



Table of Contents	
Tab	Product
<a href="#">2</a>	Conventional Fixed
<a href="#">3</a>	Conventional ARM
<a href="#">4</a>	Home Ready
<a href="#">5</a>	Home Possible
<a href="#">6</a>	RefiNow
<a href="#">7</a>	FHA
<a href="#">8</a>	VA
<a href="#">9</a>	FHA DPA

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

Effective Time:  
 3:40:35 PM

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	96.369	96.355	96.348	6.250	96.369	96.355	96.348	5.625	93.958	93.929	93.936
6.375	96.940	96.983	96.946	6.375	96.940	96.983	96.946	5.750	94.684	94.656	94.663
6.500	97.498	97.535	97.495	6.500	97.498	97.535	97.495	5.875	95.275	95.246	95.253
6.625	97.958	98.075	98.035	6.625	97.958	98.075	98.035	6.000	95.855	95.827	95.834
6.750	98.665	98.735	98.703	6.750	98.665	98.735	98.703	6.125	96.598	96.560	96.553
6.875	99.207	99.234	99.199	6.875	99.207	99.234	99.199	6.250	97.284	97.246	97.239
7.000	99.759	99.719	99.694	7.000	99.759	99.719	99.694	6.375	98.125	98.087	98.080
7.125	100.134	100.139	100.101	7.125	100.134	100.139	100.101	6.500	98.680	98.642	98.635
7.250	100.477	100.398	100.388	7.250	100.477	100.388	100.388	6.625	99.219	99.168	99.154
7.375	100.953	100.935	100.914	7.375	100.953	100.935	100.914	6.750	99.856	99.804	99.791
7.500	101.408	101.424	101.403	7.500	101.408	101.424	101.403	6.875	100.175	100.373	100.359
7.625	101.735	101.725	101.705	7.625	101.735	101.725	101.705	7.000	100.899	100.847	100.833
7.750	101.952	101.995	101.921	7.750	101.952	101.995	101.921	7.125	101.254	101.203	101.189
7.875	102.282	102.331	102.254	7.875	102.282	102.331	102.254	7.250	100.941	100.963	100.943
8.000	102.695	102.749	102.669	8.000	102.695	102.749	102.669	7.375	101.440	101.462	101.441
8.125	103.091	103.147	103.067	8.125	103.091	103.147	103.067	7.500	101.870	101.892	101.871
8.250	102.926	102.948	102.751	8.250	102.926	102.948	102.751	7.625	102.193	102.215	102.195
8.375	103.194	103.229	103.029	8.375	103.194	103.229	103.029	7.750	101.891	101.911	101.871
8.500	103.501	103.553	103.349	8.500	103.501	103.553	103.349	7.875	102.256	102.225	102.127
8.625	103.888	103.940	103.736	8.625	103.888	103.940	103.736	8.000	102.596	102.579	102.480

Conventional 15 Yr Fixed											
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed			
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	95.258	95.320	95.237	5.000	94.915	95.089	95.002				
5.125	95.451	95.501	95.430	5.125	95.381	95.566	95.475				
5.250	95.827	95.887	95.812	5.250	95.739	95.934	95.840				
5.375	96.105	96.309	96.213	5.375	96.111	96.315	96.219				
5.500	96.642	96.599	96.502	5.500	96.542	96.746	96.650				
5.625	97.233	97.182	97.172	5.625	97.248	97.410	97.318				
5.750	97.747	97.695	97.686	5.750	97.747	97.765	97.686				
5.875	97.989	98.187	98.178	5.875	98.239	98.187	98.178				
6.000	98.631	98.580	98.571	6.000	98.631	98.580	98.571				
6.125	98.715	98.664	98.635	6.125	98.716	98.629	98.703				
6.250	99.213	99.162	99.133	6.250	99.213	99.162	99.133				
6.375	99.421	99.620	99.591	6.375	99.671	99.620	99.591				
6.500	99.994	99.943	99.914	6.500	99.994	99.943	99.914				
6.625	100.103	100.024	99.899	6.625	100.103	100.084	99.972				
6.750	100.575	100.495	100.371	6.750	100.575	100.495	100.371				
6.875	100.756	100.927	100.802	6.875	101.006	100.927	100.802				
7.000	101.291	101.211	101.087	7.000	101.291	101.211	101.087				

