BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Effective: **11/22/23 8:36 AM**

Lock Cut-off Time	**6:00 PM PST**
Lock Desk:	**8:00 AM – 6:00 PM PST**
Phone Number:	**(949) 676-0868**
Contact Email:	lockdesk@flexpointinc.com
Broker Portal:	https://origination.mortgage.meridianlink.com

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Mortgagee 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

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

Lender ID

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

Eligible States

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

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

Wednesday, November 22, 2023
Effective Time:
8:36:15 AM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625			
5.750			
5.875	96.626	96.626	96.579
6.000	97.152	97.152	97.105
6.125	97.465	97.465	97.496
6.250	98.317	98.317	98.314
6.375	98.855	98.855	98.852
6.500	99.521	99.491	99.494
6.625	99.910	99.880	99.883
6.750	100.214	100.185	100.206
6.875	100.739	100.695	100.690
7.000	101.227	101.184	101.169
7.125	101.538	101.494	101.485
7.250	101.561	101.586	101.593
7.375	101.978	101.991	102.005
7.500	102.382	102.374	102.388
7.625	102.656	102.629	102.630
7.750	102.431	102.433	102.426
7.875	102.853	102.768	102.746
8.000	103.268	103.183	103.119
8.125	103.513	103.428	103.363
8.250	103.102	102.962	102.850
8.375	103.251	103.360	103.248
8.500	102.919	102.868	102.841
8.625	103.155	103.107	103.079

Conventional 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625			
5.750			
5.875	96.626	96.626	96.579
6.000	97.152	97.152	97.105
6.125	97.465	97.465	97.496
6.250	98.317	98.317	98.314
6.375	98.855	98.855	98.852
6.500	99.521	99.491	99.494
6.625	99.910	99.880	99.883
6.750	100.214	100.185	100.206
6.875	100.739	100.695	100.690
7.000	101.227	101.184	101.169
7.125	101.538	101.494	101.485
7.250	101.561	101.586	101.593
7.375	101.978	101.991	102.005
7.500	102.382	102.374	102.388
7.625	102.656	102.629	102.630
7.750	102.431	102.433	102.426
7.875	102.853	102.768	102.746
8.000	103.268	103.183	103.119
8.125	103.513	103.428	103.363
8.250	103.102	102.962	102.850
8.375	103.251	103.360	103.248
8.500	102.919	102.868	102.841
8.625	103.155	103.107	103.079

Conventional 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	91.241	91.241	91.217
5.125	93.278	93.269	93.299
5.250	94.058	94.048	94.079
5.375	94.673	94.664	94.694
5.500	95.285	95.269	95.298
5.625	96.119	96.103	96.112
5.750	96.859	96.843	96.852
5.875	97.474	97.458	97.467
6.000	98.062	98.046	98.055
6.125	98.557	98.541	98.550
6.250	99.202	99.172	99.175
6.375	100.023	99.993	99.996
6.500	100.518	100.488	100.491
6.625	100.895	100.865	100.868
6.750	101.227	101.183	101.168
6.875	101.717	101.673	101.658
7.000	102.142	102.098	102.083
7.125	101.976	101.991	102.008
7.250	101.899	101.920	101.678
7.375	102.224	102.226	102.231
7.500	102.546	102.533	102.537
7.625	102.814	102.799	102.802
7.750	102.410	102.348	102.284
7.875	102.711	102.649	102.585
8.000	103.044	102.982	102.918

Conventional 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	96.702	96.790	96.866
5.125	96.913	96.975	97.042
5.250	97.266	97.326	97.390
5.375	97.772	97.772	97.783
5.500	97.925	97.982	98.044
5.625	98.566	98.536	98.531
5.750	99.069	99.039	99.034
5.875	99.533	99.503	99.498
6.000	99.876	99.846	99.841
6.125	99.687	99.649	99.633
6.250	100.159	100.122	100.106
6.375	100.343	100.555	100.539
6.500	100.890	100.853	100.837
6.625	100.678	100.610	100.550
6.750	101.131	101.063	101.003
6.875	101.291	101.474	101.413
7.000	101.803	101.735	101.675

Conventional 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	96.540	96.603	96.674
5.125	96.989	97.051	97.118
5.250	97.326	97.386	97.451
5.375	97.932	97.991	98.053
5.500	98.093	98.150	98.212
5.625	98.699	98.766	98.819
5.750	99.069	99.080	99.130
5.875	99.533	99.503	99.498
6.000	99.876	99.846	99.850
6.125	99.711	99.719	99.759
6.250	100.159	100.122	100.106
6.375	100.593	100.555	100.539
6.500	100.890	100.853	100.837
6.625	100.678	100.643	100.669
6.750	101.131	101.063	101.003
6.875	101.541	101.474	101.413
7.000	101.803	101.735	101.675

