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

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

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

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

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



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

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

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	Rate	
5.625				5.625				5.000					
5.750				5.750				5.125					
5.875	94.638	94.653	94.653	5.875	94.638	94.653	94.653	5.250					
6.000	95.166	95.182	95.182	6.000	95.166	95.182	95.182	5.375					
6.125	95.686	95.650	95.650	6.125	95.686	95.650	95.650	5.500	93.932	93.900	93.916		
6.250	97.067	97.060	97.053	6.250	97.067	97.060	97.053	5.625	94.756	94.733	94.740		
6.375	97.602	97.595	97.588	6.375	97.602	97.595	97.588	5.750	95.482	95.459	95.466		
6.500	98.105	98.098	98.091	6.500	98.105	98.098	98.091	5.875	96.073	96.050	96.057		
6.625	98.521	98.486	98.486	6.625	98.521	98.486	98.486	6.000	96.653	96.631	96.637		
6.750	99.076	99.055	99.034	6.750	99.076	99.055	99.034	6.125	97.255	97.221	97.221		
6.875	99.560	99.538	99.518	6.875	99.560	99.538	99.518	6.250	97.941	97.906	97.906		
7.000	100.048	100.002	99.988	7.000	100.048	100.002	99.988	6.375	98.516	98.732	98.732		
7.125	100.431	100.410	100.389	7.125	100.431	100.410	100.389	6.500	99.033	99.249	99.249		
7.250	100.716	100.676	100.634	7.250	100.716	100.676	100.634	6.625	99.451	99.667	99.667		
7.375	101.149	101.108	101.067	7.375	101.149	101.108	101.067	6.750	100.196	100.150	100.136		
7.500	101.558	101.517	101.476	7.500	101.558	101.517	101.476	6.875	100.449	100.652	100.639		
7.625	101.843	101.802	101.761	7.625	101.843	101.802	101.761	7.000	100.899	101.102	101.089		
7.750	101.830	101.756	101.745	7.750	101.830	101.756	101.745	7.125	101.511	101.464	101.451		
7.875	102.289	102.195	102.144	7.875	102.289	102.195	102.144	7.250	101.097	101.032	101.004		
8.000	102.724	102.630	102.575	8.000	102.724	102.630	102.575	7.375	101.562	101.497	101.470		
8.125	102.983	102.890	102.835	8.125	102.983	102.890	102.835	7.500	101.974	101.909	101.881		
8.250	102.711	102.581	102.498	8.250	102.711	102.581	102.498	7.625	101.880	101.953	101.951		
8.375	102.905	103.025	102.942	8.375	102.905	103.025	102.942	7.750	101.830	101.751	101.668		
8.500	103.306	103.176	103.093	8.500	103.306	103.176	103.093	7.875	102.159	102.079	101.997		
8.625	103.516	103.386	103.303	8.625	103.516	103.386	103.303	8.000	102.469	102.389	102.307		

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	Rate	
4.625				4.625									
4.750				4.750									
4.875				4.875									
5.000	95.867	95.875	95.947	5.000	95.627	95.655	95.722						
5.125	96.028	96.038	96.102	5.125	96.089	96.112	96.175						
5.250	96.388	96.405	96.465	5.250	96.445	96.462	96.522						
5.375	96.794	96.807	96.865	5.375	96.810	96.823	96.881						
5.500	97.068	97.081	97.138	5.500	97.231	97.244	97.301						
5.625	97.741	97.701	97.686	5.625	97.818	97.846	97.896						
5.750	98.255	98.215	98.199	5.750	98.255	98.215	98.223						
5.875	98.741	98.700	98.685	5.875	98.741	98.700	98.685						
6.000	99.114	99.074	99.059	6.000	99.114	99.074	99.059						
6.125	99.078	99.028	98.997	6.125	99.078	99.028	98.996						
6.250	99.563	99.512	99.482	6.250	99.563	99.512	99.482						
6.375	99.757	99.706	99.676	6.375	100.007	99.956	99.926						
6.500	100.327	100.277	100.246	6.500	100.327	100.277	100.246						
6.625	100.227	99.891	99.816	6.625	100.227	99.891	100.066						
6.750	100.691	100.355	100.280	6.750	100.691	100.355	100.280						
6.875	100.865	100.779	100.704	6.875	101.115	100.779	100.704						
7.000	101.401	101.065	100.989	7.000	101.401	101.065	100.989						

