



Table of Contents	
Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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

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

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

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

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



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

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

Effective Time:
11:19:29 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	94.721	94.705	94.705	5.875	94.721	94.705	94.705	5.250				
6.000	95.250	95.234	95.234	6.000	95.250	95.234	95.234	5.375				
6.125	95.833	95.815	95.815	6.125	95.833	95.815	95.815	5.500	93.793	93.767	93.774	
6.250	96.973	96.962	96.955	6.250	96.973	96.962	96.955	5.625	94.617	94.591	94.598	
6.375	97.510	97.499	97.492	6.375	97.510	97.499	97.492	5.750	95.344	95.317	95.324	
6.500	98.016	98.005	97.998	6.500	98.016	98.005	97.998	5.875	95.934	95.908	95.915	
6.625	98.505	98.478	98.468	6.625	98.505	98.478	98.468	6.000	96.515	96.489	96.495	
6.750	99.012	99.068	99.029	6.750	99.012	99.068	99.029	6.125	97.243	97.205	97.205	
6.875	99.519	99.593	99.559	6.875	99.519	99.593	99.559	6.250	97.928	97.890	97.890	
7.000	100.021	100.018	99.989	7.000	100.021	100.018	99.989	6.375	98.752	98.714	98.714	
7.125	100.373	100.373	100.341	7.125	100.373	100.373	100.341	6.500	99.265	99.227	99.227	
7.250	100.722	100.696	100.647	7.250	100.722	100.696	100.647	6.625	99.682	99.645	99.645	
7.375	101.158	101.133	101.093	7.375	101.158	101.133	101.093	6.750	100.171	100.130	100.109	
7.500	101.574	101.534	101.499	7.500	101.574	101.534	101.499	6.875	100.672	100.631	100.611	
7.625	101.880	101.835	101.797	7.625	101.880	101.835	101.797	7.000	101.121	101.080	101.060	
7.750	102.010	101.904	101.828	7.750	102.010	101.904	101.828	7.125	101.483	101.442	101.422	
7.875	102.359	102.230	102.168	7.875	102.359	102.230	102.168	7.250	101.163	101.100	101.080	
8.000	102.794	102.665	102.603	8.000	102.794	102.665	102.603	7.375	101.628	101.565	101.544	
8.125	103.054	102.925	102.863	8.125	103.054	102.925	102.863	7.500	102.039	101.976	101.956	
8.250	102.873	102.686	102.596	8.250	102.873	102.686	102.596	7.625	102.048	102.117	102.060	
8.375	103.065	103.128	103.038	8.375	103.065	103.128	103.038	7.750	102.010	101.904	101.828	
8.500	103.465	103.278	103.188	8.500	103.465	103.278	103.188	7.875	102.333	102.227	102.151	
8.625	103.675	103.488	103.399	8.625	103.675	103.488	103.399	8.000	102.380	102.524	102.448	

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625				4.625								
4.750				4.750								
4.875				4.875								
5.000	95.677	95.799	95.778	5.000	95.430	95.573	95.575					
5.125	95.853	95.963	95.962	5.125	95.897	96.034	96.033					
5.250	96.230	96.333	96.329	5.250	96.256	96.388	96.383					
5.375	96.613	96.740	96.733	5.375	96.626	96.754	96.747					
5.500	96.884	97.012	97.005	5.500	97.044	97.172	97.165					
5.625	97.598	97.554	97.539	5.625	97.723	97.838	97.820					
5.750	98.112	98.067	98.052	5.750	98.112	98.173	98.151					
5.875	98.585	98.540	98.525	5.875	98.585	98.540	98.525					
6.000	98.958	98.913	98.898	6.000	98.958	98.919	98.898					
6.125	98.944	98.890	98.870	6.125	98.944	98.894	98.869					
6.250	99.423	99.370	99.089	6.250	99.423	99.370	99.089					
6.375	99.613	99.810	99.530	6.375	99.863	99.810	99.530					
6.500	100.187	100.134	99.853	6.500	100.187	100.134	99.853					
6.625	100.087	100.004	99.883	6.625	100.098	100.168	99.883					
6.750	100.548	100.465	100.094	6.750	100.548	100.465	100.344					
6.875	100.970	100.887	100.516	6.875	100.970	100.887	100.516					
7.000	101.256	101.174	100.803	7.000	101.256	101.174	100.803					