Conventional 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.750	100.246	100.295	100.316
6.875	100.723	100.757	100.778
7.000	101.161	101.147	101.170
7.125	101.447	101.459	101.476
7.250	101.553	101.579	101.585
7.375	101.873	101.886	101.900
7.500	102.288	102.230	102.201
7.625	102.493	102.436	102.401
7.750	102.335	102.273	102.266
7.875	102.648	102.563	102.498
8.000	102.875	102.775	102.736
8.125	103.094	102.994	102.955
8.250	100.856	100.728	100.590
8.375	101.127	101.000	100.861
8.500	101.367	101.241	101.103
8.625	101.487	101.361	101.223

Conventional 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.750	99.888	99.844	99.830
6.875	100.380	100.336	100.321
7.000	100.816	100.772	100.758
7.125	101.123	101.079	101.064
7.250	101.092	101.034	100.999
7.375	101.540	101.482	101.447
7.500	101.934	101.876	101.841
7.625	102.201	102.144	102.109
7.750	101.912	101.827	101.763
7.875	102.324	102.239	102.174
8.000	101.784	101.683	101.645
8.125	101.774	101.675	101.637
8.250	101.379	101.251	101.113
8.375	101.638	101.510	101.372
8.500	98.221	97.951	97.728
8.625			

Conventional 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.125	95.278	95.271	95.289
5.250	95.789	95.782	95.800
5.375	96.282	96.274	96.292
5.500	96.689	96.682	96.700
5.625	96.721	96.691	96.686
5.750	97.255	97.217	97.201
5.875	97.699	97.661	97.645
6.000	98.117	98.079	98.063
6.125	98.653	98.616	98.600
6.250	99.113	99.076	99.059
6.375	99.534	99.496	99.480
6.500	99.815	99.777	99.761
6.625	99.520	99.452	99.392
6.750	99.961	99.893	99.832
6.875	100.357	100.289	100.229
7.000	100.590	100.522	100.462

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

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

Wednesday, November 22, 2023
Effective Time:
8:36:15 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

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	96.488	96.407	96.327
5.375	96.863	96.782	96.702
5.500	97.238	97.157	97.077
5.625	97.599	97.518	97.438
5.750	97.953	97.873	97.792
5.875	98.301	98.221	98.140
6.000	98.387	98.306	98.226
6.125	98.709	98.628	98.548
6.250	99.017	98.937	98.857
6.375	99.312	99.231	99.151
6.500	99.545	99.465	99.385
6.625	99.774	99.694	99.614
6.750	99.992	99.912	99.831
6.875	100.446	100.365	100.285
7.000	100.664	100.583	100.503
7.125	100.156	100.093	100.030

2/1/5 ARM Margin: 2.75%

Conventional 7/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	96.775	96.695	96.615
5.750	97.228	97.148	97.068
5.875	97.647	97.566	97.486
6.000	98.060	97.980	97.900
6.125	98.468	98.388	98.307
6.250	98.863	98.782	98.702
6.375	99.243	99.163	99.082
6.500	99.559	99.478	99.398
6.625	99.866	99.786	99.705
6.750	100.173	100.092	100.012
6.875	100.478	100.398	100.317
7.000	100.779	100.699	100.618
7.125	100.429	100.366	100.303

5/1/5 ARM Margin: 2.75%

Conventional 10/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	95.546	95.483	95.420
5.750	96.018	95.955	95.892
5.875	97.188	97.107	97.027
6.000	97.390	97.310	97.229
6.125	97.844	97.764	97.684
6.250	98.252	98.172	98.091
6.375	98.609	98.529	98.448
6.500	99.174	99.094	99.013
6.625	99.505	99.424	99.344
6.750	99.812	99.732	99.652
6.875	100.094	100.014	99.934
7.000	100.383	100.303	100.222
7.125	100.213	100.150	100.088

5/1/5 ARM Margin: 2.75%

Conventional 5/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	95.909	95.846	95.783
5.375	96.270	96.207	96.144
5.500	96.631	96.568	96.505
5.625	96.993	96.930	96.867
5.750	97.355	97.292	97.229
5.875	97.718	97.655	97.592
6.000	97.940	97.877	97.814
6.125	98.277	98.214	98.151
6.250	98.471	98.408	98.345
6.375	98.804	98.741	98.678
6.500	98.995	98.932	98.869
6.625	99.327	99.264	99.201
6.750	99.549	99.486	99.423
6.875	99.886	99.823	99.760
7.000	100.080	100.017	99.954
7.125	100.275	100.212	100.149

2/1/5 ARM Margin: 2.75%

Conventional 7/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	96.284	96.221	96.158
5.750	96.706	96.643	96.580
5.875	97.130	97.067	97.004
6.000	97.554	97.491	97.428
6.125	97.978	97.915	97.852
6.250	98.404	98.341	98.278
6.375	98.830	98.767	98.704
6.500	99.064	99.001	98.938
6.625	99.462	99.399	99.336
6.750	99.692	99.629	99.566
6.875	100.088	100.025	99.962
7.000	100.316	100.253	100.190
7.125	100.549	100.486	100.423