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	Rate	
6.750	98.980	99.021	99.038	6.750	98.708	98.662	98.648	5.125	94.377	94.351	94.351		
6.875	99.505	99.544	99.563	6.875	99.212	99.166	99.152	5.250	94.885	94.860	94.860		
7.000	99.995	99.952	99.972	7.000	99.671	99.624	99.611	5.375	95.379	95.353	95.353		
7.125	100.310	100.264	100.272	7.125	100.022	99.975	99.961	5.500	95.802	95.776	95.776		
7.250	100.505	100.580	100.582	7.250	100.207	100.143	100.115	5.625	95.917	96.126	96.111		
7.375	100.974	100.959	100.971	7.375	100.674	100.609	100.582	5.750	96.554	96.503	96.473		
7.500	101.424	101.359	101.332	7.500	101.095	101.031	101.003	5.875	97.036	96.986	96.955		
7.625	101.668	101.603	101.575	7.625	101.408	101.343	101.316	6.000	97.492	97.441	97.411		
7.750	101.734	101.664	101.646	7.750	101.379	101.286	101.230	6.125	98.066	98.015	97.985		
7.875	102.011	101.942	101.912	7.875	101.818	101.725	101.670	6.250	98.545	98.495	98.465		
8.000	102.288	102.220	102.175	8.000	101.176	101.108	101.030	6.375	98.983	98.933	98.902		
8.125	102.529	102.462	102.384	8.125	101.442	101.375	101.297	6.500	99.289	99.238	99.208		
8.250	100.607	100.464	100.372	8.250	101.129	100.986	100.894	6.625	99.090	99.004	98.928		
8.375	100.877	100.735	100.644	8.375	101.391	101.249	101.157	6.750	99.549	99.463	99.388		
8.500	101.141	100.999	100.908	8.500	97.835	97.863	97.575	6.875	99.965	99.879	99.803		
8.625	101.288	101.147	101.057	8.625				7.000	100.222	100.137	100.061		

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	-0.375	-0.750	-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									



YOUR BFF IN WHOLESALE
Thursday, November 9, 2023

Effective Time:
12:09:18 PM

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

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

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	95.627	95.564	95.501	5.250				5.250				
5.375	95.990	95.927	95.864	5.375				5.375				
5.500	96.354	96.291	96.228	5.500				5.500				
5.625	96.718	96.655	96.592	5.625	95.877	95.814	95.751	5.625	94.911	94.848	94.786	
5.750	97.082	97.019	96.956	5.750	96.300	96.237	96.174	5.750	95.383	95.320	95.258	
5.875	97.447	97.384	97.321	5.875	96.725	96.662	96.599	5.875	96.106	96.043	95.980	
6.000	97.761	97.670	97.589	6.000	97.150	97.087	97.024	6.000	96.478	96.387	96.306	
6.125	98.095	98.004	97.924	6.125	97.576	97.513	97.450	6.125	96.969	96.878	96.797	
6.250	98.418	98.327	98.247	6.250	98.002	97.939	97.876	6.250	97.444	97.353	97.272	
6.375	98.727	98.636	98.556	6.375	98.429	98.366	98.303	6.375	97.901	97.810	97.730	
6.500	99.038	98.947	98.867	6.500	98.777	98.686	98.605	6.500	98.353	98.262	98.182	
6.625	99.314	99.223	99.142	6.625	99.146	99.055	98.986	6.625	98.762	98.670	98.590	
6.750	99.565	99.474	99.394	6.750	99.480	99.389	99.309	6.750	99.157	99.066	98.986	
6.875	99.790	99.698	99.618	6.875	99.775	99.692	99.629	6.875	99.538	99.447	99.366	
7.000	100.017	99.925	99.845	7.000	100.064	99.973	99.893	7.000	99.887	99.796	99.716	
7.125	99.853	99.790	99.727	7.125	99.978	99.915	99.852	7.125	99.646	99.583	99.520	