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	99.111	99.190	99.151	6.750	98.933	98.892	98.871	5.125	94.370	94.351	94.351	
6.875	99.634	99.717	99.682	6.875	99.436	99.395	99.374	5.250	94.878	94.860	94.860	
7.000	100.045	100.133	100.104	7.000	99.643	99.602	99.582	5.375	95.372	95.353	95.353	
7.125	100.392	100.461	100.415	7.125	100.344	100.303	100.183	5.500	95.795	95.776	95.776	
7.250	100.689	100.761	100.707	7.250	100.524	100.461	100.440	5.625	95.924	95.879	95.864	
7.375	101.055	101.140	101.100	7.375	100.990	100.927	100.906	5.750	96.578	96.524	96.494	
7.500	101.489	101.479	101.437	7.500	101.161	101.098	101.077	5.875	97.053	97.000	96.970	
7.625	101.733	101.715	101.655	7.625	101.474	101.411	101.390	6.000	97.509	97.456	97.425	
7.750	102.239	102.170	102.084	7.750	101.451	101.322	101.260	6.125	98.081	98.028	97.998	
7.875	102.512	102.443	102.358	7.875	101.889	101.760	101.698	6.250	98.556	98.503	98.472	
8.000	102.783	102.712	102.631	8.000	101.161	101.340	101.256	6.375	98.989	98.936	98.906	
8.125	103.039	102.968	102.887	8.125	101.437	101.367	101.284	6.500	99.298	99.245	99.215	
8.250	100.968	100.824	100.724	8.250	101.506	101.361	101.262	6.625	99.100	99.017	98.896	
8.375	101.224	101.080	100.982	8.375	101.771	101.626	101.527	6.750	99.556	99.473	99.352	
8.500	101.501	101.358	101.260	8.500	98.183	98.005	97.738	6.875	99.969	99.887	99.766	
8.625	101.711	101.566	101.471	8.625				7.000	100.228	100.145	100.024	

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase 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	9
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YOUR BFF IN WHOLESALE
Monday, November 6, 2023

Effective Time:

11:19:29 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	95.865	95.802	95.739	5.250				5.250				
5.375	96.225	96.162	96.099	5.375				5.375				
5.500	96.585	96.522	96.459	5.500				5.500				
5.625	96.946	96.883	96.820	5.625	96.063	96.000	95.937	5.625	95.057	94.994	94.932	
5.750	97.307	97.244	97.181	5.750	96.483	96.420	96.357	5.750	95.525	95.462	95.400	
5.875	97.669	97.606	97.543	5.875	96.905	96.842	96.779	5.875	96.244	96.181	96.119	
6.000	97.993	97.899	97.819	6.000	97.330	97.263	97.200	6.000	96.699	96.605	96.525	
6.125	98.317	98.223	98.143	6.125	97.787	97.693	97.623	6.125	97.188	97.094	97.014	
6.250	98.637	98.543	98.463	6.250	98.217	98.123	98.046	6.250	97.660	97.566	97.486	
6.375	98.950	98.857	98.776	6.375	98.616	98.533	98.470	6.375	98.114	98.020	97.940	
6.500	99.242	99.148	99.067	6.500	98.997	98.903	98.823	6.500	98.546	98.452	98.372	
6.625	99.519	99.425	99.345	6.625	99.368	99.275	99.194	6.625	98.964	98.871	98.790	
6.750	99.774	99.680	99.600	6.750	99.706	99.612	99.532	6.750	99.364	99.270	99.190	
6.875	100.001	99.908	99.827	6.875	100.003	99.910	99.829	6.875	99.739	99.646	99.565	
7.000	100.226	100.132	100.052	7.000	100.291	100.197	100.117	7.000	100.082	99.989	99.908	
7.125	100.050	99.987	99.924	7.125	100.130	100.067	100.004	7.125	99.757	99.694	99.632	

