102.186	102.061	7.500	102.120	101.995	101.909	
8.000	102.605	102.585	102.493	8.000	102.605	102.585	102.493	7.625	102.402	102.277	102.179	
8.125	102.970	102.954	102.861	8.125	102.970	102.954	102.861	7.750	102.647	102.507	102.381	

  

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			
3.250				3.250				5.375			
3.375				3.375				5.500			
3.500	87.634	87.855	87.758	3.500	87.634	87.855	87.758	5.625			
3.625	88.178	88.399	88.302	3.625	88.178	88.399	88.302	5.750	93.866	93.813	93.762
3.750	89.323	89.523	89.437	3.750	89.323	89.523	89.437	5.875	95.056	95.092	95.067
3.875	89.867	90.066	89.980	3.875	89.867	90.066	89.980	6.000	95.625	95.661	95.636
4.000	90.411	90.610	90.524	4.000	90.411	90.610	90.524	6.125	96.457	96.254	96.177
4.125	90.955	91.155	91.068	4.125	90.955	91.155	91.068	6.250	97.175	96.972	96.789
4.250	91.658	91.837	91.746	4.250	91.658	91.837	91.746	6.375	97.745	97.706	97.667
4.375	92.201	92.381	92.290	4.375	92.201	92.381	92.290	6.500	98.289	98.250	98.211
4.500	92.994	92.924	93.083	4.500	92.994	92.924	93.083	6.625	98.747	98.708	98.669
4.625	93.537	93.716	93.625	4.625	93.537	93.716	93.625	6.750	98.954	98.861	99.017
4.750	93.769	93.899	93.834	4.750	93.769	93.899	93.834	6.875	99.610	99.625	99.317
4.875	94.282	94.190	94.375	4.875	94.282	94.190	94.375	7.000	100.192	99.957	99.898
5.000	94.571	94.729	94.664	5.000	94.571	94.729	94.664	7.125	100.675	100.440	100.382
5.125	95.107	95.265	95.200	5.125	95.107	95.265	95.200	7.250	100.396	100.272	100.179
5.250	95.413	95.500	95.512	5.250	95.413	95.500	95.512	7.375	100.979	100.718	100.642
5.375	95.696	95.834	95.796	5.375	95.696	95.834	95.796	7.500	101.440	101.178	101.103
5.500	96.224	96.362	96.324	5.500	96.224	96.362	96.324	7.625	101.709	101.698	101.622
5.625	96.744	96.881	96.843	5.625	96.744	96.881	96.843	7.750	101.622	101.482	101.356
5.750	97.012	97.129	97.055	5.750	97.012	97.129	97.055	7.875	99.655	99.530	99.405
5.875	97.276	97.392	97.318	5.875	97.276	97.392	97.318	8.000	99.928	99.803	99.678
6.000				6.000				8.125	100.143	100.018	99.893

  

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	98.289	98.250	98.211	6.125	96.457	96.254	96.177	4.500	90.165	90.219	90.138
6.625	98.747	98.708	98.669	6.250	97.175	96.972	96.789	4.625	90.706	90.760	90.669
6.750	98.954	98.861	99.017	6.375	97.745	97.706	97.667	4.750	90.144	90.144	90.144
6.875	99.610	99.625	99.317	6.500	98.289	98.250	98.211	4.875	90.532	90.532	90.282
7.000	100.192	99.957	99.898	6.625	98.747	98.708	98.669	5.000	90.661	90.619	90.606
7.125	100.675	100.440	100.382	6.750	98.954	98.861	99.017	5.125	91.191	91.149	91.085
7.250	100.396	100.272	100.179	6.875	99.610	99.625	99.317	5.250	92.462	92.376	92.291
7.375	100.979	100.718	100.642	7.000	100.192	99.957	99.898	5.375	92.385	92.299	92.213
7.500	101.440	101.178	101.103	7.125	100.675	100.440	100.382	5.500	92.791	92.705	92.619
7.625	101.709	101.698	101.622	7.250	100.396	100.272	100.179	5.625	92.867	92.781	92.695
7.750	101.622	101.482	101.356	7.375	100.979	100.718	100.642	5.750	94.045	94.013	93.982
7.875	99.655	99.530	99.405	7.500	101.440	101.178	101.103	5.875	94.406	94.375	94.343
8.000	99.928	99.803	99.678	7.625	101.709	101.698	101.622	6.000	94.782	94.751	94.720
8.125	100.143	100.018	99.893	7.750	101.622	101.482	101.356	6.125	95.130	95.098	95.067

