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

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

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

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

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

Effective Time:
8:35:54 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	95.577	95.593	95.593	5.875	95.577	95.593	95.593	5.250			
6.000	96.106	96.122	96.122	6.000	96.106	96.122	96.122	5.375			
6.125	96.580	96.564	96.564	6.125	96.580	96.564	96.564	5.500	94.483	94.466	94.473
6.250	97.567	97.552	97.552	6.250	97.567	97.552	97.552	5.625	95.307	95.289	95.296
6.375	98.273	98.384	98.361	6.375	98.273	98.384	98.361	5.750	96.033	96.016	96.023
6.500	98.838	98.929	98.913	6.500	98.838	98.929	98.913	5.875	96.624	96.607	96.614
6.625	99.313	99.422	99.396	6.625	99.313	99.422	99.396	6.000	97.204	97.187	97.194
6.750	99.791	99.883	99.880	6.750	99.791	99.883	99.880	6.125	97.753	97.726	97.733
6.875	100.333	100.414	100.414	6.875	100.333	100.414	100.414	6.250	98.439	98.404	98.404
7.000	100.775	100.844	100.846	7.000	100.775	100.844	100.846	6.375	99.280	99.382	99.340
7.125	101.141	101.217	101.207	7.125	101.141	101.217	101.207	6.500	99.813	99.887	99.844
7.250	101.530	101.347	101.347	7.250	101.530	101.347	101.347	6.625	100.251	100.338	100.295
7.375	101.984	102.036	102.042	7.375	101.984	102.036	102.042	6.750	100.790	100.821	100.800
7.500	102.413	102.447	102.452	7.500	102.413	102.447	102.452	6.875	101.245	101.279	101.255
7.625	102.731	102.764	102.757	7.625	102.731	102.764	102.757	7.000	101.697	101.734	101.708
7.750	102.581	102.626	102.486	7.750	102.581	102.626	102.486	7.125	102.058	102.135	102.110
7.875	102.905	102.933	102.801	7.875	102.905	102.933	102.801	7.250	101.939	102.033	102.014
8.000	103.285	103.295	103.163	8.000	103.285	103.295	103.163	7.375	102.326	102.407	102.386
8.125	103.562	103.575	103.429	8.125	103.562	103.575	103.429	7.500	102.444	102.518	102.494
8.250	103.354	103.151	103.055	8.250	103.354	103.151	103.055	7.625	102.749	102.821	102.797
8.375	103.556	103.603	103.256	8.375	103.556	103.603	103.256	7.750	102.386	102.455	102.297
8.500	103.979	103.777	103.680	8.500	103.979	103.777	103.680	7.875	102.679	102.734	102.574
8.625	104.187	104.234	103.888	8.625	104.187	104.234	103.888	8.000	102.953	102.999	102.838

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	96.324	96.541	96.568	5.000	96.303	96.489	96.515				
5.125	96.697	96.636	96.651	5.125	96.768	96.957	96.973				
5.250	97.071	97.014	97.025	5.250	97.126	97.318	97.330				
5.375	97.231	97.426	97.436	5.375	97.495	97.690	97.699				
5.500	97.756	97.951	97.961	5.500	97.916	98.111	98.121				
5.625	98.249	98.415	98.413	5.625	98.538	98.454	98.452				
5.750	98.608	98.775	98.769	5.750	98.880	99.048	98.793				
5.875	99.088	99.163	99.154	5.875	99.229	99.397	99.388				
6.000	99.505	99.670	99.662	6.000	99.638	99.803	99.795				
6.125	99.513	99.655	99.081	6.125	99.769	99.663	99.331				
6.250	99.893	99.980	99.569	6.250	100.079	100.223	99.569				
6.375	100.341	100.344	100.017	6.375	100.405	100.546	100.017				
6.500	100.693	100.831	100.335	6.500	100.790	100.931	100.335				
6.625	100.809	100.929	100.122	6.625	100.988	100.858	100.372				
6.750	101.097	101.209	100.589	6.750	101.263	101.376	100.589				
6.875	101.444	101.526	101.014	6.875	101.554	101.660	101.014				
7.000	101.880	101.981	101.299	7.000	101.930	102.033	101.299				