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	98.618	98.708	98.686	6.750	98.213	98.161	98.148	5.125	92.201	92.236	92.116
6.875	99.100	99.206	99.181	6.875	98.783	98.732	98.718	5.250	92.652	92.622	92.564
7.000	99.574	99.693	99.665	7.000	99.271	99.219	99.205	5.375	94.785	94.762	94.763
7.125	100.004	100.120	100.093	7.125	99.615	99.564	99.550	5.500	95.208	95.185	95.186
7.250	100.206	100.273	100.238	7.250	99.897	99.920	99.899	5.625	95.252	95.201	95.191
7.375	100.691	100.713	100.692	7.375	100.397	100.419	100.399	5.750	96.104	96.052	96.023
7.500	101.169	101.191	101.170	7.500	100.842	100.864	100.843	5.875	96.589	96.538	96.509
7.625	101.405	101.438	101.406	7.625	101.146	101.168	101.148	6.000	97.055	97.004	96.975
7.750	101.641	101.568	101.475	7.750	101.116	101.095	101.047	6.125	97.641	97.590	97.561
7.875	101.890	101.858	101.810	7.875	101.578	101.557	101.509	6.250	98.133	98.082	98.053
8.000	102.161	102.112	102.041	8.000	100.286	100.213	100.124	6.375	98.585	98.533	98.504
8.125	102.417	102.392	102.321	8.125	100.559	100.485	100.398	6.500	98.893	98.841	98.812
8.250	100.419	100.272	100.166	8.250	100.926	100.781	100.673	6.625	98.904	98.824	98.699
8.375	100.662	100.515	100.411	8.375	101.201	101.055	100.950	6.750	99.371	99.291	99.166
8.500	100.913	100.765	100.664	8.500	98.727	98.601	98.103	6.875	99.794	99.714	99.589
8.625	101.153	101.005	100.906	8.625				7.000	100.050	99.970	99.846

Conventional Fixed Adjustments

Cumulative LPPA 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
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	-0.250	-0.500	-0.750	-1.250	-1.000	-0.875	-0.750	-0.500
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	-1.750
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 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	-4.1			



**BROKERS FIRST FUNDING**  
YOUR BFF IN WHOLESALE  
Wednesday, November 1, 2023  
Effective Time:

### 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

3:40:35 PM

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	95.585	95.522	95.459	5.250				5.250				
5.375	95.944	95.881	95.818	5.375				5.375				
5.500	96.304	96.241	96.178	5.500				5.500				
5.625	96.664	96.601	96.538	5.625	95.724	95.661	95.598	5.625	94.924	94.861	94.798	
5.750	97.025	96.962	96.899	5.750	96.143	96.080	96.017	5.750	95.391	95.328	95.265	
5.875	97.386	97.323	97.260	5.875	96.563	96.500	96.437	5.875	95.858	95.795	95.733	
6.000	97.858	97.795	97.732	6.000	96.984	96.921	96.858	6.000	96.149	96.086	96.024	
6.125	98.207	98.144	98.081	6.125	97.405	97.342	97.279	6.125	96.618	96.555	96.493	
6.250	98.406	98.343	98.280	6.250	97.827	97.764	97.701	6.250	97.159	97.096	97.034	
6.375	98.744	98.681	98.618	6.375	98.250	98.187	98.124	6.375	97.629	97.566	97.503	
6.500	98.941	98.878	98.815	6.500	98.748	98.685	98.622	6.500	98.099	98.036	97.974	
6.625	99.277	99.214	99.151	6.625	99.148	99.085	99.022	6.625	98.571	98.508	98.445	
6.750	99.499	99.436	99.373	6.750	99.384	99.321	99.258	6.750	98.850	98.787	98.724	
6.875	99.838	99.775	99.712	6.875	99.783	99.720	99.657	6.875	99.299	99.236	99.173	
7.000	100.037	99.974	99.911	7.000	100.017	99.954	99.891	7.000	99.565	99.502	99.440	
7.125	99.986	99.923	99.860	7.125	100.002	99.939	99.876	7.125	99.580	99.517	99.455	