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	95.742	95.679	95.616	5.250				5.250				
5.375	96.102	96.039	95.976	5.375				5.375				
5.500	96.462	96.399	96.336	5.500				5.500				
5.625	96.823	96.760	96.697	5.625	95.940	95.877	95.814	5.625	95.184	95.121	95.058	
5.750	97.184	97.121	97.058	5.750	96.361	96.298	96.235	5.750	95.652	95.589	95.526	
5.875	97.546	97.483	97.420	5.875	96.782	96.719	96.656	5.875	96.122	96.059	95.996	
6.000	97.768	97.705	97.642	6.000	97.203	97.140	97.077	6.000	96.413	96.350	96.287	
6.125	98.131	98.068	98.005	6.125	97.626	97.563	97.500	6.125	96.884	96.821	96.758	
6.250	98.345	98.282	98.219	6.250	98.049	97.986	97.923	6.250	97.175	97.112	97.049	
6.375	98.685	98.622	98.559	6.375	98.473	98.410	98.347	6.375	97.647	97.584	97.521	
6.500	98.883	98.820	98.757	6.500	98.733	98.670	98.607	6.500	98.119	98.056	97.993	
6.625	99.221	99.158	99.095	6.625	99.150	99.087	99.024	6.625	98.592	98.529	98.466	
6.750	99.443	99.380	99.317	6.750	99.387	99.324	99.261	6.750	98.883	98.820	98.757	
6.875	99.781	99.718	99.655	6.875	99.788	99.725	99.662	6.875	99.350	99.287	99.224	
7.000	99.978	99.915	99.852	7.000	100.023	99.960	99.897	7.000	99.618	99.555	99.492	
7.125	100.177	100.114	100.051	7.125	100.257	100.194	100.131	7.125	99.884	99.821	99.758	

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	95.250	95.234	95.234	6.000				4.375				
6.125	95.833	95.815	95.815	6.125				4.500				
6.250	96.973	96.962	96.955	6.250	96.723	96.712	96.705	4.625				
6.375	97.510	97.499	97.492	6.375	97.510	97.499	97.492	4.750				
6.500	98.277	98.240	98.240	6.500	98.277	98.240	98.240	4.875				
6.625	98.775	98.738	98.738	6.625	98.775	98.738	98.738	5.000	95.427	95.418	95.403	
6.750	99.162	99.121	99.101	6.750	99.162	99.121	99.101	5.125	95.603	95.594	95.579	
6.875	99.695	99.653	99.633	6.875	99.695	99.653	99.633	5.250	95.980	95.973	95.965	
7.000	100.208	100.167	100.147	7.000	100.208	100.167	100.147	5.375	96.193	96.186	96.179	
7.125	100.637	100.595	100.575	7.125	100.637	100.595	100.575	5.500	96.567	96.560	96.553	
7.250	100.795	100.733	100.712	7.250	100.795	100.733	100.712	5.625	96.905	96.876	96.846	
7.375	101.290	101.227	101.206	7.375	101.290	101.227	101.206	5.750	97.262	97.244	97.208	
7.500	101.767	101.704	101.683	7.500	101.767	101.704	101.683	5.875	97.641	97.622	97.588	
7.625	102.150	102.087	102.067	7.625	102.150	102.087	102.067	6.000	97.797	97.779	97.746	

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	94.098	94.074	94.044									
4.875	94.250	94.227	94.196									
5.000	94.555	94.532	94.502									
5.125	94.928	94.905	94.875									
5.250	95.306	95.262	95.217									
5.375	95.808	95.765	95.720									
5.500	96.303	96.260	96.215									
5.625	96.759	96.716	96.670									
5.750	97.101	97.058	97.013									
5.875	97.425	97.381	97.336									
6.000	97.972	97.929	97.884									

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	95.250	95.234	95.234	6.000				4.375				
6.125	95.833	95.815	95.815	6.125				4.500				
6.250	96.973	96.962	96.955	6.250	96.723	96.712	96.705	4.625				
6.375	97.510	97.499	97.492	6.375	97.510	97.499	97.492	4.750				
6.500	98.016	98.005	97.998	6.500	98.016	98.005	97.998	4.875				
6.625	98.407	98.396	98.389	6.625	98.407	98.396	98.389	5.000	95.427	95.418	95.403	
6.750	99.012	98.994	98.980	6.750	99.012	98.994	98.980	5.125	95.603	95.594	95.579	
6.875	99.516	99.498	99.484	6.875	99.516	99.498	99.484	5.250	95.980	95.973	95.965	
7.000	99.953	99.934	99.921	7.000	99.953	99.934	99.921	5.375	96.193	96.186	96.179	
7.125	100.373	100.355	100.341	7.125	100.373	100.355	100.341	5.500	96.567	96.560	96.553	
7.250	100.722	100.682	100.647	7.250	100.472	100.432	100.397	5.625	96.905	96.876	96.846	
7.375	101.158	101.118	101.083	7.375	100.908	100.868	100.833	5.750	97.262	97.244	97.208	
7.500	101.574	101.534	101.499	7.500	101.324	101.284	101.249	5.875	97.641	97.622	97.588	
7.625	101.609	101.569	101.534	7.625	101.609	101.569	101.534	6.000	97.797	97.779	97.746	