2/1/5 ARM	Margin: 2.75%	5/1/5 ARM	Margin: 2.75%	5/1/5 ARM	Margin: 2.75%
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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	95.504	95.441	95.378	5.250				5.250				
5.375	95.867	95.804	95.741	5.375				5.375				
5.500	96.231	96.168	96.105	5.500				5.500				
5.625	96.595	96.532	96.469	5.625	95.754	95.691	95.628	5.625	95.039	94.976	94.913	
5.750	96.959	96.896	96.833	5.750	96.177	96.114	96.051	5.750	95.510	95.447	95.384	
5.875	97.324	97.261	97.198	5.875	96.602	96.539	96.476	5.875	95.983	95.920	95.857	
6.000	97.549	97.486	97.423	6.000	97.027	96.964	96.901	6.000	96.277	96.214	96.151	
6.125	97.914	97.851	97.788	6.125	97.453	97.390	97.327	6.125	96.751	96.688	96.625	
6.250	98.131	98.068	98.005	6.250	97.879	97.816	97.753	6.250	97.044	96.981	96.918	
6.375	98.474	98.411	98.348	6.375	98.306	98.243	98.180	6.375	97.519	97.456	97.393	
6.500	98.674	98.611	98.548	6.500	98.569	98.506	98.443	6.500	97.995	97.932	97.869	
6.625	99.015	98.952	98.889	6.625	98.989	98.926	98.863	6.625	98.471	98.408	98.345	
6.750	99.239	99.176	99.113	6.750	99.228	99.165	99.102	6.750	98.765	98.702	98.639	
6.875	99.580	99.517	99.454	6.875	99.632	99.569	99.506	6.875	99.235	99.172	99.109	
7.000	99.779	99.716	99.653	7.000	99.869	99.806	99.743	7.000	99.504	99.441	99.378	
7.125	99.980	99.917	99.854	7.125	100.105	100.042	99.979	7.125	99.773	99.710	99.647	

2/1/5 ARM	Margin: 2.75%	5/1/5 ARM	Margin: 2.75%	5/1/5 ARM	Margin: 2.75%
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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	95.166	95.182	95.182	6.000				4.375				
6.125	95.686	95.650	95.650	6.125				4.500				
6.250	97.067	97.060	97.053	6.250	96.817	96.810	96.803	4.625				
6.375	97.602	97.595	97.588	6.375	97.602	97.595	97.338	4.750				
6.500	98.293	98.259	98.259	6.500	98.293	98.259	98.259	4.875				
6.625	98.791	98.756	98.756	6.625	98.791	98.756	98.756	5.000	95.610	95.599	95.584	
6.750	99.184	99.138	99.124	6.750	99.184	99.138	99.124	5.125	95.778	95.768	95.752	
6.875	99.721	99.674	99.660	6.875	99.721	99.674	99.660	5.250	96.138	96.131	96.124	
7.000	100.236	100.189	100.175	7.000	100.236	100.189	100.175	5.375	96.347	96.340	96.332	
7.125	100.664	100.618	100.604	7.125	100.664	100.618	100.604	5.500	96.722	96.715	96.707	
7.250	100.728	100.676	100.636	7.250	100.728	100.676	100.636	5.625	97.027	97.005	96.983	
7.375	101.224	101.159	101.131	7.375	101.224	101.159	101.131	5.750	97.397	97.377	97.350	
7.500	101.702	101.637	101.609	7.500	101.702	101.637	101.609	5.875	97.780	97.761	97.735	
7.625	102.085	102.020	101.992	7.625	102.085	102.020	101.992	6.000	97.946	97.928	97.902	

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	94.281	94.256	94.226									
4.875	94.429	94.404	94.374									
5.000	94.735	94.710	94.680									
5.125	95.100	95.075	95.045									
5.250	95.377	95.355	95.332									
5.375	95.841	95.804	95.766									
5.500	96.333	96.297	96.259									
5.625	96.785	96.748	96.710									
5.750	97.125	97.089	97.051									
5.875	97.446	97.410	97.372									
6.000	97.992	97.955	97.918									

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	95.166	95.182	95.182	6.000				4.375				
6.125	95.686	95.650	95.650	6.125				4.500				
6.250	97.067	97.060	97.053	6.250	96.817	96.810	96.803	4.625				
6.375	97.602	97.595	97.588	6.375	97.602	97.595	97.338	4.750				
6.500	98.105	98.098	98.091	6.500	97.855	97.848	97.841	4.875				
6.625	98.233	98.226	98.219	6.625	98.483	98.476	98.219	5.000	95.610	95.599	95.584	
6.750	99.076	99.055	99.034	6.750	98.826	98.805	98.784	5.125	95.778	95.768	95.752	
6.875	99.310	99.288	99.268	6.875	99.310	99.288	99.268	5.250	96.138	96.131	96.124	
7.000	99.751	99.730	99.709	7.000	99.751	99.730	99.709	5.375	96.347	96.340	96.332	
7.125	100.181	100.160	100.139	7.125	100.181	100.160	100.139	5.500	96.722	96.715	96.707	
7.250	100.466	100.426	100.384	7.250	100.466	100.426	100.384	5.625	97.027	97.005	96.983	
7.375	100.899	100.858	100.817	7.375	100.899	100.858	100.817	5.750	97.397	97.377	97.350	
7.500	101.308	101.267	101.226	7.500	101.308	101.267	101.226	5.875	97.780	97.761	97.735	
7.625	101.593	101.552	101.511	7.625	101.593	101.552	101.511	6.000	97.946	97.928	97.902	