2/1/5 ARM Margin: 2.75% 5/1/5 ARM Margin: 2.75% 5/1/5 ARM Margin: 2.75%

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	95.562	95.499	95.436	5.250				5.250				
5.375	95.921	95.858	95.795	5.375				5.375				
5.500	96.281	96.218	96.155	5.500				5.500				
5.625	96.641	96.578	96.515	5.625	95.701	95.638	95.575	5.625	94.901	94.838	94.775	
5.750	97.002	96.939	96.876	5.750	96.121	96.058	95.995	5.750	95.368	95.305	95.242	
5.875	97.363	97.300	97.237	5.875	96.540	96.477	96.414	5.875	95.835	95.772	95.709	
6.000	97.585	97.522	97.459	6.000	96.961	96.898	96.835	6.000	96.127	96.064	96.001	
6.125	97.934	97.871	97.808	6.125	97.382	97.319	97.256	6.125	96.595	96.532	96.469	
6.250	98.133	98.070	98.007	6.250	97.804	97.741	97.678	6.250	96.886	96.823	96.760	
6.375	98.471	98.408	98.345	6.375	98.227	98.164	98.101	6.375	97.356	97.293	97.230	
6.500	98.668	98.605	98.542	6.500	98.475	98.412	98.349	6.500	97.826	97.763	97.700	
6.625	99.004	98.941	98.878	6.625	98.875	98.812	98.749	6.625	98.298	98.235	98.172	
6.750	99.226	99.163	99.100	6.750	99.111	99.048	98.985	6.750	98.577	98.514	98.451	
6.875	99.565	99.502	99.439	6.875	99.510	99.447	99.384	6.875	99.026	98.963	98.900	
7.000	99.764	99.701	99.638	7.000	99.744	99.681	99.618	7.000	99.292	99.229	99.166	
7.125	99.963	99.900	99.837	7.125	99.979	99.916	99.853	7.125	99.557	99.494	99.431	

2/1/5 ARM Margin: 2.75% 5/1/5 ARM Margin: 2.75% 5/1/5 ARM Margin: 2.75%

### Conventional ARM Adjustments

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

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

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

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

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

Cash-Out Refinance LTV / FICO Adjusters: All Products				
	≤30	30.01-60	60.01-70	70.01-75
≥ 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				6.000				4.375				
6.125				6.125				4.500				
6.250	96.369	96.355	96.348	6.250	96.119	96.105	96.098	4.625				
6.375	96.940	96.926	96.919	6.375	96.690	96.676	96.669	4.750				
6.500	97.248	97.234	97.227	6.500	97.248	97.234	97.227	4.875				
6.625	98.203	98.166	98.159	6.625	98.203	98.166	98.159	5.000	95.008	95.001	94.987	
6.750	98.772	98.720	98.707	6.750	98.772	98.720	98.707	5.125	95.201	95.194	95.180	
6.875	99.371	99.319	99.306	6.875	99.371	99.319	99.306	5.250	95.577	95.570	95.562	
7.000	99.947	99.895	99.881	7.000	99.947	99.895	99.881	5.375	95.808	95.801	95.794	
7.125	100.394	100.342	100.329	7.125	100.394	100.342	100.329	5.500	96.209	96.202	96.194	
7.250	100.560	100.582	100.561	7.250	100.560	100.582	100.561	5.625	96.587	96.558	96.528	
7.375	101.089	101.111	101.090	7.375	101.089	101.111	101.090	5.750	96.846	96.817	96.787	
7.500	101.598	101.620	101.599	7.500	101.598	101.620	101.599	5.875	97.082	97.064	97.023	
7.625	101.973	101.995	101.975	7.625	101.973	101.995	101.975	6.000	97.247	97.229	97.190	

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	93.656	93.635	93.606									
4.875	93.795	93.774	93.745									
5.000	94.137	94.116	94.087									
5.125	94.525	94.504	94.475									
5.250	94.962	94.919	94.874									
5.375	95.481	95.438	95.393									
5.500	95.998	95.955	95.910									
5.625	96.476	96.433	96.388									
5.750	96.837	96.794	96.749									
5.875	97.184	97.141	97.096									
6.000	97.753	97.710	97.665									