5/1/5 ARM Margin: 2.75%

Conventional 10/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	95.665	95.602	95.539
5.750	96.137	96.074	96.011
5.875	96.610	96.547	96.484
6.000	96.903	96.840	96.777
6.125	97.377	97.314	97.251
6.250	97.669	97.606	97.543
6.375	98.144	98.081	98.018
6.500	98.620	98.557	98.494
6.625	99.097	99.034	98.971
6.750	99.363	99.300	99.237
6.875	99.811	99.748	99.685
7.000	100.073	100.010	99.947
7.125	100.333	100.270	100.207

5/1/5 ARM Margin: 2.75%

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Wednesday, November 22, 2023
Effective Time:
8:36:15 AM

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

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

Home Ready

Home Ready 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
6.000	96.902	96.902	96.855
6.125	97.215	97.215	97.246
6.250	98.317	98.317	98.314
6.375	98.855	98.855	98.852
6.500	99.406	99.406	99.403
6.625	100.178	100.148	100.151
6.750	100.389	100.345	100.330
6.875	100.915	100.871	100.857
7.000	101.417	101.373	101.358
7.125	101.806	101.762	101.748
7.250	101.635	101.578	101.543
7.375	102.117	102.059	102.024
7.500	102.580	102.523	102.487
7.625	102.926	102.868	102.833

Home Ready 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
6.000			
6.125			
6.250	98.067	98.067	98.064
6.375	98.855	98.855	98.852
6.500	99.156	99.156	99.153
6.625	100.178	100.148	100.151
6.750	100.389	100.345	100.330
6.875	100.915	100.871	100.857
7.000	101.417	101.373	101.358
7.125	101.806	101.762	101.748
7.250	101.635	101.578	101.543
7.375	102.117	102.059	102.024
7.500	102.580	102.523	102.487
7.625	102.926	102.868	102.833

Home Ready 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750			
4.875			
5.000	96.371	96.364	96.354
5.125	96.514	96.506	96.497
5.250	96.969	96.954	96.939
5.375	97.162	97.147	97.131
5.500	97.505	97.490	97.474
5.625	97.822	97.807	97.788
5.750	98.119	98.107	98.095
5.875	98.492	98.480	98.468
6.000	98.646	98.634	98.622

Home Ready 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	94.951	94.929	94.904
4.875	95.084	95.062	95.037
5.000	95.357	95.335	95.310
5.125	95.736	95.706	95.675
5.250	96.079	96.049	96.017
5.375	96.558	96.528	96.494
5.500	97.033	97.002	97.218
5.625	97.717	97.687	97.653
5.750	97.784	98.004	97.970
5.875	98.331	98.301	98.267
6.000	98.603	98.573	98.539

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Wednesday, November 22, 2023
Effective Time:
8:36:15 AM

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

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

Home Possible

Home Possible 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.875			
6.000	96.902	96.902	96.855
6.125	97.215	97.215	97.246
6.250	98.317	98.317	98.314
6.375	98.855	98.855	98.852
6.500	99.406	99.406	99.403
6.625	99.548	99.548	99.545
6.750	100.178	100.164	100.147
6.875	100.632	100.618	100.601
7.000	101.048	101.034	101.017
7.125	101.155	101.141	101.124
7.250	101.469	101.441	101.409
7.375	101.890	101.862	101.830
7.500	102.290	102.262	102.230
7.625	102.299	102.271	102.239

Home Possible 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.875			
6.000			
6.125			
6.250	98.067	98.067	98.064
6.375	98.855	98.855	98.852
6.500	99.156	99.156	99.153
6.625	99.798	99.798	99.545
6.750	99.928	99.914	99.897
6.875	100.382	100.368	100.351
7.000	100.798	100.784	100.767
7.125	101.155	101.141	101.124
7.250	101.219	101.191	101.159
7.375	101.640	101.612	101.580
7.500	102.040	102.012	101.980
7.625	102.299	102.271	102.239

Home Possible 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.250			
4.375			
4.500			
4.625			
4.750			
4.875			
5.000	96.371	96.364	96.354
5.125	96.514	96.506	96.497
5.250	96.969	96.954	96.939
5.375	97.162	97.147	97.131
5.500	97.505	97.490	97.474
5.625	97.822	97.807	97.788
5.750	98.119	98.107	98.095
5.875	98.492	98.480	98.468
6.000	98.646	98.634	98.622

Home Possible 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.125			
4.250			
4.375			
4.500			
4.625			
4.750	94.951	94.929	94.904
4.875	95.084	95.062	95.037
5.000	95.357	95.335	95.310
5.125	95.736	95.706	95.675
5.250	96.079	96.049	96.017
5.375	96.558	96.528	96.494
5.500	97.033	97.002	97.218
5.625	97.717	97.687	97.653
5.750	97.784	98.004	97.970

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

Wednesday, November 22, 2023
Effective Time:
8:36:15 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