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	94.281	94.256	94.226									
4.875	94.429	94.404	94.374									
5.000	94.735	94.710	94.680									
5.125	95.100	95.075	95.045									
5.250	95.377	95.355	95.332									
5.375	95.841	95.804	95.766									
5.500	96.333	96.297	96.259									
5.625	96.785	96.748	96.710									
5.750	97.125	97.089	97.051									

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

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	92.292	92.292	92.287	2.625				2.625				
5.750	93.041	93.041	93.036	2.750				2.750				
5.875	93.607	93.607	93.602	2.875				2.875				
6.000	94.166	94.166	94.161	3.000				3.000				
6.125	94.738	94.730	94.723	3.125				3.125				
6.250	95.448	95.440	95.433	3.250				3.250				
6.375	96.999	97.049	97.076	3.375				3.375				
6.500	97.425	97.472	97.496	3.500				3.500				
6.625	98.028	98.074	98.098	3.625				3.625				
6.750	98.585	98.651	98.668	3.750				3.750				
6.875	99.045	99.105	99.118	3.875				3.875				
7.000	99.439	99.495	99.505	4.000				4.000				
7.125	99.891	99.947	99.957	4.125				4.125				
7.250	100.209	100.284	100.287	4.250				4.250				
7.375	100.482	100.552	100.551									