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	99.762	99.854	99.861	6.750	99.340	99.295	99.281	5.125	94.737	94.714	94.714
6.875	100.304	100.386	100.145	6.875	99.857	99.812	99.798	5.250	95.245	95.222	95.222
7.000	100.732	100.801	100.813	7.000	100.319	100.274	100.260	5.375	95.739	95.716	95.716
7.125	101.061	101.136	101.137	7.125	100.669	100.624	100.610	5.500	96.162	96.139	96.139
7.250	101.431	101.249	101.258	7.250	100.905	100.840	100.812	5.625	96.258	96.214	96.198
7.375	101.818	101.620	101.637	7.375	101.382	101.317	101.289	5.750	96.875	96.831	96.800
7.500	102.183	102.217	102.232	7.500	101.809	101.744	101.716	5.875	97.361	97.317	97.286
7.625	102.432	102.465	102.468	7.625	102.117	102.052	102.024	6.000	97.818	97.774	97.744
7.750	102.378	102.307	102.219	7.750	101.770	101.639	101.570	6.125	98.393	98.349	98.319
7.875	102.659	102.587	102.502	7.875	102.217	102.086	102.017	6.250	98.876	98.832	98.802
8.000	102.933	102.861	102.777	8.000	101.292	101.220	101.135	6.375	99.317	99.273	99.243
8.125	103.182	103.109	103.027	8.125	101.560	101.489	101.406	6.500	99.621	99.577	99.547
8.250	101.123	100.978	100.877	8.250	101.650	101.506	101.403	6.625	99.414	99.356	99.235
8.375	101.375	101.230	101.130	8.375	101.938	101.793	101.693	6.750	99.876	99.818	99.697
8.500	101.643	101.497	101.400	8.500	98.684	98.513	97.966	6.875	100.293	100.235	100.114
8.625	101.889	101.744	101.648	8.625				7.000	100.550	100.492	100.371

Conventional Fixed Adjustments

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

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

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.375	-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	0.000	-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-
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YOUR BFF IN WHOLESALE
Friday, November 3, 2023

Effective Time:
8:35:54 AM

Brokers First Funding

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Conventional ARM												
Conventional 5/6 ARM				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	96.225	96.162	96.099	5.250				5.250				
5.375	96.585	96.522	96.459	5.375				5.375				
5.500	96.946	96.883	96.820	5.500				5.500				
5.625	97.307	97.244	97.181	5.625	96.482	96.169	96.106	5.625	95.526	95.463	95.400	
5.750	97.669	97.606	97.543	5.750	96.903	96.840	96.777	5.750	95.996	95.933	95.870	
5.875	98.031	97.968	97.905	5.875	97.325	97.262	97.199	5.875	96.716	96.403	96.341	
6.000	98.253	98.190	98.127	6.000	97.748	97.685	97.622	6.000	97.008	96.945	96.883	
6.125	98.616	98.553	98.490	6.125	98.171	98.108	98.045	6.125	97.480	97.417	97.355	
6.250	98.831	98.768	98.705	6.250	98.595	98.532	98.469	6.250	97.772	97.709	97.646	
6.375	99.170	99.107	99.044	6.375	99.020	98.957	98.894	6.375	98.245	98.182	98.119	
6.500	99.369	99.306	99.243	6.500	99.280	99.217	99.154	6.500	98.718	98.655	98.593	
6.625	99.707	99.644	99.581	6.625	99.698	99.635	99.572	6.625	99.193	99.130	99.067	
6.750	99.929	99.866	99.803	6.750	99.935	99.872	99.809	6.750	99.484	99.421	99.359	
6.875	100.267	100.204	100.141	6.875	100.337	100.274	100.211	6.875	99.952	99.889	99.827	
7.000	100.464	100.401	100.338	7.000	100.572	100.509	100.446	7.000	100.220	100.157	100.094	
7.125	100.413	100.350	100.287	7.125	100.556	100.493	100.430	7.125	100.237	100.174	100.111	