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	93.734	93.737	93.737	2.625				2.625			
5.750	94.473	94.477	94.477	2.750				2.750			
5.875	95.035	95.038	95.038	2.875				2.875			
6.000	95.592	95.595	95.595	3.000				3.000			
6.125	96.124	96.124	96.124	3.125				3.125			
6.250	96.827	96.827	96.827	3.250				3.250			
6.375	98.492	98.552	98.583	3.375				3.375			
6.500	98.917	98.967	98.995	3.500				3.500			
6.625	99.511	99.559	99.587	3.625				3.625			
6.750	99.885	99.934	99.955	3.750				3.750			
6.875	100.345	100.377	100.395	3.875				3.875			
7.000	100.743	100.761	100.775	4.000				4.000			
7.125	101.193	101.209	101.223	4.125				4.125			
7.250	101.311	101.336	101.343	4.250				4.250			
7.375	101.578	101.580	101.584								

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
YOUR BFF IN WHOLESALE

Wednesday, November 22, 2023
Effective Time:
8:36:15 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

FHA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375			
5.500			
5.625			
5.750	96.484	96.471	96.459
5.875	99.131	99.184	99.236
6.000	99.689	99.742	99.794
6.125	100.457	100.272	100.323
6.250	100.890	100.739	100.791
6.375	100.823	100.788	100.804
6.500	101.328	101.298	101.336
6.625	101.719	101.740	101.778
6.750	102.133	102.161	102.199
6.875	101.927	101.884	101.842
7.000	102.372	102.329	102.287
7.125	102.672	102.659	102.683
7.250	102.787	102.806	102.830
7.375	102.790	102.676	102.562
7.500	103.052	102.939	102.825
7.625	103.316	103.202	103.089
7.750	103.436	103.313	103.221
7.875	102.553	102.439	102.326
8.000	103.053	102.690	102.826
8.125	103.209	103.095	102.982

FHA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375			
5.500			
5.625			
5.750	96.484	96.471	96.459
5.875	99.131	99.184	99.236
6.000	99.689	99.742	99.794
6.125	100.457	100.272	100.323
6.250	100.890	100.739	100.791
6.375	100.823	100.788	100.804
6.500	101.328	101.298	101.336
6.625	101.719	101.740	101.778
6.750	102.133	102.161	102.199
6.875	101.927	101.884	101.842
7.000	102.372	102.329	102.287
7.125	102.672	102.659	102.683
7.250	102.787	102.806	102.830
7.375	102.790	102.676	102.562
7.500	103.052	102.939	102.825
7.625	103.316	103.202	103.089
7.750	103.436	103.313	103.221
7.875	102.553	102.439	102.326
8.000	103.053	102.690	102.826
8.125	103.209	103.095	102.982

FHA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250			
5.375			
5.500			
5.625			
5.750	96.484	96.471	96.459
5.875	99.131	99.184	99.236
6.000	99.689	99.742	99.794
6.125	100.457	100.272	100.323
6.250	100.890	100.739	100.791
6.375	100.823	100.788	100.804
6.500	101.328	101.298	101.336
6.625	101.719	101.740	101.778
6.750	102.133	102.161	102.199
6.875	101.927	101.884	101.842
7.000	102.372	102.329	102.287
7.125	102.672	102.659	102.683
7.250	102.787	102.806	102.830
7.375	102.790	102.676	102.562
7.500	103.052	102.939	102.825
7.625	103.316	103.202	103.089
7.750	103.436	103.313	103.221

FHA 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	89.925	90.051	90.170
3.625	90.472	90.597	90.717
3.750	91.654	91.769	91.874
3.875	92.200	92.314	92.419
4.000	92.745	92.859	92.964
4.125	93.289	93.403	93.508
4.250	93.926	94.060	94.151
4.375	94.719	94.853	94.944
4.500	95.259	95.393	95.484
4.625	95.796	95.930	96.021
4.750	96.256	96.270	96.285
4.875	96.462	96.568	96.646
5.000	96.990	96.846	96.923
5.125	97.509	97.365	97.442
5.250	97.638	97.747	97.811
5.375	97.901	98.011	98.075
5.500	98.400	98.510	98.574
5.625	98.881	98.991	99.054
5.750	98.870	98.840	98.835
5.875	98.957	99.008	99.058
6.000			

FHA 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	89.925	90.051	90.170
3.625	90.472	90.597	90.717
3.750	91.654	91.769	91.874
3.875	92.200	92.314	92.419
4.000	92.745	92.859	92.964
4.125	93.289	93.403	93.508
4.250	93.926	94.060	94.151
4.375	94.719	94.853	94.944
4.500	95.259	95.393	95.484
4.625	95.796	95.930	96.021
4.750	96.256	96.270	96.285
4.875	96.462	96.568	96.646
5.000	96.990	96.846	96.923
5.125	97.509	97.365	97.442
5.250	97.638	97.747	97.811
5.375	97.901	98.011	98.075
5.500	98.400	98.510	98.574
5.625	98.881	98.991	99.054
5.750	98.870	98.840	98.835
5.875	98.957	99.008	99.058
6.000			