  

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	98.514	98.475	98.436	6.375	98.514	98.475	98.436	6.000	96.534	96.600	96.575
6.500	99.058	99.019	98.980	6.500	99.058	99.019	98.980	6.125	97.340	97.142	97.117
6.625	99.516	99.477	99.437	6.625	99.516	99.477	99.437	6.250	97.864	97.660	97.599
6.750	99.986	99.892	99.798	6.750	99.986	99.892	99.798	6.375	98.514	98.475	98.436
6.875	100.279	100.185	100.091	6.875	100.279	100.185	100.091	6.500	99.058	99.019	98.980
7.000	100.828	100.734	100.640	7.000	100.828	100.734	100.640	6.625	99.516	99.477	99.437
7.125	101.240	101.151	101.092	7.125	101.240	101.151	101.092	6.750	99.986	99.892	99.798
7.250	101.602	101.625	101.566	7.250	101.602	101.625	101.566	6.875	100.279	100.185	100.091
7.375	101.798	101.673	101.548	7.375	101.798	101.673	101.548	7.000	100.828	100.734	100.640
7.500	102.120	101.995	101.909	7.500	102.120	101.995	101.909	7.125	101.240	101.151	101.092
7.625	102.402	102.277	102.179	7.625	102.402	102.277	102.179	7.250	101.602	101.625	101.566
7.750	102.647	102.507	102.381	7.750	102.647	102.507	102.381	7.375	101.798	101.673	101.548
7.875	102.311	102.186	102.061	7.875	102.311	102.186	102.061	7.500	102.120	101.995	101.909
8.000	102.605	102.585	102.493	8.000	102.605	102.585	102.493	7.625	102.402	102.277	102.179
8.125	102.970	102.954	102.861	8.125	102.970	102.954	102.861	7.750	102.647	102.507	102.381

  

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	92.994	92.924	93.083	4.500	92.994	92.924	93.083	6.625	98.747	98.708	98.669
4.625	93.537	93.716	93.625	4.625	93.537	93.716	93.625	6.750	98.954	98.861	99.017
4.750	93.769	93.899	93.834	4.750	93.769	93.899	93.834	6.875	99.610	99.625	99.317
4.875	94.282	94.190	94.375	4.875	94.282	94.190	94.375	7.000	100.192	99.957	99.898
5.000	94.571	94.729	94.664	5.000	94.571	94.729	94.664	7.125	100.675	100.440	100.382
5.125	95.107	95.265	95.200	5.125	95.107	95.265	95.200	7.250	100.396	100.272	100.179
5.25											