**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

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	96.369	96.355	96.348	6.250	96.119	96.105	96.098	4.625				
6.375	96.940	96.926	96.919	6.375	96.690	96.676	96.669	4.750				
6.500	97.248	97.234	97.227	6.500	97.248	97.234	97.227	4.875				
6.625	97.958	97.944	97.937	6.625	97.958	97.944	97.687	5.000	95.008	95.001	94.987	
6.750	98.665	98.642	98.622	6.750	98.415	98.392	98.372	5.125	95.201	95.194	95.180	
6.875	98.957	98.935	98.914	6.875	98.957	98.935	98.914	5.250	95.577	95.570	95.562	
7.000	99.418	99.395	99.374	7.000	99.418	99.395	99.374	5.375	95.808	95.801	95.794	
7.125	99.884	99.861	99.840	7.125	99.884	99.861	99.840	5.500	96.209	96.202	96.194	
7.250	100.477	100.433	100.398	7.250	100.227	100.183	100.148	5.625	96.587	96.558	96.528	
7.375	100.703	100.659	100.624	7.375	100.703	100.659	100.624	5.750	96.846	96.817	96.787	
7.500	101.158	101.113	101.079	7.500	101.158	101.113	101.079	5.875	97.082	97.064	97.023	
7.625	101.485	101.440	101.406	7.625	101.485	101.440	101.406	6.000	97.247	97.229	97.190	

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	93.656	93.635	93.606									
4.875	93.795	93.774	93.745									
5.000	94.137	94.116	94.087									
5.125	94.525	94.504	94.475									
5.250	94.962	94.919	94.874									
5.375	95.481	95.438	95.393									
5.500	95.998	95.955	95.910									
5.625	96.476	96.433	96.388									
5.750	96.837	96.794	96.749									

**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



**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  
Wednesday, November 1, 2023  
Effective Time:  
3:40:35 PM

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	91.611	91.603	91.595	2.625				2.625				
5.750	92.389	92.381	92.373	2.750				2.750				
5.875	92.983	92.975	92.968	2.875				2.875				
6.000	93.573	93.565	93.557	3.000				3.000				
6.125	94.255	94.239	94.226	3.125				3.125				
6.250	95.005	94.990	94.976	3.250				3.250				
6.375	96.606	96.733	96.696	3.375				3.375				
6.500	97.144	97.285	97.245	3.500				3.500				
6.625	97.684	97.825	97.785	3.625				3.625				
6.750	98.395	98.485	98.453	3.750				3.750				
6.875	98.878	98.984	98.949	3.875				3.875				
7.000	99.350	99.469	99.431	4.000				4.000				
7.125	99.773	99.889	99.851	4.125				4.125				
7.250	99.989	100.056	100.011	4.250				4.250				
7.375	100.382	100.458	100.410									

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

**RefiNow Adjustments**

**Cumulative LLPA Cap**

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

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

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

**Additional Purchase LLPA Adjusters**

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

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

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

**Additional R/T Refinance LLPA Adjusters**

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

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

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

**Additional Cash-Out Refinance LLPA Adjusters**

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

**Additional Miscellaneous LLPA Adjusters**

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



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

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

Effective Time:  
 3:40:35 PM

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	93.956	93.937	93.822	5.750	93.956	93.937	93.822	5.375				
5.875	96.811	96.874	96.853	5.875	96.811	96.874	96.853	5.500				
6.000	97.629	97.692	97.671	6.000	97.629	97.692	97.671	5.625				
6.125	98.282	98.233	98.212	6.125	98.282	98.233	98.212	5.750	93.956	93.937	93.822	
6.250	98.806	98.714	98.693	6.250	98.806	98.714	98.693	5.875	96.811	96.874	96.853	
6.375	99.361	99.370	99.345	6.375	99.361	99.370	99.345	6.000	97.629	97.692	97.671	
6.500	99.908	99.915	99.892	6.500	99.908	99.915	99.892	6.125	98.282	98.233	98.212	
6.625	100.365	100.375	100.349	6.625	100.365	100.375	100.349	6.250	98.806	98.714	98.693	
6.750	100.745	100.787	100.749	6.750	100.745	100.787	100.749	6.375	99.361	99.370	99.345	
6.875	100.961	100.875	100.789	6.875	100.961	100.875	100.789	6.500	99.908	99.915	99.892	
7.000	101.510	101.424	101.338	7.000	101.510	101.424	101.338	6.625	100.365	100.375	100.349	
7.125	101.902	101.816	101.730	7.125	101.902	101.816	101.730	6.750	100.745	100.787	100.749	
7.250	102.177	102.192	102.138	7.250	102.177	102.192	102.138	6.875	100.961	100.875	100.789	
7.375	102.101	101.976	101.851	7.375	102.101	101.976	101.851	7.000	101.510	101.424	101.338	
7.500	102.443	102.318	102.193	7.500	102.443	102.318	102.193	7.125	101.902	101.816	101.730	
7.625	102.713	102.588	102.463	7.625	102.713	102.588	102.463	7.250	102.177	102.192	102.138	
7.750	102.827	102.555	102.468	7.750	102.827	102.555	102.468	7.375	102.101	101.976	101.851	
7.875	102.330	102.183	102.064	7.875	102.330	102.183	102.064	7.500	102.443	102.318	102.193	
8.000	102.594	102.573	102.486	8.000	102.594	102.573	102.486	7.625	102.713	102.588	102.463	
8.125	102.960	102.940	102.852	8.125	102.960	102.940	102.852	7.750	102.827	102.555	102.468	