FHA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.875			
5.000			
5.125			
5.250			
5.375			
5.500			
5.625			
5.750	94.988	94.979	94.969
5.875	97.511	97.515	97.567
6.000	98.319	98.323	98.375
6.125	98.887	98.851	98.903
6.250	100.202	100.017	99.832
6.375	100.441	100.470	100.258
6.500	100.974	101.002	100.790
6.625	101.416	101.194	101.232
6.750	100.978	100.936	100.893
6.875	101.262	101.273	101.298
7.000	101.754	101.766	101.540
7.125	101.918	101.929	101.953
7.250	101.753	101.674	101.374
7.375	101.953	101.893	101.903
7.500	102.406	102.346	102.356
7.625	102.582	102.522	102.532
7.750	102.536	102.413	102.321
7.875	100.147	100.033	99.920
8.000	100.397	100.283	100.170
8.125	100.553	100.439	100.325

FHA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	100.974	101.002	100.790
6.625	101.416	101.194	101.232
6.750	100.978	100.936	100.893
6.875	101.262	101.273	101.298
7.000	101.754	101.766	101.540
7.125	101.918	101.929	101.953
7.250	101.753	101.674	101.374
7.375	101.953	101.893	101.903
7.500	102.406	102.346	102.356
7.625	102.582	102.522	102.532
7.750	102.536	102.413	102.321
7.875	100.147	100.033	99.920
8.000	100.397	100.283	100.170
8.125	100.553	100.439	100.325

FHA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	98.887	98.851	98.903
6.250	100.202	100.017	99.832
6.375	100.441	100.470	100.258
6.500	100.974	101.002	100.790
6.625	101.416	101.194	101.232
6.750	100.978	100.936	100.893
6.875	101.262	101.273	101.298
7.000	101.754	101.766	101.540
7.125	101.918	101.929	101.953
7.250	101.753	101.674	101.374
7.375	101.953	101.893	101.903
7.500	102.406	102.346	102.356
7.625	102.582	102.522	102.532
7.750	102.536	102.413	102.321

FHA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	92.425	92.433	92.524
4.625	92.955	92.963	93.055
4.750	92.631	92.645	92.660
4.875	92.765	92.780	92.794
5.000	93.086	93.100	93.115
5.125	93.296	93.215	93.279
5.250	94.827	94.827	94.827
5.375	94.739	94.739	94.739
5.500	94.880	94.880	94.880
5.625	95.165	95.165	95.165
5.750	96.048	96.048	96.048
5.875	96.380	96.380	96.380
6.000	96.718	96.718	96.718
6.125	97.015	97.015	97.015

FHA 30 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.375	100.823	100.788	100.804
6.500	101.328	101.298	101.336
6.625	101.719	101.740	101.778
6.750	102.133	102.161	102.199
6.875	101.927	101.884	101.842
7.000	102.372	102.329	102.287
7.125	102.672	102.659	102.683
7.250	102.787	102.806	102.830
7.375	102.790	102.676	102.562
7.500	103.052	102.939	102.825
7.625	103.316	103.202	103.089
7.750	103.436	103.313	103.221
7.875	102.553	102.439	102.326
8.000	103.053	102.690	102.826
8.125	103.209	103.095	102.982

FHA 25 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.375	100.823	100.788	100.804
6.500	101.328	101.298	101.336
6.625	101.719	101.740	101.778
6.750	102.133	102.161	102.199
6.875	101.927	101.884	101.842
7.000	102.372	102.329	102.287
7.125	102.672	102.659	102.683
7.250	102.787	102.806	102.830
7.375	102.790	102.676	102.562
7.500	103.052	102.939	102.825
7.625	103.316	103.202	103.089
7.750	103.436	103.313	103.221
7.875	102.553	102.439	102.326
8.000	103.053	102.690	102.826
8.125	103.209	103.095	102.982

FHA 20 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.000	99.689	99.742	99.794
6.125	100.457	100.272	100.323
6.250	100.890	100.739	100.791
6.375	100.823	100.788	100.804
6.500	101.328	101.298	101.336
6.625	101.719	101.740	101.778
6.750	102.133	102.161	102.199
6.875	101.927	101.884	101.842
7.000	102.372	102.329	102.287
7.125	102.672	102.659	102.683
7.250	102.787	102.806	102.830
7.375	102.790	102.676	102.562
7.500	103.052	102.939	102.825
7.625	103.316	103.202	103.089
7.750	103.436	103.313	103.221

FHA 15 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	95.259	95.393	95.484
4.625	95.796	95.930	96.021
4.750	96.256	96.270	96.285
4.875	96.462	96.568	96.646
5.000	96.990	96.846	96.923
5.125	97.509	97.365	97.442
5.250	97.638	97.747	97.811
5.375	97.901	98.011	98.075
5.500	98.400	98.510	98.574
5.625	98.881	98.991	99.054
5.750	98.870	98.840	98.835
5.875	98.957	99.008	99.058
6.000			