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

RefiNow Adjustments

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

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

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

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

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

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

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

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



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

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

Effective Time:
12:09:18 PM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375				5.375				5.000				
5.500				5.500				5.125				
5.625				5.625				5.250				
5.750	95.074	94.915	94.900	5.750	95.074	94.915	94.900	5.375	95.074	94.915	94.900	
5.875	97.200	97.287	97.289	5.875	97.200	97.287	97.289	5.500	97.200	97.287	97.289	
6.000	97.761	97.848	97.850	6.000	97.761	97.848	97.850	5.625	97.761	97.848	97.850	
6.125	98.953	98.749	98.633	6.125	98.953	98.749	98.633	5.750	95.074	94.915	94.900	
6.250	99.430	99.227	99.107	6.250	99.430	99.227	99.107	5.875	97.200	97.287	97.289	
6.375	99.900	99.861	99.822	6.375	99.900	99.861	99.822	6.000	97.761	97.848	97.850	
6.500	100.414	100.375	100.336	6.500	100.414	100.375	100.336	6.125	98.953	98.749	98.633	
6.625	100.850	100.811	100.772	6.625	100.850	100.811	100.772	6.250	99.430	99.227	99.107	
6.750	100.946	100.998	100.999	6.750	100.946	100.998	100.999	6.375	99.900	99.861	99.822	
6.875	101.134	101.079	101.025	6.875	101.134	101.079	101.025	6.500	100.414	100.375	100.336	
7.000	101.673	101.619	101.564	7.000	101.673	101.619	101.564	6.625	100.850	100.811	100.772	
7.125	102.012	101.957	101.903	7.125	102.012	101.957	101.903	6.750	100.946	100.998	100.999	
7.250	102.199	102.074	102.003	7.250	102.199	102.074	102.003	6.875	101.134	101.079	101.025	
7.375	102.371	101.996	102.121	7.375	102.371	101.996	102.121	7.000	101.673	101.619	101.564	
7.500	102.675	102.550	102.425	7.500	102.675	102.550	102.425	7.125	102.012	101.957	101.903	
7.625	102.938	102.813	102.688	7.625	102.938	102.813	102.688	7.250	102.199	102.074	102.003	
7.750	103.052	102.918	102.804	7.750	103.052	102.918	102.804	7.375	102.371	101.996	102.121	
7.875	102.531	102.342	102.200	7.875	102.531	102.342	102.200	7.500	102.675	102.550	102.425	
8.000	102.944	102.756	102.614	8.000	102.944	102.756	102.614	7.625	102.938	102.813	102.688	
8.125	103.346	103.158	103.016	8.125	103.346	103.158	103.016	7.750	103.052	102.918	102.804	
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	89.055	89.283	89.183	3.500	89.055	89.283	89.183	5.625	95.341	95.288	95.224	
3.625	89.601	89.828	89.728	3.625	89.601	89.828	89.728	5.750	96.225	96.312	96.269	
3.750	90.739	90.947	90.874	3.750	90.739	90.947	90.874	6.000	96.786	96.873	96.830	
3.875	91.284	91.493	91.419	3.875	91.284	91.493	91.419	6.125	97.820	97.867	97.664	
4.000	91.829	92.037	91.964	4.000	91.829	92.037	91.964	6.250	98.741	98.538	98.585	
4.125	92.373	92.581	92.508	4.125	92.373	92.581	92.508	6.375	99.222	99.289	99.290	
4.250	93.058	93.247	93.200	4.250	93.058	93.247	93.200	6.500	99.763	99.829	99.830	
4.375	93.852	93.790	93.743	4.375	93.852	93.790	93.743	6.625	100.219	100.286	100.287	
4.500	94.393	94.581	94.534	4.500	94.393	94.581	94.534	6.750	100.069	100.015	99.960	
4.625	94.931	95.120	95.073	4.625	94.931	95.120	95.073	6.875	100.209	100.257	100.263	
4.750	95.249	95.265	95.280	4.750	95.249	95.265	95.280	7.000	100.732	100.779	100.786	
4.875	95.567	95.736	95.700	4.875	95.567	95.736	95.700	7.125	101.168	101.215	101.222	
5.000	96.099	96.018	95.982	5.000	96.099	96.018	95.982	7.250	101.055	100.959	100.902	
5.125	96.374	96.543	96.507	5.125	96.374	96.543	96.507	7.375	101.381	101.409	101.310	