  

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	88.208	88.424	88.300	3.500	88.208	88.424	88.300	5.625	92.454	92.416	92.420
3.625	88.752	88.968	88.844	3.625	88.752	88.968	88.844	5.750	94.808	94.762	94.748
3.750	89.833	90.028	89.931	3.750	89.833	90.028	89.931	5.875	95.933	95.966	95.944
3.875	90.377	90.572	90.474	3.875	90.377	90.572	90.474	6.000	96.501	96.534	96.512
4.000	90.920	91.115	91.018	4.000	90.920	91.115	91.018	6.125	97.399	97.324	97.303
4.125	91.464	91.659	91.561	4.125	91.464	91.659	91.561	6.250	98.117	97.914	97.961
4.250	92.135	92.310	92.257	4.250	92.135	92.310	92.257	6.375	98.674	98.698	98.660
4.375	92.929	93.103	92.750	4.375	92.929	93.103	92.750	6.500	99.219	99.243	99.205
4.500	93.471	93.645	93.328	4.500	93.471	93.645	93.328	6.625	99.679	99.702	99.665
4.625	94.027	94.187	94.026	4.625	94.027	94.187	94.026	6.750	99.866	99.781	99.695
4.750	94.498	94.482	94.497	4.750	94.498	94.482	94.497	6.875	100.190	100.198	100.144
4.875	94.741	94.895	94.819	4.875	94.741	94.895	94.819	7.000	100.769	100.778	100.724
5.000	95.279	95.433	95.357	5.000	95.279	95.433	95.357	7.125	101.251	101.260	101.205
5.125	95.814	95.718	95.892	5.125	95.814	95.718	95.892	7.250	100.821	100.814	100.763
5.250	95.927	95.957	95.905	5.250	95.927	95.957	95.905	7.375	101.257	101.239	101.168
5.375	96.357	96.489	96.408	5.375	96.357	96.489	96.408	7.500	101.713	101.696	101.625
5.500	96.883	97.016	96.935	5.500	96.883	97.016	96.935	7.625	101.977	101.960	101.889
5.625	97.401	97.283	97.452	5.625	97.401	97.283	97.452	7.750	101.802	101.780	101.693
5.750	97.497	97.471	97.436	5.750	97.497	97.471	97.436	7.875	99.569	99.444	99.319
5.875	97.870	97.982	97.865	5.875	97.870	97.982	97.865	8.000	100.092	99.967	99.842
6.000				6.000				8.125	100.315	100.190	100.065

  

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	99.219	99.243	99.205	6.125	97.399	97.324	97.303	4.500	90.767	90.816	90.463
6.625	99.679	99.702	99.665	6.250	98.117	97.914	97.961	4.625	91.307	91.356	91.003
6.750	99.866	99.781	99.695	6.375	98.674	98.698	98.660	4.750	90.842	90.850	90.858
6.875	100.190	100.198	100.144	6.500	99.219	99.243	99.205	4.875	91.227	91.235	90.993
7.000	100.769	100.778	100.724	6.625	99.679	99.702	99.665	5.000	91.319	91.310	91.318
7.125	101.251	101.260	101.205	6.750	99.866	99.781	99.695	5.125	91.847	91.801	91.725
7.250	100.821	100.814	100.763	6.875	100.190	100.198	100.144	5.250	93.190	93.175	93.159
7.375	101.257	101.239	101.168	7.000	100.769	100.778	100.724	5.375	93.110	93.094	93.078
7.500	101.713	101.696	101.625	7.125	101.251	101.260	101.205	5.500	93.267	93.251	93.235
7.625	101.977	101.960	101.889	7.250	100.821	100.814	100.763	5.625	93.594	93.578	93.563
7.750	101.802	101.780	101.693	7.375	101.257	101.239	101.168	5.750	94.655	94.624	94.593
7.875	99.569	99.444	99.319	7.500	101.713	101.696	101.625	5.875	95.021	94.990	94.959
8.000	100.092	99.967	99.842	7.625	101.977	101.960	101.889	6.000	95.399	95.368	95.336
8.125	100.315	100.190	100.065	7.750	101.802	101.780	101.693	6.125	95.754	95.723	95.692