YOUR BFF IN WHOLESALE

Tuesday, October 31, 2023

Effective Time: 8:32:42 AM

Brokers First Funding

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375				5.375				5.000				
5.500				5.500				5.125				
5.625				5.625				5.250				
5.750	93.315	93.295	93.101	5.750	93.315	93.295	93.101	5.375				
5.875	95.681	95.767	95.742	5.875	95.681	95.767	95.742	5.500				
6.000	96.499	96.586	96.560	6.000	96.499	96.586	96.560	5.625				
6.125	97.340	97.137	97.071	6.125	97.340	97.137	97.071	5.750	93.315	93.295	93.101	
6.250	97.864	97.660	97.463	6.250	97.864	97.660	97.463	5.875	95.681	95.767	95.742	
6.375	98.514	98.475	98.436	6.375	98.514	98.475	98.436	6.000	96.499	96.586	96.560	
6.500	99.058	99.019	98.980	6.500	99.058	99.019	98.980	6.125	97.340	97.137	97.071	
6.625	99.516	99.477	99.437	6.625	99.516	99.477	99.437	6.250	97.864	97.660	97.463	
6.750	99.986	99.892	99.798	6.750	99.986	99.892	99.798	6.375	98.514	98.475	98.436	
6.875	100.279	100.185	100.091	6.875	100.279	100.185	100.091	6.500	99.058	99.019	98.980	
7.000	100.828	100.734	100.640	7.000	100.828	100.734	100.640	6.625	99.516	99.477	99.437	
7.125	101.240	101.147	101.053	7.125	101.240	101.147	101.053	6.750	99.986	99.892	99.798	
7.250	101.598	101.473	101.348	7.250	101.598	101.473	101.348	6.875	100.279	100.185	100.091	
7.375	101.798	101.673	101.548	7.375	101.798	101.673	101.548	7.000	100.828	100.734	100.640	
7.500	102.120	101.995	101.870	7.500	102.120	101.995	101.870	7.125	101.240	101.147	101.053	
7.625	102.402	102.277	102.152	7.625	102.402	102.277	102.152	7.250	101.598	101.473	101.348	
7.750	102.647	102.507	102.381	7.750	102.647	102.507	102.381	7.375	101.798	101.673	101.548	
7.875	102.311	102.186	102.061	7.875	102.311	102.186	102.061	7.500	102.120	101.995	101.870	
8.000	102.605	102.459	102.334	8.000	102.605	102.459	102.334	7.625	102.402	102.277	102.152	
8.125	102.799	102.674	102.564	8.125	102.799	102.674	102.564	7.750	102.647	102.507	102.381	
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				
3.250				3.250				5.375				
3.375				3.375				5.500				
3.500	87.658	87.879	87.782	3.500	87.658	87.879	87.782	5.625				
3.625	88.173	88.394	88.297	3.625	88.173	88.394	88.297	5.750	93.866	93.813	93.762	
3.750	89.401	89.601	89.515	3.750	89.401	89.601	89.515	5.875	94.990	95.046	95.021	
3.875	89.915	90.115	90.029	3.875	89.915	90.115	90.029	6.000	95.558	95.614	95.589	
4.000	90.429	90.629	90.543	4.000	90.429	90.629	90.543	6.125	96.457	96.254	96.100	
4.125	90.942	91.141	91.055	4.125	90.942	91.141	91.055	6.250	97.175	96.972	97.019	
4.250	91.732	91.911	91.820	4.250	91.732	91.911	91.820	6.375	97.745	97.706	97.667	
4.375	92.142	92.422	92.331	4.375	92.142	92.422	92.331	6.500	98.289	98.250	98.211	
4.500	93.000	93.929	93.089	4.500	93.000	93.929	93.089	6.625	98.747	98.708	98.669	
4.625	93.504	93.683	93.592	4.625	93.504	93.683	93.592	6.750	98.954	98.861	99.017	
4.750	93.804	93.962	93.898	4.750	93.804	93.962	93.898	6.875	99.548	99.583	99.525	
4.875	94.304	94.213	94.398	4.875	94.304	94.213	94.398	7.000	100.051	100.087	100.028	
5.000	94.796	94.705	94.640	5.000	94.796	94.705	94.640	7.125	100.439	100.474	100.416	
5.125	95.028	95.186	95.122	5.125	95.028	95.186	95.122	7.250	100.396	100.272	100.179	
5.250	95.455	95.592	95.554	5.250	95.455	95.592	95.554	7.375	100.789	100.797	100.722	
5.375	95.931	95.818	95.780	5.375	95.931	95.818	95.780	7.500	101.147	101.156	101.080	
5.500	96.390	96.278	96.240	5.500	96.390	96.278	96.240	7.625	101.483	101.422	101.346	
5.625	96.831	96.718	96.680	5.625	96.831	96.718	96.680	7.750	101.622	101.482	101.356	
5.750	97.017	97.134	97.059	5.750	97.017	97.134	97.059	7.875	99.655	99.530	99.405	
5.875	97.449	97.316	97.241	5.875	97.449	97.316	97.241	8.000	99.928	99.803	99.678	
6.000				6.000				8.125	100.143	100.018	99.893	
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	98.289	98.250	98.211	6.125	96.457	96.254	96.100	4.500	90.145	90.199	90.128	