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	94.098	94.074	94.044									
4.875	94.250	94.227	94.196									
5.000	94.555	94.532	94.502									
5.125	94.928	94.905	94.875									
5.250	95.306	95.262	95.217									
5.375	95.808	95.765	95.720									
5.500	96.303	96.260	96.215									
5.625	96.759	96.716	96.670									
5.750	97.101	97.058	97.013									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

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

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

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



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

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

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				2.125				2.125				
5.250				2.250				2.250				
5.375				2.375				2.375				
5.500				2.500				2.500				
5.625	92.259	92.259	92.256	2.625				2.625				
5.750	93.014	93.014	93.010	2.750				2.750				
5.875	93.585	93.585	93.581	2.875				2.875				
6.000	94.146	94.146	94.143	3.000				3.000				
6.125	94.812	94.796	94.785	3.125				3.125				
6.250	95.528	95.512	95.501	3.250				3.250				
6.375	97.120	97.184	97.154	3.375				3.375				
6.500	97.552	97.611	97.579	3.500				3.500				
6.625	98.162	98.222	98.189	3.625				3.625				
6.750	98.738	98.817	98.776	3.750				3.750				
6.875	99.202	99.275	99.232	3.875				3.875				
7.000	99.564	99.633	99.587	4.000				4.000				
7.125	100.053	100.122	100.076	4.125				4.125				
7.250	100.374	100.446	100.392	4.250				4.250				
7.375	100.654	100.720	100.663									