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	95.952	95.889	95.826	5.250				5.250				
5.375	96.312	96.249	96.186	5.375				5.375				
5.500	96.673	96.610	96.547	5.500				5.500				
5.625	97.034	96.971	96.908	5.625	96.209	96.146	96.083	5.625	95.503	95.440	95.377	
5.750	97.396	97.333	97.270	5.750	96.630	96.567	96.504	5.750	95.973	95.910	95.847	
5.875	97.758	97.695	97.632	5.875	97.052	96.989	96.926	5.875	96.443	96.380	96.317	
6.000	97.980	97.917	97.854	6.000	97.475	97.412	97.349	6.000	96.735	96.672	96.609	
6.125	98.343	98.280	98.217	6.125	97.898	97.835	97.772	6.125	97.207	97.144	97.081	
6.250	98.558	98.495	98.432	6.250	98.322	98.259	98.196	6.250	97.499	97.436	97.373	
6.375	98.898	98.835	98.772	6.375	98.747	98.684	98.621	6.375	97.972	97.909	97.846	
6.500	99.096	99.033	98.970	6.500	99.007	98.944	98.881	6.500	98.445	98.382	98.319	
6.625	99.434	99.371	99.308	6.625	99.425	99.362	99.299	6.625	98.920	98.857	98.794	
6.750	99.656	99.593	99.530	6.750	99.662	99.599	99.536	6.750	99.211	99.148	99.085	
6.875	99.994	99.931	99.868	6.875	100.064	100.001	99.938	6.875	99.679	99.616	99.553	
7.000	100.191	100.128	100.065	7.000	100.299	100.236	100.173	7.000	99.947	99.884	99.821	
7.125	100.391	100.328	100.265	7.125	100.533	100.470	100.407	7.125	100.214	100.151	100.088	

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	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	96.106	96.122	96.122	6.000				4.375				
6.125	96.580	96.564	96.564	6.125				4.500				
6.250	97.567	97.552	97.552	6.250	97.264	97.251	97.244	4.625				
6.375	98.102	98.086	98.086	6.375	98.139	98.116	98.056	4.750				
6.500	98.816	98.780	98.780	6.500	98.816	98.780	98.780	4.875				
6.625	99.314	99.279	99.279	6.625	99.314	99.279	99.279	5.000	95.816	95.808	95.793	
6.750	99.685	99.640	99.627	6.750	99.685	99.640	99.627	5.125	95.997	95.990	95.975	
6.875	100.257	100.212	100.198	6.875	100.257	100.212	100.198	5.250	96.411	96.404	96.396	
7.000	100.784	100.739	100.725	7.000	100.784	100.739	100.725	5.375	96.631	96.624	96.617	
7.125	101.211	101.166	101.153	7.125	101.211	101.166	101.153	5.500	97.075	97.060	97.045	
7.250	101.324	101.258	101.231	7.250	101.324	101.258	101.231	5.625	97.351	97.333	97.292	
7.375	101.829	101.764	101.736	7.375	101.829	101.764	101.736	5.750	97.799	97.781	97.742	
7.500	102.315	102.250	102.222	7.500	102.315	102.250	102.222	5.875	98.186	98.168	98.131	
7.625	102.694	102.629	102.601	7.625	102.694	102.629	102.601	6.000	98.350	98.331	98.297	

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	94.478	94.456	94.426									
4.875	94.619	94.598	94.567									
5.000	94.947	94.926	94.895									
5.125	95.325	95.303	95.273									
5.250	95.746	95.704	95.659									
5.375	96.255	96.213	96.167									
5.500	96.759	96.716	96.671									
5.625	97.223	97.181	97.135									
5.750	97.575	97.532	97.487									
5.875	97.907	97.865	97.819									
6.000	98.464	98.422	98.376									

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
Friday, November 3, 2023
Effective Time:
8:35:54 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	96.106	96.122	96.122	6.000				4.375			
6.125	96.580	96.564	96.564	6.125				4.500			
6.250	97.567	97.552	97.552	6.250	97.264	97.251	97.244	4.625			
6.375	98.102	98.086	98.086	6.375	98.139	98.116	98.056	4.750			
6.500	98.601	98.588	98.581	6.500	98.601	98.588	98.581	4.875			
6.625	99.017	99.005	98.998	6.625	99.019	99.005	98.998	5.000	95.816	95.808	95.793
6.750	99.506	99.475	99.475	6.750	99.515	99.500	99.435	5.125	95.997	95.990	95.975
6.875	99.988	99.960	99.940	6.875	99.988	99.960	99.940	5.250	96.411	96.404	96.396
7.000	100.440	100.412	100.392	7.000	100.440	100.412	100.392	5.375	96.631	96.624	96.617
7.125	100.882	100.855	100.834	7.125	100.882	100.855	100.834	5.500	97.075	97.060	97.045
7.250	101.055	100.977	100.962	7.250	101.020	100.977	100.943	5.625	97.351	97.333	97.292
7.375	101.473	101.430	101.396	7.375	101.473	101.430	101.146	5.750	97.799	97.781	97.742
7.500	101.904	101.861	101.826	7.500	101.654	101.611	101.576	5.875	98.186	98.168	98.131
7.625	101.955	101.912	101.878	7.625	101.955	101.912	101.878	6.000	98.350	98.331	98.297