  

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	99.361	99.370	99.345	6.375	99.361	99.370	99.345	6.000	97.629	97.692	97.671
6.500	99.908	99.915	99.892	6.500	99.908	99.915	99.892	6.125	98.282	98.233	98.212
6.625	100.365	100.375	100.349	6.625	100.365	100.375	100.349	6.250	98.806	98.714	98.693
6.750	100.745	100.787	100.749	6.750	100.745	100.787	100.749	6.375	99.361	99.370	99.345
6.875	100.961	100.875	100.789	6.875	100.961	100.875	100.789	6.500	99.908	99.915	99.892
7.000	101.510	101.424	101.338	7.000	101.510	101.424	101.338	6.625	100.365	100.375	100.349
7.125	101.902	101.816	101.730	7.125	101.902	101.816	101.730	6.750	100.745	100.787	100.749
7.250	102.177	102.192	102.138	7.250	102.177	102.192	102.138	6.875	100.961	100.875	100.789
7.375	102.101	101.976	101.851	7.375	102.101	101.976	101.851	7.000	101.510	101.424	101.338
7.500	102.443	102.318	102.193	7.500	102.443	102.318	102.193	7.125	101.902	101.816	101.730
7.625	102.713	102.588	102.463	7.625	102.713	102.588	102.463	7.250	102.177	102.192	102.138
7.750	102.827	102.555	102.468	7.750	102.827	102.555	102.468	7.375	102.101	101.976	101.851
7.875	102.330	102.183	102.064	7.875	102.330	102.183	102.064	7.500	102.443	102.318	102.193
8.000	102.594	102.573	102.486	8.000	102.594	102.573	102.486	7.625	102.713	102.588	102.463
8.125	102.960	102.940	102.852	8.125	102.960	102.940	102.852	7.750	102.827	102.555	102.468

  

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	93.471	93.645	93.328	4.500	93.471	93.645	93.328	6.625	99.679	99.702	99.665
4.625	94.027	94.187	94.026	4.625	94.027	94.187	94.026	6.750	99.866	99.781	99.695
4.750	94.498	94.482	94.497	4.750	94						