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	95.284	95.146	95.107	5.750	95.284	95.146	95.107	5.375	95.284	95.146	95.107	
5.875	97.432	97.500	97.423	5.875	97.432	97.500	97.423	5.500	97.432	97.500	97.423	
6.000	97.996	98.063	97.987	6.000	97.996	98.063	97.987	5.625				
6.125	98.864	98.849	98.772	6.125	98.864	98.849	98.772	5.750	95.284	95.146	95.107	
6.250	99.339	99.326	99.249	6.250	99.339	99.326	99.249	5.875	97.432	97.500	97.423	
6.375	99.823	99.776	99.729	6.375	99.823	99.776	99.729	6.000	97.996	98.063	97.987	
6.500	100.336	100.289	100.242	6.500	100.336	100.289	100.242	6.125	98.864	98.849	98.772	
6.625	100.762	100.715	100.668	6.625	100.762	100.715	100.668	6.250	99.339	99.326	99.249	
6.750	101.135	101.182	101.086	6.750	101.135	101.182	101.086	6.375	99.823	99.776	99.729	
6.875	101.189	101.127	101.064	6.875	101.189	101.127	101.064	6.500	100.336	100.289	100.242	
7.000	101.704	101.641	101.579	7.000	101.704	101.641	101.579	6.625	100.762	100.715	100.668	
7.125	102.057	101.995	101.932	7.125	102.057	101.995	101.932	6.750	101.135	101.182	101.086	
7.250	102.229	102.255	102.125	7.250	102.229	102.255	102.125	6.875	101.189	101.127	101.064	
7.375	102.116	102.241	102.116	7.375	102.116	102.241	102.116	7.000	101.704	101.641	101.579	
7.500	102.674	102.549	102.424	7.500	102.674	102.549	102.424	7.125	102.057	101.995	101.932	
7.625	102.915	102.790	102.665	7.625	102.915	102.790	102.665	7.250	102.229	102.255	102.125	
7.750	102.983	102.874	102.782	7.750	102.983	102.874	102.782	7.375	102.116	102.241	102.116	
7.875	102.556	102.402	102.296	7.875	102.556	102.402	102.296	7.500	102.674	102.549	102.424	
8.000	102.969	102.815	102.708	8.000	102.969	102.815	102.708	7.625	102.915	102.790	102.665	
8.125	103.371	103.217	103.110	8.125	103.371	103.217	103.110	7.750	102.983	102.874	102.782	
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	88.923	89.141	89.086	3.500	88.923	89.141	89.086	5.625				
3.625	89.470	89.687	89.632	3.625	89.470	89.687	89.632	5.750	93.793	93.659	93.622	
3.750	90.566	90.762	90.718	3.750	90.566	90.762	90.718	5.875	96.457	96.525	96.403	
3.875	91.111	91.308	91.264	3.875	91.111	91.308	91.264	6.000	97.021	97.088	96.967	
4.000	91.657	91.853	91.809	4.000	91.657	91.853	91.809	6.125	97.982	97.779	97.576	
4.125	92.201	92.397	92.353	4.125	92.201	92.397	92.353	6.250	98.650	98.697	98.494	
4.250	92.859	93.055	93.011	4.250	92.859	93.055	93.011	6.375	99.380	99.427	99.331	
4.375	93.653	93.828	93.811	4.375	93.653	93.828	93.811	6.500	99.924	99.971	99.875	
4.500	94.195	94.370	94.353	4.500	94.195	94.370	94.353	6.625	100.385	100.432	100.336	
4.625	94.734	94.910	94.892	4.625	94.734	94.910	94.892	6.750	100.132	100.069	100.007	
4.750	95.159	95.174	95.189	4.750	95.159	95.174	95.189	6.875	100.416	100.442	100.306	
4.875	95.406	95.560	95.553	4.875	95.406	95.560	95.553	7.000	100.980	101.006	100.869	
5.000	95.938	96.093	96.086	5.000	95.938	96.093	96.086	7.125	101.423	101.449	101.313	
5.125	96.465	96.369	96.362	5.125	96.465	96.369	96.362	7.250	101.275	101.183	100.869	
5.250	96.548	96.580	96.553	5.250	96.548	96.580	96.553	7.375	101.309	101.314	101.103	
5.375	96.969	97.102	97.075	5.375	96.969	97.102	97.075	7.500	101.731	101.736	101.525	
5.500	97.479	97.363	97.336	5.500	97.479	97.363	97.336	7.625	102.222	102.227	102.016	
5.625	97.975	97.859	97.831	5.625	97.975	97.859	97.831	7.750	101.958	101.849	101.757	
5.750	98.034	97.990	97.725	5.750	98.034	97.990	97.725	7.875	99.774	99.649	99.524	