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	94.478	94.456	94.426								
4.875	94.619	94.598	94.567								
5.000	94.947	94.926	94.895								
5.125	95.325	95.303	95.273								
5.250	95.746	95.704	95.659								
5.375	96.255	96.213	96.167								
5.500	96.759	96.716	96.671								
5.625	97.223	97.181	97.135								
5.750	97.575	97.532	97.487								

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	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 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	92.948	92.940	92.933	2.625				2.625				
5.750	93.713	93.705	93.698	2.750				2.750				
5.875	94.295	94.287	94.279	2.875				2.875				
6.000	94.869	94.861	94.854	3.000				3.000				
6.125	95.474	95.466	95.459	3.125				3.125				
6.250	96.205	96.197	96.190	3.250				3.250				
6.375	98.005	98.119	98.094	3.375				3.375				
6.500	98.446	98.559	98.532	3.500				3.500				
6.625	99.056	99.166	99.139	3.625				3.625				
6.750	99.539	99.631	99.628	3.750				3.750				
6.875	100.021	100.107	100.100	3.875				3.875				
7.000	100.397	100.477	100.468	4.000				4.000				
7.125	100.891	100.966	100.956	4.125				4.125				
7.250	101.280	101.348	101.347	4.250				4.250				
7.375	101.590	101.643	101.639									