**BROKERS FIRST FUNDING**  
 YOUR BFF IN WHOLESALE  
 Wednesday, November 1, 2023  
 Effective Time:  
 3:40:35 PM

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

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

Government												
VA 30 Yr Fixed				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	93.956	93.937	93.822	5.750	93.956	93.937	93.822	5.375				
5.875	96.777	96.860	96.839	5.875	96.777	96.860	96.839	5.500				
6.000	97.595	97.678	97.656	6.000	97.595	97.678	97.656	5.625				
6.125	98.282	98.188	98.166	6.125	98.282	98.188	98.166	5.750	93.956	93.937	93.822	
6.250	98.806	98.603	98.557	6.250	98.806	98.603	98.557	5.875	96.777	96.860	96.839	
6.375	99.361	99.353	99.345	6.375	99.361	99.353	99.345	6.000	97.595	97.678	97.656	
6.500	99.908	99.900	99.892	6.500	99.908	99.900	99.892	6.125	98.282	98.188	98.166	
6.625	100.365	100.391	100.353	6.625	100.365	100.391	100.353	6.250	98.806	98.603	98.557	
6.750	100.648	100.594	100.556	6.750	100.648	100.594	100.556	6.375	99.361	99.353	99.345	
6.875	100.961	100.875	100.789	6.875	100.961	100.875	100.789	6.500	99.908	99.900	99.892	
7.000	101.510	101.424	101.338	7.000	101.510	101.424	101.338	6.625	100.365	100.391	100.353	
7.125	101.902	101.816	101.730	7.125	101.902	101.816	101.730	6.750	100.648	100.594	100.556	
7.250	101.901	101.808	101.757	7.250	101.901	101.808	101.757	6.875	100.961	100.875	100.789	
7.375	102.101	101.976	101.851	7.375	102.101	101.976	101.851	7.000	101.510	101.424	101.338	
7.500	102.443	102.318	102.193	7.500	102.443	102.318	102.193	7.125	101.902	101.816	101.730	
7.625	102.713	102.588	102.463	7.625	102.713	102.588	102.463	7.250	101.901	101.808	101.757	
7.750	102.827	102.555	102.468	7.750	102.827	102.555	102.468	7.375	102.101	101.976	101.851	
7.875	103.330	102.183	102.064	7.875	103.330	102.183	102.064	7.500	102.443	102.318	102.193	
8.000	102.498	102.373	102.248	8.000	102.498	102.373	102.248	7.625	102.713	102.588	102.463	
8.125	102.722	102.644	102.556	8.125	102.722	102.644	102.556	7.750	102.827	102.555	102.468	
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	88.232	88.448	88.323	3.500	88.232	88.448	88.323	5.625	92.454	92.416	92.420	
3.625	88.746	88.962	88.838	3.625	88.746	88.962	88.838	5.750	94.808	94.762	94.748	
3.750	89.911	90.106	90.008	3.750	89.911	90.106	90.008	5.875	96.117	95.920	95.898	
3.875	90.425	90.620	90.522	3.875	90.425	90.620	90.522	6.000	96.434	96.487	96.466	
4.000	90.938	91.133	91.035	4.000	90.938	91.133	91.035	6.125	97.399	97.247	97.226	
4.125	91.450	91.645	91.547	4.125	91.450	91.645	91.547	6.250	98.117	97.914	97.961	
4.250	92.008	92.383	92.000	4.250	92.008	92.383	92.000	6.375	98.592	98.586	98.576	
4.375	92.969	93.143	92.790	4.375	92.969	93.143	92.790	6.500	99.139	99.156	99.123	
4.500	93.475	93.650	93.328	4.500	93.475	93.650	93.328	6.625	99.643	99.686	99.648	
4.625	94.027	94.152	94.026	4.625	94.027	94.152	94.026	6.750	99.866	99.781	99.695	
4.750	94.498	94.482	94.497	4.750	94.498	94.482	94.497	6.875	100.125	100.154	100.100	
4.875	94.762	94.915	94.839	4.875	94.762	94.915	94.839	7.000	100.625	100.654	100.599	
5.000	95.252	95.405	95.329	5.000	95.252	95.405	95.329	7.125	101.008	101.036	100.982	
5.125	95.731	95.884	95.808	5.125	95.731	95.884	95.808	7.250	100.821	100.814	100.763	
5.250	95.927	95.997	95.915	5.250	95.927	95.997	95.915	7.375	101.060	101.063	100.992	
5.375	96.337	96.470	96.389	5.375	96.337	96.470	96.389	7.500	101.413	101.416	101.345	
5.500	96.794	96.926	96.845	5.500	96.794	96.926	96.845	7.625	101.714	101.692	101.606	
5.625	97.230	97.363	97.282	5.625	97.230	97.363	97.282	7.750	101.802	101.780	101.693	
5.750	97.497	97.472	97.436	5.750	97.497	97.472	97.436	7.875	99.569	99.444	99.319	
5.875	97.789	97.901	97.784	5.875	97.789	97.901	97.784	8.000	100.092	99.967	99.842	
6.000				6.000				8.125	100.315	100.190	100.065	
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	99.139	99.156	99.123	6.125	97.399	97.247	97.226	4.500	90.743	90.792	90.460	
6.625	99.643	99.686	99.648	6.250	98.117	97.914	97.961	4.625	91.232	91.282	90.949	
6.750	99.866	99.781	99.695	6.375	98.592	98.586	98.576	4.750	90.842	90.850	90.858	
6.875	100.125	100.154	100.100	6.500	99.139	99.156	99.123	4.875	91.227	90.985	90.993	
7.000	100.625	100.654	100.599	6.625	99.643	99.686	99.648	5.000	91.302	91.310	91.318	
7.125	101.008	101.036	100.982	6.750	99.866	99.781	99.695	5.125	91.686	91.639	91.583	
7.250	100.821	100.814	100.763	6.875	100.125	100.154	100.100	5.250	93.190	93.175	93.159	
7.375	101.060	101.063	100.992	7.000	100.625	100.654	100.599	5.375	93.110	93.094	93.078	
7.500	101.413	101.416	101.345	7.125	101.008	101.036	100.982	5.500	93.267	93.251	93.235	
7.625	101.714	101.692	101.606	7.250	100.821	100.814	100.763	5.625	93.594	93.328	93.313	
7.750	101.802	101.780	101.693	7.375	101.060	101.063	100.992	5.750	94.655	94.624	94.593	
7.875	99.569	99.444	99.319	7.500	101.413	101.416	101.345	5.875	95.021	94.990	94.959	
8.000	100.092	99.967	99.842	7.625	101.714	101.692	101.606	6.000	95.399	95.368	95.336	
8.125	100.315	100.190	100.065	7.750	101.802	101.780	101.693	6.125	95.754	95.723	95.692	
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	99.361	99.353	99.345	6.375	99.361	99.353	99.345	6.000	97.595	97.678	97.656	
6.500	99.908	99.900	99.892	6.500	99.908	99.900	99.892	6.125	98.282	98.188	98.166	
6.625	100.365	100.391	100.353	6.625	100.365	100.391	100.353	6.250	98.806	98.603	98.557	
6.750	100.648	100.594	100.556	6.750	100.648	100.594	100.556	6.375	99.361	99.353	99.345	
6.875	100.961	100.875	100.789	6.875	100.961	100.875	100.789	6.500	99.908	99.900	99.892	
7.000	101.510	101.424	101.338	7.000	101.510	101.424	101.338	6.625	100.365	100.391	100.353	
7.125	101.902	101.816	101.730	7.125	101.902	101.816	101.730	6.750	100.648	100.594	100.556	
7.250	101.901	101.808	101.757	7.250	101.901	101.808	101.757	6.875	100.961	100.875	100.789	
7.375	102.101	101.976	101.851	7.375	102.101	101.976	101.851	7.000	101.510	101.424	101.338	
7.500	102.443	102.318	102.193	7.500	102.443	102.318	102.193	7.125	101.902	101.816	101.730	
7.625	102.713	102.588	102.463	7.625	102.713	102.588	102.463	7.250	101.901	101.808	101.757	
7.750	102.827	102.555	102.468	7.750	102.827	102.555	102.468	7.375	102.101	101.976	101.851	
7.875	103.330	102.183	102.064	7.875	103.330	102.183	102.064	7.500	102.443	102.318	102.193	
8.000	102.498	102.373	102.248	8.000	102.498	102.373	102.248	7.625	102.713	102.588	102.463	
8.125	102.722	102.644	102.556	8.125	102.722	102.644	102.556	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	93.475	93.650	93.328	4.500	93.475	93.650	93.328	6.625	99.643	99.686	99.648	
4.625	94.027	94.152	94.026	4.625	94.027	94.152	94.026	6.750	99.866	99.781	99.695	
4.750	94.498	94.482	94.497	4.750	94.498	94.482	94.497	6.875	100.125	100.154	100.100	
4.875	94.762	94.915	94.839	4.875	94.762	94.915	94.839	7.000	100.625	100.654	100.599	
5.000	95.252	95.405	95.329	5.000	95.252	95.405	95.329	7.125	101.008	101.036	100.982	
5.125	95.731	95.884	95.808	5.125	95.731	95.884	95.808	7.250	100.821	100.814	100.763	
5.250	95.927	95.997	95.915	5.250	95.927	95						