5.875	98.169	98.282	97.933	5.875	98.169	98.282	97.933	8.000	100.018	99.893	100.018	
6.000				6.000				8.125	100.469	100.344	100.219	
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	99.924	99.971	99.875	6.125	97.982	97.779	97.576	4.500	91.363	91.539	91.396	
6.625	100.385	100.432	100.336	6.250	98.650	98.697	98.494	4.625	91.899	92.074	91.931	
6.750	100.132	100.069	100.007	6.375	99.380	99.427	99.331	4.750	91.533	91.549	91.564	
6.875	100.416	100.442	100.306	6.500	99.924	99.971	99.875	4.875	91.666	91.682	91.697	
7.000	100.980	101.006	100.869	6.625	100.385	100.432	100.336	5.000	91.992	92.007	92.023	
7.125	101.423	101.449	101.313	6.750	100.132	100.069	100.007	5.125	92.274	92.428	92.221	
7.250	101.275	101.183	100.869	6.875	100.416	100.442	100.306	5.250	93.716	93.685	93.654	
7.375	101.309	101.314	101.103	7.000	100.980	101.006	100.869	5.375	93.629	93.598	93.566	
7.500	101.731	101.736	101.525	7.125	101.423	101.449	101.313	5.500	93.775	93.744	93.713	
7.625	102.222	102.227	102.016	7.250	101.275	101.183	100.869	5.625	94.065	94.034	94.002	
7.750	101.958	101.849	101.757	7.375	101.309	101.314	101.103	5.750	95.104	95.080	95.057	
7.875	99.774	99.649	99.524	7.500	101.731	101.736	101.525	5.875	95.440	95.416	95.393	
8.000	100.018	99.893	100.018	7.625	102.222	102.227	102.016	6.000	95.787	95.764	95.740	
8.125	100.469	100.344	100.219	7.750	101.958	101.849	101.757	6.125	96.091	96.068	96.045	
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	99.823	99.776	99.729	6.375	99.823	99.776	99.729	6.000	97.996	98.063	97.987	
6.500	100.336	100.289	100.242	6.500	100.336	100.289	100.242	6.125	98.864	98.849	98.772	
6.625	100.762	100.715	100.668	6.625	100.762	100.715	100.668	6.250	99.339	99.326	99.249	
6.750	101.135	101.182	101.086	6.750	101.135	101.182	101.086	6.375	99.823	99.776	99.729	
6.875	101.189	101.127	101.064	6.875	101.189	101.127	101.064	6.500	100.336	100.289	100.242	
7.000	101.704	101.641	101.579	7.000	101.704	101.641	101.579	6.625	100.762	100.715	100.668	
7.125	102.057	101.995	101.932	7.125	102.057	101.995	101.932	6.750	101.135	101.182	101.086	
7.250	102.229	102.255	102.125	7.250	102.229	102.255	102.125	6.875	101.189	101.127	101.064	
7.375	102.116	102.241	102.116	7.375	102.116	102.241	102.116	7.000	101.704	101.641	101.579	
7.500	102.674	102.549	102.424	7.500	102.674	102.549	102.424	7.125	102.057	101.995	101.932	
7.625	102.915	102.790	102.665	7.625	102.915	102.790	102.665	7.250	102.229	102.255	102.125	
7.750	102.983	102.874	102.782	7.750	102.983	102.874	102.782	7.375	102.116	102.241	102.116	
7.875	102.556	102.402	102.296	7.875	102.556	102.402	102.296	7.500	102.674	102.549	102.424	
8.000	102.969	102.815	102.708	8.000	102.969	102.815	102.708	7.625	102.915	102.790	102.665	
8.125	103.371	103.217	103.110	8.125	103.371	103.217	103.110	7.750	102.983	102.874	102.782	
FHA 15 Yr Fixed HB Streamline				FHA 10 Yr Fixed HB 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	94.195	94.370	94.353	4.500	94.195	94.370	94.353	6.625	100.385	100.432	100.336	
4.625	94.734	94.910	94.892	4.625	94.734	94.910	94.892	6.750	100.132	100.069	100.007	
4.750	95.159	95.174	95.189	4.750	95.159	95.174	95.189	6.875	100.416	100.442	100.306	
4.875	95.406	95.560	95.553	4.875	95.406	95.560	95.553	7.000	100.980	101.006	100.869	
5.000	95.938	96.093	96.086	5.000	95.938	96.093	96.086	7.125	101.423	101.449	101.313	
5.125	96.465	96.369	96.362	5.125	96.465	96.369	96.362	7.250	101.275	101.		