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

RefiNow Adjustments

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

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

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

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

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

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

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

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

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375				5.375				5.000				
5.500				5.500				5.125				
5.625				5.625				5.250				
5.750	95.820	95.805	95.634	5.750	95.820	95.805	95.634	5.375	95.820	95.805	95.634	
5.875	98.252	98.322	98.305	5.875	98.252	98.322	98.305	5.500	98.252	98.322	98.305	
6.000	98.815	98.884	98.867	6.000	98.815	98.884	98.867	5.625				
6.125	99.599	99.418	99.401	6.125	99.599	99.418	99.401	5.750	95.820	95.805	95.634	
6.250	100.075	99.894	99.877	6.250	100.075	99.894	99.877	5.875	98.252	98.322	98.305	
6.375	100.467	100.515	100.481	6.375	100.467	100.515	100.481	6.000	98.815	98.884	98.867	
6.500	101.009	101.057	101.024	6.500	101.009	101.057	101.024	6.125	99.599	99.418	99.401	
6.625	101.468	101.266	101.232	6.625	101.468	101.266	101.232	6.250	100.075	99.894	99.877	
6.750	101.687	101.736	101.702	6.750	101.687	101.736	101.702	6.375	100.467	100.515	100.481	
6.875	101.696	101.720	101.670	6.875	101.696	101.720	101.670	6.500	101.009	101.057	101.024	
7.000	102.252	102.276	102.226	7.000	102.252	102.276	102.226	6.625	101.468	101.266	101.232	
7.125	102.683	102.707	102.657	7.125	102.683	102.707	102.657	6.750	101.687	101.736	101.702	
7.250	102.805	102.830	102.779	7.250	102.805	102.830	102.779	6.875	101.696	101.720	101.670	
7.375	102.318	102.274	102.207	7.375	102.318	102.274	102.207	7.000	102.252	102.276	102.226	
7.500	102.695	102.695	102.628	7.500	102.695	102.695	102.628	7.125	102.683	102.707	102.657	
7.625	102.929	102.929	102.862	7.625	102.929	102.929	102.862	7.250	102.805	102.830	102.779	
7.750	102.993	102.854	102.753	7.750	102.993	102.854	102.753	7.375	102.318	102.274	102.207	
7.875	102.595	102.643	102.509	7.875	102.595	102.643	102.509	7.500	102.695	102.695	102.628	
8.000	103.264	103.062	102.928	8.000	103.264	103.062	102.928	7.625	102.929	102.929	102.862	
8.125	103.101	103.087	103.003	8.125	103.101	103.087	103.003	7.750	102.993	102.854	102.753	
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	89.745	89.965	89.860	3.500	89.745	89.965	89.860	5.625				
3.625	90.291	90.511	90.406	3.625	90.291	90.511	90.406	5.750	95.953	95.915	95.908	
3.750	91.267	91.465	91.466	3.750	91.267	91.465	91.466	5.875	97.374	97.413	97.396	
3.875	91.812	92.011	92.011	3.875	91.812	92.011	92.011	6.000	97.936	97.975	97.958	
4.000	92.358	92.556	92.556	4.000	92.358	92.556	92.556	6.125	98.721	98.510	98.493	
4.125	92.902	93.101	93.101	4.125	92.902	93.101	93.101	6.250	99.149	99.196	98.993	
4.250	93.408	93.586	93.586	4.250	93.408	93.586	93.586	6.375	99.813	99.592	99.559	
4.375	93.952	94.130	94.122	4.375	93.952	94.130	94.122	6.500	100.105	100.135	100.101	
4.500	94.744	94.672	94.964	4.500	94.744	94.672	94.964	6.625	100.564	100.594	100.560	
4.625	95.284	95.462	95.504	4.625	95.284	95.462	95.504	6.750	100.374	100.307	100.275	
4.750	95.609	95.766	95.788	4.750	95.609	95.766	95.788	6.875	101.008	101.025	100.975	
4.875	95.897	96.054	96.076	4.875	95.897	96.054	96.076	7.000	101.564	101.581	101.531	
5.000	96.431	96.587	96.609	5.000	96.431	96.587	96.609	7.125	101.994	102.012	101.962	
5.125	96.958	97.115	97.136	5.125	96.958	97.115	97.136	7.250	101.421	101.313	101.241	
5.250	97.130	97.266	97.267	5.250	97.130	97.266	97.267	7.375	101.720	101.459	101.392	
5.375	97.403	97.539	97.541	5.375	97.403	97.539	97.541	7.500	102.141	101.880	101.813	
5.500	97.916	98.052	98.053	5.500	97.916	98.052	98.053	7.625	102.375	102.364	102.297	
5.625	98.414	98.550	98.551	5.625	98.414	98.550	98.551	7.750	102.218	102.079	101.978	
5.750	98.447	98.563	98.021	5.750	98.447	98.563	98.021	7.875	99.901	99.776	99.651	
5.875	98.689	98.804	98.196	5.875	98.689	98.804	98.196	8.000	100.153	100.028	99.903	
6.000				6.000				8.125	100.361	100.236	100.111	
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	100.105	100.135	100.101	6.125	98.721	98.510	98.493	4.500	92.038	92.090	92.383	
6.625	100.564	100.594	100.560	6.250	99.149	99.196	98.993	4.625	92.573	92.626	92.918	
6.750	100.374	100.307	100.275	6.375	99.813	99.592	99.559	4.750	92.038	92.053	92.069	
6.875	101.008	101.025	100.975	6.500	100.105	100.135	100.101	4.875	92.184	92.187	92.202	
7.000	101.564	101.581	101.531	6.625	100.564	100.594	100.560	5.000	92.708	92.665	92.686	
7.125	101.994	102.012	101.962	6.750	100.374	100.307	100.275	5.125	92.969	92.926	92.947	
7.250	101.421	101.313	101.241	6.875	101.008	101.025	100.975	5.250	94.020	93.997	93.973	
7.375	101.720	101.459	101.392	7.000	101.564	101.581	101.531	5.375	93.936	93.913	93.889	
7.500	102.141	101.880	101.813	7.125	101.994	102.012	101.962	5.500	94.341	94.317	94.294	
7.625	102.375	102.364	102.297	7.250	101.421	101.313	101.241	5.625	94.585	94.522	94.523	
7.750	102.218	102.079	101.978	7.375	101.720	101.459	101.392	5.750	95.303	95.288	95.272	
7.875	99.901	99.776	99.651	7.500	102.141	101.880	101.813	5.875	95.648	95.632	95.617	
8.000	100.153	100.028	99.903	7.625	102.375	102.364	102.297	6.000	96.007	95.992	95.976	
8.125	100.361	100.236	100.111	7.750	102.218	102.079	101.978	6.125	96.329	96.314	96.298	
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	100.467	100.515	100.481	6.375	100.467	100.515	100.481	6.000	98.815	98.884	98.867	
6.500	101.009	101.057	101.024	6.500	101.009	101.057	101.024	6.125	99.599	99.418	99.401	
6.625	101.468	101.266	101.232	6.625	101.468	101.266	101.232	6.250	100.075	99.894	99.877	
6.750	101.687	101.736	101.702	6.750	101.687	101.736	101.702	6.375	100.467	100.515	100.481	
6.875	101.696	101.720	101.670	6.875	101.696	101.720	101.670	6.500	101.009	101.057	101.024	
7.000	102.252	102.276	102.226	7.000	102.252	102.276	102.226	6.625	101.468	101.266	101.232	
7.125	102.683	102.707	102.657	7.125	102.683	102.707	102.657	6.750	101.687	101.736	101.702	
7.250	102.805	102.830	102.779	7.250	102.805	102.830	102.779	6.875	101.696	101.720	101.670	
7.375	102.318	102.274	102.207	7.375	102.318	102.274	102.207	7.000	102.252	102.276	102.226	
7.500	102.695	102.695	102.628	7.500	102.695	102.695	102.628	7.125	102.683	102.707	102.657	
7.625	102.929	102.929	102.862	7.625	102.929	102.929	102.862	7.250	102.805	102.830	102.779	
7.750	102.993	102.854	102.753	7.750	102.993	102.854	102.753	7.375	102.318	102.274	102.207	
7.875	102.595	102.643	102.509	7.875	102.595	102.643	102.509	7.500	102.695	102.695	102.628	
8.000	103.264	103.062	102.928	8.000	103.264	103.062	102.928	7.625	102.929	102.929	102.862	
8.125	103.101	103.087	103.003	8.125	103.101	103.087	103.003	7.750	102.993	102.854	102.753	
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	94.744	94.672	94.964	4.500	94.744	94.672	94.964	6.625	100.564	100.594	100.560	
4.625	95.284	95.462	95.504	4.625	95.284	95.462	95.504	6.750	100.374	100.307	100.275	
4.750	95.609	95.766	95.788	4.750	95.609	95.766	95.788	6.875	101.008	101.025	100.975	
4.875	95.897	96.054	96.076	4.875	95.897	96.054	96.076	7.000	101.564	101.581	101.531	
5.000												