5.250	96.560	96.659	96.633	5.250	96.560	96.659	96.633	7.500	101.788	101.816	101.717	
5.375	97.030	96.930	96.905	5.375	97.030	96.930	96.905	7.625	102.155	102.061	101.962	
5.500	97.540	97.440	97.414	5.500	97.540	97.440	97.414	7.750	102.215	102.080	101.967	
5.625	98.035	97.935	97.909	5.625	98.035	97.935	97.909	8.000	99.996	99.871	99.746	
5.750	98.034	97.994	97.979	5.750	98.034	97.994	97.979	8.125	100.200	100.075	99.950	
5.875	98.320	98.200	98.357	5.875	98.320	98.200	98.357					
6.000				6.000								
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	99.763	99.829	99.830	6.125	97.820	97.867	97.664	4.500	91.560	91.748	91.576	
6.625	100.219	100.286	100.287	6.250	98.741	98.538	98.585	4.625	92.094	92.282	92.110	
6.750	100.069	100.015	99.960	6.375	99.222	99.289	99.290	4.750	91.624	91.640	91.655	
6.875	100.209	100.257	100.263	6.500	99.763	99.829	99.830	4.875	91.764	92.029	91.795	
7.000	100.732	100.779	100.786	6.625	100.219	100.286	100.287	5.000	92.086	92.101	92.117	
7.125	101.168	101.215	101.222	6.750	100.069	100.015	99.960	5.125	92.429	92.598	92.362	
7.250	101.055	100.959	100.902	6.875	100.209	100.257	100.263	5.250	93.868	93.861	93.853	
7.375	101.381	101.409	101.310	7.000	100.732	100.779	100.786	5.375	93.785	93.777	93.769	
7.500	101.788	101.816	101.717	7.125	101.168	101.215	101.222	5.500	93.925	93.917	93.909	
7.625	102.155	102.061	101.962	7.250	101.055	100.959	100.902	5.625	94.212	94.204	93.946	
7.750	102.215	102.080	101.967	7.375	101.381	101.409	101.310	5.750	95.154	95.139	95.123	
7.875	99.743	99.618	99.493	7.500	101.788	101.816	101.717	5.875	95.493	95.477	95.462	
8.000	99.996	99.871	99.746	7.625	102.155	102.061	101.962	6.000	95.839	95.823	95.808	
8.125	100.200	100.075	99.950	7.750	102.215	102.080	101.967	6.125	96.148	96.132	96.117	
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	99.900	99.861	99.822	6.375	99.900	99.861	99.822	6.000	97.761	97.848	97.850	
6.500	100.414	100.375	100.336	6.500	100.414	100.375	100.336	6.125	98.953	98.749	98.633	
6.625	100.850	100.811	100.772	6.625	100.850	100.811	100.772	6.250	99.430	99.227	99.107	
6.750	100.946	100.998	100.999	6.750	100.946	100.998	100.999	6.375	99.900	99.861	99.822	
6.875	101.134	101.079	101.025	6.875	101.134	101.079	101.025	6.500	100.414	100.375	100.336	
7.000	101.673	101.619	101.564	7.000	101.673	101.619	101.564	6.625	100.850	100.811	100.772	
7.125	102.012	101.957	101.903	7.125	102.012	101.957	101.903	6.750	100.946	100.998	100.999	
7.250	102.199	102.074	102.003	7.250	102.199	102.074	102.003	6.875	101.134	101.079	101.025	
7.375	102.371	101.996	102.121	7.375	102.371	101.996	102.121	7.000	101.673	101.619	101.564	
7.500	102.675	102.550	102.425	7.500	102.675	102.550	102.425	7.125	102.012	101.957	101.903	
7.625	102.938	102.813	102.688	7.625	102.938	102.813	102.688	7.250	102.199	102.074	102.003	
7.750	103.052	102.918	102.804	7.750	103.052	102.918	102.804	7.375	102.371	101.996	102.121	
7.875	102.531	102.342	102.200	7.875	102.531	102.342	102.200	7.500	102.675	102.550	102.425	
8.000	102.944	102.756	102.614	8.000	102.944	102.756	102.614	7.625	102.938	102.813	102.688	
8.125	103.346	103.158	103.016	8.125	103.346	103.158	103.016	7.750	103.052	102.918	102.804	
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	94.393	94.581	94.534	4.500	94.393	94.581	94.534	6.625	100.219	100.286	100.287	
4.625	94.931	95.120	95.073	4.625	94.931	95.120	95.073	6.750	100.069	100.015	99.960	
4.750	95.249	95.265	95.280	4.750	95.249	95.265	95.280	6.875	100.209	100.257	100.263	
4.875	95.567	95.736	95.700	4.875	95.567	95.736	95.700	7.000	100.732	100.779	100.786	
5.000	96.099	96.018	95.982	5.000	96.099	96.018	95.982	7.125	101.168	101.215	101.222	
5.125	96.374	96.543	96.507	5.125	96.374	96.543	96.507	7.250	101.055	100.959	100.902	
5.250	96.560	96.65										