FHA 10 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	95.259	95.393	95.484
4.625	95.796	95.930	96.021
4.750	96.256	96.270	96.285
4.875	96.462	96.568	96.646
5.000	96.990	96.846	96.923
5.125	97.509	97.365	97.442
5.250	97.638	97.747	97.811
5.375	97.901	98.011	98.075
5.500	98.400	98.510	98.574
5.625	98.881	98.991	99.054
5.750	98.870	98.840	98.835
5.875	98.957	99.008	99.058
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.625	101.416	101.194	101.232
6.750	100.978	100.936	100.893
6.875	101.262	101.273	101.298
7.000	101.754	101.766	101.540
7.125	101.918	101.929	101.953
7.250	101.753	101.674	101.374
7.375	101.953	101.893	101.903
7.500	102.406	102.346	102.356
7.625	102.582	102.522	102.532
7.750	102.536	102.413	102.321
7.875	100.147	100.033	99.920
8.000	100.397	100.283	100.170
8.125	100.553	100.439	100.325

FHA 25 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.500	100.974	101.002	100.790
6.625	101.416	101.194	101.232
6.750	100.978	100.936	100.893
6.875	101.262	101.273	101.298
7.000	101.754	101.766	101.540
7.125	101.918	101.929	101.953
7.250	101.753	101.674	101.374
7.375	101.953	101.893	101.903
7.500	102.406	102.346	102.356
7.625	102.582	102.522	102.532
7.750	102.536	102.413	102.321
7.875	100.147	100.033	99.920
8.000	100.397	100.283	100.170
8.125	100.553	100.439	100.325

FHA 20 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.125	98.887	98.851	98.903
6.250	100.202	100.017	99.832
6.375	100.441	100.470	100.258
6.500	100.974	101.002	100.790
6.625	101.416	101.194	101.232
6.750	100.978	100.936	100.893
6.875	101.262	101.273	101.298
7.000	101.754	101.766	101.540
7.125	101.918	101.929	101.953
7.250	101.753	101.674	101.374
7.375	101.953	101.893	101.903
7.500	102.406	102.346	102.356
7.625	102.582	102.522	102.532
7.750	102.536	102.413	102.321

FHA 15 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
4.500	92.425	92.433	92.524
4.625	92.955	92.963	93.055
4.750	92.631	92.645	92.660
4.875	92.765	92.780	92.794
5.000	93.086	93.100	93.115
5.125	93.296	93.215	93.279
5.250	94.827	94.827	94.827
5.375	94.739	94.739	94.739
5.500	94.880	94.880	94.880
5.625	95.165	95.165	95.165
5.750	96.048	96.048	96.048
5.875	96.380	96.380	96.380
6.000	96.718	96.718	96.718
6.125	97.015	97.015	97.015

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.250
600 - 619	-1.500
580 - 599	-2.000
550 - 579	-3.000
< 550	-3.500
No FICO Score	-3.000

Loan Amount Adjustments

$75K - $99,999			-0.750
$100K - $150K			-0.375

Other Adjustments

2 Unit			-0.500
3-4 units			-1.000
MFH			-1.750
Non-Owner/2nd Home (Streamline o			-1.500
Temporary BuyDown			-0.500
Manual Underwrite			-0.375
Lock Extension per Day			-0.030

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Wednesday, November 22, 2023
Effective Time:
8:36:15 AM

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

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

Government

VA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375			
5.500			
5.625			
5.750	96.484	96.471	96.459
5.875	99.108	99.161	99.213
6.000	99.671	99.712	99.764
6.125	100.457	100.272	100.248
6.250	100.890	100.706	100.599
6.375	100.823	100.788	100.752
6.500	101.328	101.292	101.256
6.625	101.719	101.684	101.648
6.750	102.009	101.951	101.923
6.875	101.927	101.884	101.842
7.000	102.372	102.329	102.287
7.125	102.672	102.629	102.587
7.250	102.773	102.659	102.587
7.375	102.790	102.676	102.562
7.500	103.052	102.939	102.825
7.625	103.316	103.202	103.089
7.750	103.436	103.313	103.221
7.875	102.553	102.439	102.326
8.000	102.803	102.690	102.576
8.125	102.959	102.845	102.732

VA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375			
5.500			
5.625			
5.750	96.484	96.471	96.459
5.875	99.108	99.161	99.213
6.000	99.671	99.712	99.764
6.125	100.457	100.272	100.248
6.250	100.890	100.706	100.599
6.375	100.823	100.788	100.752
6.500	101.328	101.292	101.256
6.625	101.719	101.684	101.648
6.750	102.009	101.951	101.923
6.875	101.927	101.884	101.842
7.000	102.372	102.329	102.287
7.125	102.672	102.629	102.587
7.250	102.773	102.659	102.587
7.375	102.790	102.676	102.562
7.500	103.052	102.939	102.825
7.625	103.316	103.202	103.089
7.750	103.436	103.313	103.221
7.875	102.553	102.439	102.326
8.000	102.803	102.690	102.576
8.125	102.959	102.845	102.732