YOUR BFF IN WHOLESALE
Friday, November 3, 2023

Effective Time:

8:35:54 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	Rate	15 Day	30 Day	45 Day
5.125				5.125				4.750				5.125			
5.250				5.250				4.875				5.250			
5.375				5.375				5.000				5.375			
5.500				5.500				5.125				5.500			
5.625				5.625				5.250				5.625			
5.750	95.820	95.805	95.634	5.750	95.820	95.805	95.634	5.375	95.820	95.805	95.634	5.750	95.820	95.805	95.634
5.875	98.214	98.303	98.286	5.875	98.214	98.303	98.286	5.500	98.214	98.303	98.286	5.875	98.214	98.303	98.286
6.000	99.024	98.863	98.846	6.000	99.024	98.863	98.846	5.625	99.024	98.863	98.846	6.000	99.024	98.863	98.846
6.125	99.523	99.612	99.345	6.125	99.523	99.612	99.345	5.750	99.523	99.612	99.345	6.125	99.523	99.612	99.345
6.250	99.897	99.986	99.969	6.250	99.897	99.986	99.969	5.875	99.897	99.986	99.969	6.250	99.897	99.986	99.969
6.375	100.347	100.415	100.382	6.375	100.347	100.415	100.382	6.000	100.347	100.415	100.382	6.375	100.347	100.415	100.382
6.500	100.895	100.963	100.929	6.500	100.895	100.963	100.929	6.125	100.895	100.963	100.929	6.500	100.895	100.963	100.929
6.625	101.389	101.457	101.424	6.625	101.389	101.457	101.424	6.250	101.389	101.457	101.424	6.625	101.389	101.457	101.424
6.750	101.538	101.606	101.572	6.750	101.538	101.606	101.572	6.375	101.538	101.606	101.572	6.750	101.538	101.606	101.572
6.875	101.543	101.587	101.537	6.875	101.543	101.587	101.537	6.500	101.543	101.587	101.537	6.875	101.543	101.587	101.537
7.000	101.966	102.010	101.960	7.000	101.966	102.010	101.960	6.625	101.966	102.010	101.960	7.000	101.966	102.010	101.960
7.125	102.300	102.327	102.277	7.125	102.300	102.327	102.277	6.750	102.300	102.327	102.277	7.125	102.300	102.327	102.277
7.250	102.414	102.459	102.408	7.250	102.414	102.459	102.408	6.875	102.414	102.459	102.408	7.250	102.414	102.459	102.408
7.375	102.318	102.193	102.068	7.375	102.318	102.193	102.068	7.000	102.318	102.193	102.068	7.375	102.318	102.193	102.068
7.500	102.639	102.514	102.389	7.500	102.639	102.514	102.389	7.125	102.639	102.514	102.389	7.500	102.639	102.514	102.389
7.625	102.927	102.787	102.686	7.625	102.927	102.787	102.686	7.250	102.927	102.787	102.686	7.625	102.927	102.787	102.686
7.750	102.993	102.854	102.753	7.750	102.993	102.854	102.753	7.375	102.993	102.854	102.753	7.750	102.993	102.854	102.753
7.875	102.595	102.643	102.509	7.875	102.595	102.643	102.509	7.500	102.595	102.643	102.509	7.875	102.595	102.643	102.509
8.000	103.014	102.812	102.678	8.000	103.014	102.812	102.678	7.625	103.014	102.812	102.678	8.000	103.014	102.812	102.678
8.125	102.771	102.776	102.693	8.125	102.771	102.776	102.693	7.750	102.771	102.776	102.693	8.125	102.771	102.776	102.693
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	Rate	15 Day	30 Day	45 Day
2.750				2.750				4.875				4.875			
2.875				2.875				5.000				5.000			
3.000				3.000				5.125				5.125			
3.125				3.125				5.250				5.250			
3.250				3.250				5.375				5.375			
3.375				3.375				5.500				5.500			
3.500	89.764	89.983	89.879	3.500	89.764	89.983	89.879	5.625				5.625			
3.625	90.279	90.498	90.394	3.625	90.279	90.498	90.394	5.750	95.953	95.915	95.908	5.750	95.953	95.915	95.908
3.750	91.340	91.539	91.539	3.750	91.340	91.539	91.539	5.875	97.303	97.362	97.345	5.875	97.303	97.362	97.345
3.875	91.854	92.053	92.053	3.875	91.854	92.053	92.053	6.000	97.863	97.922	97.905	6.000	97.863	97.922	97.905
4.000	92.366	92.565	92.565	4.000	92.366	92.565	92.565	6.125	98.612	98.671	98.604	6.125	98.612	98.671	98.604
4.125	92.874	93.073	93.073	4.125	92.874	93.073	93.073	6.250	99.149	99.196	98.993	6.250	99.149	99.196	98.993