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	95.284	95.146	95.107	5.750	95.284	95.146	95.107	5.375				
5.875	97.395	97.482	97.405	5.875	97.395	97.482	97.405	5.500				
6.000	97.956	98.044	97.967	6.000	97.956	98.044	97.967	5.625				
6.125	98.864	98.796	98.719	6.125	98.864	98.796	98.719	5.750	95.284	95.146	95.107	
6.250	99.339	99.174	99.097	6.250	99.339	99.174	99.097	5.875	97.395	97.482	97.405	
6.375	99.823	99.776	99.729	6.375	99.823	99.776	99.729	6.000	97.956	98.044	97.967	
6.500	100.336	100.289	100.242	6.500	100.336	100.289	100.242	6.125	98.864	98.796	98.719	
6.625	100.762	100.715	100.668	6.625	100.762	100.715	100.668	6.250	99.339	99.174	99.097	
6.750	100.913	100.851	100.791	6.750	100.913	100.851	100.791	6.375	99.823	99.776	99.729	
6.875	101.189	101.127	101.064	6.875	101.189	101.127	101.064	6.500	100.336	100.289	100.242	
7.000	101.704	101.641	101.579	7.000	101.704	101.641	101.579	6.625	100.762	100.715	100.668	
7.125	102.057	101.995	101.932	7.125	102.057	101.995	101.932	6.750	100.913	100.851	100.791	
7.250	102.199	102.074	101.949	7.250	102.199	102.074	101.949	6.875	101.189	101.127	101.064	
7.375	102.116	101.991	101.866	7.375	102.116	101.991	101.866	7.000	101.704	101.641	101.579	
7.500	102.674	102.549	102.424	7.500	102.674	102.549	102.424	7.125	102.057	101.995	101.932	
7.625	102.915	102.790	102.665	7.625	102.915	102.790	102.665	7.250	102.199	102.074	101.949	
7.750	102.983	102.874	102.782	7.750	102.983	102.874	102.782	7.375	102.116	101.991	101.866	
7.875	102.556	102.402	102.296	7.875	102.556	102.402	102.296	7.500	102.674	102.549	102.424	
8.000	102.969	102.815	102.708	8.000	102.969	102.815	102.708	7.625	102.915	102.790	102.665	
8.125	103.371	103.217	103.110	8.125	103.371	103.217	103.110	7.750	102.983	102.874	102.782	
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	88.942	89.159	89.104	3.500	88.942	89.159	89.104	5.625				
3.625	89.457	89.674	89.619	3.625	89.457	89.674	89.619	5.750	93.793	93.659	93.622	
3.750	90.639	90.835	90.791	3.750	90.639	90.835	90.791	5.875	96.404	96.475	96.353	
3.875	91.153	91.349	91.305	3.875	91.153	91.349	91.305	6.000	96.949	97.037	96.915	
4.000	91.664	91.861	91.817	4.000	91.664	91.861	91.817	6.125	97.732	97.779	97.576	
4.125	92.172	92.368	92.325	4.125	92.172	92.368	92.325	6.250	98.650	98.697	98.494	
4.250	92.744	93.100	93.082	4.250	92.744	93.100	93.082	6.375	99.233	99.300	99.204	
4.375	93.679	93.854	93.837	4.375	93.679	93.854	93.837	6.500	99.787	99.854	99.758	
4.500	94.176	94.352	94.334	4.500	94.176	94.352	94.334	6.625	100.292	100.359	100.263	
4.625	94.688	94.840	94.822	4.625	94.688	94.840	94.822	6.750	100.132	100.069	100.007	
4.750	95.159	95.174	95.189	4.750	95.159	95.174	95.189	6.875	100.248	100.294	100.157	
4.875	95.396	95.550	95.544	4.875	95.396	95.550	95.544	7.000	100.686	100.732	100.596	
5.000	95.864	96.018	96.011	5.000	95.864	96.018	96.011	7.125	101.034	101.069	100.932	
5.125	96.313	96.468	96.461	5.125	96.313	96.468	96.461	7.250	101.025	100.933	100.869	
5.250	96.548	96.591	96.563	5.250	96.548	96.591	96.563	7.375	101.243	101.268	101.057	
5.375	96.900	97.034	97.006	5.375	96.900	97.034	97.006	7.500	101.567	101.592	101.381	
5.500	97.320	97.453	97.426	5.500	97.320	97.453	97.426	7.625	101.899	101.895	101.698	
5.625	97.714	97.847	97.820	5.625	97.714	97.847	97.820	7.750	101.958	101.849	101.757	
5.750	98.034	97.990	97.725	5.750	98.034	97.990	97.725	7.875	99.774	99.649	99.524	
5.875	98.034	98.147	97.933	5.875	98.034	98.147	97.933	8.000	100.018	99.893	100.018	
6.000				6.000				8.125	100.469	100.344	100.219	
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	99.787	99.854	99.758	6.125	97.732	97.779	97.576	4.500	91.298	91.473	91.331	
6.625	100.292	100.359	100.263	6.250	98.650	98.697	98.494	4.625	91.761	91.936	91.794	
6.750	100.132	100.069	100.007	6.375	99.233	99.300	99.204	4.750	91.533	91.549	91.564	
6.875	100.248	100.294	100.157	6.500	99.787	99.854	99.758	4.875	91.666	91.682	91.697	
7.000	100.686	100.732	100.596	6.625	100.292	100.359	100.263	5.000	91.992	92.007	92.023	
7.125	101.034	101.069	100.932	6.750	100.132	100.069	100.007	5.125	92.101	92.156	92.132	
7.250	101.025	100.933	100.869	6.875	100.248	100.294	100.157	5.250	93.716	93.685	93.654	
7.375	101.243	101.268	101.057	7.000	100.686	100.732	100.596	5.375	93.629	93.598	93.566	
7.500	101.567	101.592	101.381	7.125	101.034	101.069	100.932	5.500	93.775	93.744	93.713	
7.625	101.899	101.895	101.698	7.250	101.025	100.933	100.869	5.625	93.815	93.784	93.752	
7.750	101.958	101.849	101.757	7.375	101.243	101.268	101.057	5.750	95.104	95.080	95.057	
7.875	99.774	99.649	99.524	7.500	101.567	101.592	101.381	5.875	95.440	95.416	95.393	
8.000	100.018	99.893	100.018	7.625	101.899	101.895	101.698	6.000	95.787	95.764	95.740	
8.125	100.469	100.344	100.219	7.750	101.958	101.849	101.757	6.125	96.091	96.068	96.045	
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	99.823	99.776	99.729	6.375	99.823	99.776	99.729	6.000	97.956	98.044	97.967	
6.500	100.336	100.289	100.242	6.500	100.336	100.289	100.242	6.125	98.864	98.796	98.719	
6.625	100.762	100.715	100.668	6.625	100.762	100.715	100.668	6.250	99.339	99.174	99.097	
6.750	100.913	100.851	100.791	6.750	100.913	100.851	100.791	6.375	99.823	99.776	99.729	
6.875	101.189	101.127	101.064	6.875	101.189	101.127	101.064	6.500	100.336	100.289	100.242	
7.000	101.704	101.641	101.579	7.000	101.704	101.641	101.579	6.625	100.762	100.715	100.668	
7.125	102.057	101.995	101.932	7.125	102.057	101.995	101.932	6.750	100.913	100.851	100.791	
7.250	102.199	102.074	101.949	7.250	102.199	102.074	101.949	6.875	101.189	101.127	101.064	
7.375	102.116	101.991	101.866	7.375	102.116	101.991	101.866	7.000	101.704	101.641	101.579	
7.500	102.674	102.549	102.424	7.500	102.674	102.549	102.424	7.125	102.057	101.995	101.932	
7.625	102.915	102.790	102.665	7.625	102.915	102.790	102.665	7.250	102.199	102.074	101.949	
7.750	102.983	102.874	102.782	7.750	102.983	102.874	102.782	7.375	102.116	101.991	101.866	
7.875	102.556	102.402	102.296	7.875	102.556	102.402	102.296	7.500	102.674	102.549	102.424	
8.000	102.969	102.815	102.708	8.000	102.969	102.815	102.708	7.625	102.915	102.790	102.665	
8.125	103.371	103.217	103.110	8.125	103.371	103.217	103.110	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	94.176	94.352	94.334	4.500	94.176	94.352	94.334	6.625	100.292	100.359	100.263	
4.625	94.688	94.840	94.822	4.625	94.688	94.840	94.822	6.750	100.132	100.069	100.007	
4.750	95.159	95.174	95.189	4.750	95.159	95.174	95.189	6.875	100.248	100.294	100.157	
4.875	95.396	95.550	95.544	4.875	95.396	95.550	95.544	7.000	100.686	100.732	100.596	
5.000	95.864	96.018	96.011	5.000	95.864	96.018	96.011	7.125	101.034	101.069	100.932	
5.125	96.313	96.468	96.461	5.125	96.313	96.468	96.461	7.250	101.025	100.933	100.869	
5.250	96.548	96.591	96.563	5.250								