VA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250			
5.375			
5.500			
5.625			
5.750	96.484	96.471	96.459
5.875	99.108	99.161	99.213
6.000	99.671	99.712	99.764
6.125	100.457	100.272	100.248
6.250	100.890	100.706	100.599
6.375	100.823	100.788	100.752
6.500	101.328	101.292	101.256
6.625	101.719	101.684	101.648
6.750	102.009	101.951	101.923
6.875	101.927	101.884	101.842
7.000	102.372	102.329	102.287
7.125	102.672	102.629	102.587
7.250	102.773	102.659	102.587
7.375	102.790	102.676	102.562
7.500	103.052	102.939	102.825
7.625	103.316	103.202	103.089
7.750	103.436	103.313	103.221

VA 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	89.941	90.066	90.186
3.625	90.455	90.581	90.700
3.750	91.725	91.839	91.945
3.875	92.238	92.352	92.457
4.000	92.746	92.860	92.965
4.125	93.250	93.364	93.469
4.250	93.986	94.119	94.211
4.375	94.735	94.869	94.960
4.500	95.226	95.359	95.450
4.625	95.704	95.837	95.928
4.750	96.256	96.270	96.285
4.875	96.435	96.541	96.618
5.000	96.889	96.995	96.823
5.125	97.323	97.429	97.506
5.250	97.634	97.743	97.807
5.375	97.810	97.920	97.984
5.500	98.212	98.322	98.385
5.625	98.836	98.696	98.759
5.750	98.870	98.840	98.835
5.875	99.056	98.857	98.907
6.000			

VA 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	89.941	90.066	90.186
3.625	90.455	90.581	90.700
3.750	91.725	91.839	91.945
3.875	92.238	92.352	92.457
4.000	92.746	92.860	92.965
4.125	93.250	93.364	93.469
4.250	93.986	94.119	94.211
4.375	94.735	94.869	94.960
4.500	95.226	95.359	95.450
4.625	95.704	95.837	95.928
4.750	96.256	96.270	96.285
4.875	96.435	96.541	96.618
5.000	96.889	96.995	96.823
5.125	97.323	97.429	97.506
5.250	97.634	97.743	97.807
5.375	97.810	97.920	97.984
5.500	98.212	98.322	98.385
5.625	98.836	98.696	98.759
5.750	98.870	98.840	98.835
5.875	99.056	98.857	98.907
6.000			

VA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.875			
5.000			
5.125			
5.250			
5.375			
5.500			
5.625			
5.750	94.988	94.979	94.969
5.875	97.436	97.460	97.512
6.000	98.237	98.261	98.313
6.125	98.887	98.745	98.797
6.250	100.202	100.017	99.832
6.375	100.265	100.313	100.351
6.500	100.781	100.829	100.867
6.625	101.151	101.199	101.237
6.750	100.978	100.936	100.893
6.875	101.024	101.055	101.079
7.000	101.405	101.436	101.460
7.125	101.723	101.755	101.779
7.250	101.753	101.674	101.374
7.375	101.650	101.610	101.621
7.500	102.079	101.956	101.924
7.625	102.491	102.368	102.276
7.750	102.536	102.413	102.321
7.875	100.147	100.033	99.920
8.000	100.397	100.283	100.170
8.125	100.553	100.439	100.325

VA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	100.781	100.829	100.867
6.625	101.151	101.199	101.237
6.750	100.978	100.936	100.893
6.875	101.024	101.055	101.079
7.000	101.405	101.436	101.460
7.125	101.723	101.755	101.779
7.250	101.753	101.674	101.374
7.375	101.650	101.610	101.621
7.500	102.079	101.956	101.924
7.625	102.491	102.368	102.276
7.750	102.536	102.413	102.321
7.875	100.147	100.033	99.920
8.000	100.397	100.283	100.170
8.125	100.553	100.439	100.325

VA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	98.887	98.745	98.797
6.250	100.202	100.017	99.832
6.375	100.265	100.313	100.351
6.500	100.781	100.829	100.867
6.625	101.151	101.199	101.237
6.750	100.978	100.936	100.893
6.875	101.024	101.055	101.079
7.000	101.405	101.436	101.460
7.125	101.723	101.755	101.779
7.250	101.753	101.674	101.374
7.375	101.650	101.610	101.621
7.500	102.079	101.956	101.924
7.625	102.491	102.368	102.276
7.750	102.536	102.413	102.321

VA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	92.332	92.341	92.432
4.625	92.777	92.786	92.877
4.750	92.631	92.645	92.660
4.875	92.765	92.780	92.794
5.000	93.086	92.850	92.865
5.125	93.200	93.215	93.229
5.250	94.827	94.827	94.827
5.375	94.739	94.739	94.739
5.500	94.880	94.880	94.880
5.625	94.915	94.915	94.915
5.750	96.048	96.048	96.048
5.875	96.380	96.380	96.380
6.000	96.718	96.718	96.718
6.125	97.015	97.015	97.015

VA 30 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	100.823	100.788	100.752
6.500	101.328	101.292	101.256
6.625	101.719	101.684	101.648
6.750	102.009	101.951	101.923
6.875	101.927	101.884	101.842
7.000	102.372	102.329	102.287
7.125	102.672	102.629	102.587
7.250	102.773	102.659	102.587
7.375	102.790	102.676	102.562
7.500	103.052	102.939	102.825
7.625	103.316	103.202	103.089
7.750	103.436	103.313	103.221
7.875	102.553	102.439	102.326
8.000	102.803	102.690	102.576
8.125	102.959	102.845	102.732