4.250	93.474	93.651	93.644	4.250	93.474	93.651	93.644	6.375	99.662	99.711	99.677	6.375	99.662	99.711	99.677
4.375	93.979	94.157	94.449	4.375	93.979	94.157	94.449	6.500	100.209	100.259	100.225	6.500	100.209	100.259	100.225
4.500	94.728	94.655	94.947	4.500	94.728	94.655	94.947	6.625	100.704	100.503	100.469	6.625	100.704	100.503	100.469
4.625	95.217	95.395	95.437	4.625	95.217	95.395	95.437	6.750	100.374	100.305	100.275	6.750	100.374	100.305	100.275
4.750	95.656	95.813	95.834	4.750	95.656	95.813	95.834	6.875	100.823	100.860	100.810	6.875	100.823	100.860	100.810
4.875	95.890	96.047	96.069	4.875	95.890	96.047	96.069	7.000	101.246	101.283	101.233	7.000	101.246	101.283	101.233
5.000	96.360	96.517	96.539	5.000	96.360	96.517	96.539	7.125	101.563	101.600	101.550	7.125	101.563	101.600	101.550
5.125	96.813	96.970	96.991	5.125	96.813	96.970	96.991	7.250	101.171	101.063	100.991	7.250	101.171	101.063	100.991
5.250	97.143	97.279	97.280	5.250	97.143	97.279	97.280	7.375	101.396	101.405	101.338	7.375	101.396	101.405	101.338
5.375	97.339	97.475	97.476	5.375	97.339	97.475	97.476	7.500	101.726	101.734	101.667	7.500	101.726	101.734	101.667
5.500	97.763	97.899	97.900	5.500	97.763	97.899	97.900	7.625	102.152	102.032	101.965	7.625	102.152	102.032	101.965
5.625	98.161	98.297	98.298	5.625	98.161	98.297	98.298	7.750	102.218	102.079	101.978	7.750	102.218	102.079	101.978
5.750	98.416	98.531	98.021	5.750	98.416	98.531	98.021	8.000	100.153	100.028	99.903	8.000	100.153	100.028	99.903
5.875	98.559	98.674	97.946	5.875	98.559	98.674	97.946	8.125	100.361	100.236	100.111	8.125	100.361	100.236	100.111
6.000				6.000											
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	Rate	15 Day	30 Day	45 Day
6.500	100.209	100.259	100.225	6.125	98.612	98.671	98.404	4.500	91.976	92.028	92.341	6.500	100.209	100.259	100.225
6.625	100.704	100.503	100.469	6.250	99.149	99.196	98.993	4.625	92.441	92.494	92.806	6.625	100.704	100.503	100.469
6.750	100.374	100.305	100.275	6.375	99.662	99.711	99.677	4.750	92.038	92.053	92.069	6.750	100.374	100.305	100.275
6.875	100.823	100.860	100.810	6.500	100.209	100.259	100.225	4.875	92.171	92.187	92.202	6.875	100.823	100.860	100.810
7.000	101.246	101.283	101.233	6.625	100.704	100.503	100.469	5.000	92.553	92.510	92.552	7.000	101.246	101.283	101.233
7.125	101.563	101.600	101.550	6.750	100.374	100.305	100.275	5.125	92.707	92.664	92.706	7.125	101.563	101.600	101.550
7.250	101.171	101.063	100.991	6.875	100.823	100.860	100.810	5.250	94.020	93.997	93.973	7.250	101.171	101.063	100.991
7.375	101.396	101.405	101.338	7.000	101.246	101.283	101.233	5.375	93.936	93.913	93.889	7.375	101.396	101.405	101.338
7.500	101.726	101.734	101.667	7.125	101.563	101.600	101.550	5.500	94.341	94.067	94.294	7.500	101.726	101.734	101.667
7.625	102.152	102.032	101.965	7.250	101.171	101.063	100.991	5.625	94.397	94.373	94.350	7.625	102.152	102.032	101.965
7.750	102.218	102.079	101.978	7.375	101.396	101.405	101.338	5.750	95.303	95.288	95.272	7.750	102.218	102.079	101.978
7.875	99.901	99.776	99.651	7.500	101.726	101.734	101.667	5.875	95.648	95.632	95.617	7.875	99.901	99.776	99.651
8.000	100.153	100.028	99.903	7.625	102.152	102.032	101.965	6.000	96.007	95.992	95.976	8.000	100.153	100.028	99.903
8.125	100.361	100.236	100.111	7.750	102.218	102.079	101.978	6.125	96.329	96.314	96.298	8.125	100.361	100.236	100.111
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	Rate	15 Day	30 Day	45 Day
6.375	100.347	100.415	100.382	6.375	100.347	100.415	100.382	6.000	99.024	98.863	98.846	6.375	100.347		