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	96.353	96.144	95.844	7.125	93.753	93.544	93.244	7.125				
7.250	97.776	97.494	97.194	7.250	95.176	94.894	94.594	7.250				
7.375	98.240	97.958	97.658	7.375	95.640	95.358	95.058	7.375				
7.500	98.684	98.402	98.102	7.500	96.084	95.802	95.502	7.500				
7.625	99.077	98.795	98.495	7.625	96.477	96.195	95.895	7.625				
7.750	99.913	99.557	99.257	7.750	97.313	96.957	96.657	7.750				
7.875	100.337	99.981	99.681	7.875	97.737	97.381	97.081	7.875				
8.000	100.751	100.395	100.095	8.000	98.151	97.795	97.495	8.000				
8.125	101.114	100.758	100.458	8.125	98.514	98.158	97.858	8.125				
8.250	101.458	101.102	100.802	8.250	98.858	98.502	98.202	8.250				
8.375				8.375				8.375				

Government DPA Adjustments												
<b>FICO</b>				<b>Other Adjustments</b>								
FICO =>680	0.000			DTI >50	-0.250							
660 - 679	-0.250			Manufactured Home	-0.250							
640 - 659	-0.500			2-Units	-0.250							
620 - 639	-1.000											
600 - 619	-1.500											

<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.