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

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

Your BFF in Wholesale
Thursday, November 9, 2023
Effective Time:
12:09:18 PM

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	95.074	94.915	94.900	5.750	95.074	94.915	94.900	5.375				
5.875	97.161	97.268	97.271	5.875	97.161	97.268	97.271	5.500				
6.000	97.720	97.826	97.829	6.000	97.720	97.826	97.829	5.625				
6.125	98.953	98.749	98.576	6.125	98.953	98.749	98.576	5.750	95.074	94.915	94.900	
6.250	99.430	99.227	99.024	6.250	99.430	99.227	99.024	5.875	97.161	97.268	97.271	
6.375	99.900	99.861	99.822	6.375	99.900	99.861	99.822	6.000	97.720	97.826	97.829	
6.500	100.414	100.375	100.336	6.500	100.414	100.375	100.336	6.125	98.953	98.749	98.576	
6.625	100.850	100.811	100.772	6.625	100.850	100.811	100.772	6.250	99.430	99.227	99.024	
6.750	100.946	100.874	100.825	6.750	100.946	100.874	100.825	6.375	99.900	99.861	99.822	
6.875	101.134	101.079	101.025	6.875	101.134	101.079	101.025	6.500	100.414	100.375	100.336	
7.000	101.673	101.619	101.564	7.000	101.673	101.619	101.564	6.625	100.850	100.811	100.772	
7.125	102.012	101.957	101.903	7.125	102.012	101.957	101.903	6.750	100.946	100.874	100.825	
7.250	102.199	102.074	101.949	7.250	102.199	102.074	101.949	6.875	101.134	101.079	101.025	
7.375	102.371	101.996	102.121	7.375	102.371	101.996	102.121	7.000	101.673	101.619	101.564	
7.500	102.675	102.550	102.425	7.500	102.675	102.550	102.425	7.125	102.012	101.957	101.903	
7.625	102.938	102.813	102.688	7.625	102.938	102.813	102.688	7.250	102.199	102.074	101.949	
7.750	103.052	102.918	102.804	7.750	103.052	102.918	102.804	7.375	102.371	101.996	102.121	
7.875	103.531	102.342	102.200	7.875	103.531	102.342	102.200	7.500	102.675	102.550	102.425	
8.000	102.944	102.756	102.614	8.000	102.944	102.756	102.614	7.625	102.938	102.813	102.688	
8.125	103.346	103.158	103.016	8.125	103.346	103.158	103.016	7.750	103.052	102.918	102.804	
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	89.072	89.300	89.200	3.500	89.072	89.300	89.200	5.625				
3.625	89.587	89.814	89.714	3.625	89.587	89.814	89.714	5.750	95.341	95.288	95.224	
3.750	90.812	91.020	90.947	3.750	90.812	91.020	90.947	5.875	96.154	96.261	96.218	
3.875	91.325	91.533	91.459	3.875	91.325	91.533	91.459	6.000	96.713	96.819	96.777	
4.000	91.835	92.043	91.970	4.000	91.835	92.043	91.970	6.125	97.820	97.617	97.664	
4.125	92.342	92.550	92.476	4.125	92.342	92.550	92.476	6.250	98.741	98.538	98.585	
4.250	93.122	93.311	93.264	4.250	93.122	93.311	93.264	6.375	99.132	99.155	99.156	
4.375	93.876	93.814	93.767	4.375	93.876	93.814	93.767	6.500	99.645	99.699	99.700	
4.500	94.372	94.561	94.514	4.500	94.372	94.561	94.514	6.625	100.081	100.160	100.161	
4.625	94.859	95.048	95.000	4.625	94.859	95.048	95.000	6.750	100.069	100.015	99.960	
4.750	95.249	95.265	95.280	4.750	95.249	95.265	95.280	6.875	100.103	100.068	100.075	
4.875	95.556	95.726	95.689	4.875	95.556	95.726	95.689	7.000	100.642	100.587	100.533	
5.000	96.024	95.943	95.906	5.000	96.024	95.943	95.906	7.125	100.981	100.926	100.871	
5.125	96.473	96.393	96.356	5.125	96.473	96.393	96.356	7.250	101.055	100.959	100.902	
5.250	96.560	96.670	96.644	5.250	96.560	96.670	96.644	7.375	101.291	101.156	101.043	
5.375	96.964	96.864	97.088	5.375	96.964	96.864	97.088	7.500	101.731	101.596	101.483	
5.500	97.385	97.535	97.509	5.500	97.385	97.535	97.509	7.625	102.155	102.020	101.907	
5.625	97.781	97.931	97.905	5.625	97.781	97.931	97.905	7.750	102.215	102.080	101.967	
5.750	98.034	97.994	97.979	5.750	98.034	97.994	97.979	8.000	99.996	99.871	99.746	
5.875	98.191	98.322	98.229	5.875	98.191	98.322	98.229	8.125	100.200	100.075	99.950	
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	
6.500	99.645	99.599	99.700	6.125	97.820	97.617	97.664	4.500	91.491	91.680	91.508	
6.625	100.081	100.160	100.161	6.250	98.741	98.538	98.585	4.625	91.952	92.141	91.969	
6.750	100.069	100.015	99.960	6.375	99.132	99.155	99.156	4.750	91.624	91.640	91.655	