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:

8:35:54 AM

Government DPA

BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	96.892	96.753	96.453	6.750	94.292	94.153	93.853	6.750			
6.875	96.908	96.719	96.419	6.875	94.308	94.119	93.819	6.875			
7.000	97.372	97.183	96.883	7.000	94.772	94.583	94.283	7.000			
7.125	97.785	97.596	97.296	7.125	95.185	94.996	94.696	7.125			
7.250	98.871	98.621	98.321	7.250	96.271	96.021	95.721	7.250			
7.375	99.315	99.065	98.765	7.375	96.715	96.465	96.165	7.375			
7.500	99.739	99.489	99.189	7.500	97.139	96.889	96.589	7.500			
7.625	100.122	99.872	99.572	7.625	97.522	97.272	96.972	7.625			
7.750	100.996	100.684	100.384	7.750	98.396	98.084	97.784	7.750			
7.875	101.400	101.088	100.788	7.875	98.800	98.488	98.188	7.875			
8.000	101.794	101.482	101.182	8.000	99.194	98.882	98.582	8.000			
8.125	102.137	101.825	101.525	8.125	99.537	99.225	98.925	8.125			
8.250	102.471	102.159	101.859	8.250	99.871	99.559	99.259	8.250			
8.375				8.375				8.375			

Government DPA Adjustments

FICO	
FICO =>680	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.000
600 - 619	-1.500

Other Adjustments

DTI >50	-0.250
Manufactured Home	-0.250
2-Units	-0.250

⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

⁽²⁾ 2ND TD lien that has an interest rate ZERO, No monthly payment are required.