YOUR BFF IN WHOLESALE
Monday, November 6, 2023

Effective Time:
11:19:29 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 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	96.401	96.172	95.872	6.750	93.801	93.572	93.272	6.750			
6.875	96.742	96.467	96.167	6.875	94.142	93.867	93.567	6.875			
7.000	97.206	96.931	96.631	7.000	94.606	94.331	94.031	7.000			
7.125	97.619	97.344	97.044	7.125	95.019	94.744	94.444	7.125			
7.250	98.384	98.037	97.737	7.250	95.784	95.437	95.137	7.250			
7.375	98.828	98.481	98.181	7.375	96.228	95.881	95.581	7.375			
7.500	99.252	98.905	98.605	7.500	96.652	96.305	96.005	7.500			
7.625	99.635	99.288	98.988	7.625	97.035	96.688	96.388	7.625			
7.750	100.531	100.113	99.813	7.750	97.931	97.513	97.213	7.750			
7.875	100.935	100.517	100.217	7.875	98.335	97.917	97.617	7.875			
8.000	101.329	100.911	100.611	8.000	98.729	98.311	98.011	8.000			
8.125	101.672	101.254	100.954	8.125	99.072	98.654	98.354	8.125			
8.250	102.006	101.588	101.288	8.250	99.406	98.988	98.688	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.