6.625	98.747	98.708	98.669	6.250	97.175	96.972	97.019	4.625	90.636	90.690	90.619	
6.750	98.954	98.861	99.017	6.375	97.745	97.706	97.667	4.750	90.144	90.144	90.144	
6.875	99.548	99.583	99.525	6.500	98.289	98.250	98.211	4.875	90.532	90.532	90.282	
7.000	100.051	100.087	100.028	6.625	98.747	98.708	98.669	5.000	90.606	90.606	90.606	
7.125	100.439	100.474	100.416	6.750	98.954	98.861	99.017	5.125	91.038	90.996	90.952	
7.250	100.396	100.272	100.179	6.875	99.548	99.583	99.525	5.250	92.462	92.376	92.291	
7.375	100.789	100.797	100.722	7.000	100.051	100.087	100.028	5.375	92.385	92.299	92.213	
7.500	101.147	101.156	101.080	7.125	100.439	100.474	100.416	5.500	92.541	92.455	92.369	
7.625	101.483	101.422	101.346	7.250	100.396	100.272	100.179	5.625	92.867	92.781	92.695	
7.750	101.622	101.482	101.356	7.375	100.789	100.797	100.722	5.750	94.045	94.013	93.982	
7.875	99.655	99.530	99.405	7.500	101.147	101.156	101.080	5.875	94.406	94.375	94.343	
8.000	99.928	99.803	99.678	7.625	101.483	101.422	101.346	6.000	94.782	94.751	94.720	
8.125	100.143	100.018	99.893	7.750	101.622	101.482	101.356	6.125	95.130	95.098	95.067	
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	98.514	98.475	98.436	6.375	98.514	98.475	98.436	6.000	96.499	96.586	96.560	
6.500	99.058	99.019	98.980	6.500	99.058	99.019	98.980	6.125	97.340	97.137	97.071	
6.625	99.516	99.477	99.437	6.625	99.516	99.477	99.437	6.250	97.864	97.660	97.463	
6.750	99.986	99.892	99.798	6.750	99.986	99.892	99.798	6.375	98.514	98.475	98.436	
6.875	100.279	100.185	100.091	6.875	100.279	100.185	100.091	6.500	99.058	99.019	98.980	
7.000	100.828	100.734	100.640	7.000	100.828	100.734	100.640	6.625	99.516	99.477	99.437	
7.125	101.240	101.147	101.053	7.125	101.240	101.147	101.053	6.750	99.986	99.892	99.798	
7.250	101.598	101.473	101.348	7.250	101.598	101.473	101.348	6.875	100.279	100.185	100.091	
7.375	101.798	101.673	101.548	7.375	101.798	101.673	101.548	7.000	100.828	100.734	100.640	
7.500	102.120	101.995	101.870	7.500	102.120	101.995	101.870	7.125	101.240	101.147	101.053	
7.625	102.402	102.277	102.152	7.625	102.402	102.277	102.152	7.250	101.598	101.473	101.348	
7.750	102.647	102.507	102.381	7.750	102.647	102.507	102.381	7.375	101.798	101.673	101.548	
7.875	102.311	102.186	102.061	7.875	102.311	102.186	102.061	7.500	102.120	101.995	101.870	
8.000	102.605	102.459	102.334	8.000	102.605	102.459	102.334	7.625	102.402	102.277	102.152	
8.125	102.799	102.674	102.564	8.125	102.799	102.674	102.564	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	93.000	92.929	93.089	4.500	93.000	92.929	93.089	6.625	98.747	98.708	98.669	
4.625	93.504	93.683	93.592	4.625	93.504	93.683	93.592	6.750	98.954	98.861	99.017	
4.750	93.804	93.962	93.898	4.750	93.804	93.962	93.898	6.875	99.548	99.583	99.525	
4.875	94.304	94.213	94.398	4.875	94.304	94.213	94.398	7.000	100.051	100.087	100.028	





**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:  
 8:32:42 AM

**Government DPA**

BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>							
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	96.086	95.788	95.488	7.125	93.486	93.188	92.888	7.125			
7.250	97.513	97.141	96.841	7.250	94.913	94.541	94.241	7.250			
7.375	97.977	97.605	97.305	7.375	95.377	95.005	94.705	7.375			
7.500	98.421	98.049	97.749	7.500	95.821	95.449	95.149	7.500			
7.625	98.814	98.442	98.142	7.625	96.214	95.842	95.542	7.625			
7.750	99.655	99.208	98.908	7.750	97.055	96.608	96.308	7.750			
7.875	100.079	99.632	99.332	7.875	97.479	97.032	96.732	7.875			
8.000	100.493	100.046	99.746	8.000	97.893	97.446	97.146	8.000			
8.125	100.856	100.409	100.109	8.125	98.256	97.809	97.509	8.125			
8.250	101.200	100.753	100.453	8.250	98.600	98.153	97.853	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

<sup>(1)</sup> 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.  
<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.