6.875	100.103	100.068	100.075	6.500	99.645	99.699	99.700	4.875	91.764	91.779	91.795	
7.000	100.642	100.587	100.533	6.625	100.081	100.160	100.161	5.000	92.086	92.101	92.117	
7.125	100.981	100.926	100.871	6.750	100.069	100.015	99.960	5.125	92.202	92.332	92.233	
7.250	101.055	100.959	100.902	6.875	100.103	100.068	100.075	5.250	93.868	93.861	93.853	
7.375	101.291	101.156	101.043	7.000	100.642	100.587	100.533	5.375	93.785	93.777	93.769	
7.500	101.731	101.596	101.483	7.125	100.981	100.926	100.871	5.500	93.925	93.917	93.909	
7.625	102.155	102.020	101.907	7.250	101.055	100.959	100.902	5.625	93.962	93.954	93.946	
7.750	102.215	102.080	101.967	7.375	101.291	101.156	101.043	5.750	95.154	95.139	95.123	
7.875	99.743	99.618	99.493	7.500	101.731	101.596	101.483	5.875	95.493	95.477	95.462	
8.000	99.996	99.871	99.746	7.625	102.155	102.020	101.907	6.000	95.839	95.823	95.808	
8.125	100.200	100.075	99.950	7.750	102.215	102.080	101.967	6.125	96.148	96.132	96.117	
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	99.900	99.861	99.822	6.375	99.900	99.861	99.822	6.000	97.720	97.826	97.829	
6.500	100.414	100.375	100.336	6.500	100.414	100.375	100.336	6.125	98.953	98.749	98.576	
6.625	100.850	100.811	100.772	6.625	100.850	100.811	100.772	6.250	99.430	99.227	99.024	
6.750	100.946	100.874	100.825	6.750	100.946	100.874	100.825	6.375	99.900	99.861	99.822	
6.875	101.134	101.079	101.025	6.875	101.134	101.079	101.025	6.500	100.414	100.375	100.336	
7.000	101.673	101.619	101.564	7.000	101.673	101.619	101.564	6.625	100.850	100.811	100.772	
7.125	102.012	101.957	101.903	7.125	102.012	101.957	101.903	6.750	100.946	100.874	100.825	
7.250	102.199	102.074	101.949	7.250	102.199	102.074	101.949	6.875	101.134	101.079	101.025	
7.375	102.371	101.996	102.121	7.375	102.371	101.996	102.121	7.000	101.673	101.619	101.564	
7.500	102.675	102.550	102.425	7.500	102.675	102.550	102.425	7.125	102.012	101.957	101.903	
7.625	102.938	102.813	102.688	7.625	102.938	102.813	102.688	7.250	102.199	102.074	101.949	
7.750	103.052	102.918	102.804	7.750	103.052	102.918	102.804	7.375	102.371	101.996	102.121	
7.875	103.531	102.342	102.200	7.875	103.531	102.342	102.200	7.500	102.675	102.550	102.425	
8.000	102.944	102.756	102.614	8.000	102.944	102.756	102.614	7.625	102.938	102.813	102.688	
8.125	103.346	103.158	103.016	8.125	103.346	103.158	103.016	7.750				
VA 15 Yr Fixed IRRRL				VA 10 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	
4.500	94.372	94.561	94.514	4.500	94.372	94.561	94.514	6.625	100.081	100.160	100.161	
4.625	94.859	95.048	95.000	4.625	94.859	95.048	95.000	6.750	100.069	100.015	99.960	
4.750	95.249	95.265	95.280	4.750	95.249	95.265	95.280	6.875	100.103	100.068	100.075	
4.875	95.556	95.726	95.689	4.875	95.556	95.726	95.689	7.000	100.642	100.587	100.533	
5.000	96.024	95.943	95.906	5.000	96.024	95.943	95.906	7.125	100.981	100.926	100.871	
5.125	96.473	96.393	96.356	5.125	96.473	96.393	96.356	7.250	101.055	100.959	100.902	
5.250	96.560	96.670	96.644	5.250	96.560	96.670	96.644	7.375	101			

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	96.528	96.302	96.002	6.750	93.928	93.702	93.402	6.750			
6.875	96.735	96.565	96.265	6.875	94.135	93.965	93.665	6.875			
7.000	97.199	97.029	96.729	7.000	94.599	94.429	94.129	7.000			
7.125	97.612	97.442	97.142	7.125	95.012	94.842	94.542	7.125			
7.250	98.229	98.003	97.703	7.250	95.629	95.403	95.103	7.250			
7.375	98.673	98.447	98.147	7.375	96.073	95.847	95.547	7.375			
7.500	99.097	98.871	98.571	7.500	96.497	96.271	95.971	7.500			
7.625	99.480	99.254	98.954	7.625	96.880	96.654	96.354	7.625			
7.750	100.229	99.946	99.646	7.750	97.629	97.346	97.046	7.750			
7.875	100.633	100.350	100.050	7.875	98.033	97.750	97.450	7.875			
8.000	101.027	100.744	100.444	8.000	98.427	98.144	97.844	8.000			
8.125	101.370	101.087	100.787	8.125	98.770	98.487	98.187	8.125			
8.250	101.704	101.421	101.121	8.250	99.104	98.821	98.521	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.