VA 25 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	100.823	100.788	100.752
6.500	101.328	101.292	101.256
6.625	101.719	101.684	101.648
6.750	102.009	101.951	101.923
6.875	101.927	101.884	101.842
7.000	102.372	102.329	102.287
7.125	102.672	102.629	102.587
7.250	102.773	102.659	102.587
7.375	102.790	102.676	102.562
7.500	103.052	102.939	102.825
7.625	103.316	103.202	103.089
7.750	103.436	103.313	103.221
7.875	102.553	102.439	102.326
8.000	102.803	102.690	102.576
8.125	102.959	102.845	102.732

VA 20 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.000	99.671	99.712	99.764
6.125	100.457	100.272	100.248
6.250	100.890	100.706	100.599
6.375	100.823	100.788	100.752
6.500	101.328	101.292	101.256
6.625	101.719	101.684	101.648
6.750	102.009	101.951	101.923
6.875	101.927	101.884	101.842
7.000	102.372	102.329	102.287
7.125	102.672	102.629	102.587
7.250	102.773	102.659	102.587
7.375	102.790	102.676	102.562
7.500	103.052	102.939	102.825
7.625	103.316	103.202	103.089
7.750			

VA 15 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	95.226	95.359	95.450
4.625	95.704	95.837	95.928
4.750	96.256	96.270	96.285
4.875	96.435	96.541	96.618
5.000	96.889	96.995	96.823
5.125	97.323	97.429	97.506
5.250	97.634	97.743	97.807
5.375	97.810	97.920	97.984
5.500	98.212	98.322	98.385
5.625	98.836	98.696	98.759
5.750	98.870	98.840	98.835
5.875	99.056	98.857	98.907
6.000	99.405	99.456	99.506
6.125	99.736	99.787	99.837

VA 10 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	95.226	95.359	95.450
4.625	95.704	95.837	95.928
4.750	96.256	96.270	96.285
4.875	96.435	96.541	96.618
5.000	96.889	96.995	96.823
5.125	97.323	97.429	97.506
5.250	97.634	97.743	97.807
5.375	97.810	97.920	97.984
5.500	98.212	98.322	98.385
5.625	98.836	98.696	98.759
5.750	98.870	98.840	98.835
5.875	99.056	98.857	98.907
6.000	99.405	99.456	99.506
6.125	99.736	99.787	99.837

VA 30 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.625	101.151	101.199	101.237
6.750	100.978	100.936	100.893
6.875	101.024	101.055	101.079
7.000	101.405	101.436	101.460
7.125	101.723	101.755	101.779
7.250	101.753	101.674	101.374
7.375	101.650	101.610	101.621
7.500	102.079	101.956	101.924
7.625	102.491	102.368	102.276
7.750	102.536	102.413	102.321
7.875	100.147	100.033	99.920
8.000	100.397	100.283	100.170
8.125	100.553	100.439	100.325
8.250			

VA 25 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.500	100.781	100.829	100.867
6.625	101.151	101.199	101.237
6.750	100.978	100.936	100.893
6.875	101.024	101.055	101.079
7.000	101.405	101.436	101.460
7.125	101.723	101.755	101.779
7.250	101.753	101.674	101.374
7.375	101.650	101.610	101.621
7.500	102.079	101.956	101.924
7.625	102.491	102.368	102.276
7.750	102.536	102.413	102.321
7.875	100.147	100.033	99.920
8.000	100.397	100.283	100.170
8.125	100.553	100.439	100.325

VA 20 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.125	98.887	98.745	98.797
6.250	100.202	100.017	99.832
6.375	100.265	100.313	100.351
6.500	100.781	100.829	100.867
6.625	101.151	101.199	101.237
6.750	100.978	100.936	100.893
6.875	101.024	101.055	101.079
7.000	101.405	101.436	101.460
7.125	101.723	101.755	101.779
7.250	101.753	101.674	101.374
7.375	101.650	101.610	101.621
7.500	102.079	101.956	101.924
7.625	102.491	102.368	102.276
7.750	102.536	102.413	102.321

VA 15 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
4.500	92.332	92.341	92.432
4.625	92.777	92.786	92.877
4.750	92.631	92.645	92.660
4.875	92.765	92.780	92.794
5.000	93.086	92.850	92.865
5.125	93.200	93.215	93.229
5.250	94.827	94.827	94.827
5.375	94.739	94.739	94.739
5.500	94.880	94.880	94.880
5.625	94.915	94.915	94.915
5.750	96.048	96.048	96.048
5.875	96.380	96.380	96.380
6.000	96.718	96.718	96.718
6.125	97.015	97.015	97.015

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.250
600 - 619	-1.500
580 - 599	-2.000
550 - 579	-3.000
FICO < 550	-3.500
No FICO Score	-3.000

Loan Amount Adjustments

$75K - $99,999		-0.750
$100K - $150K		-0.375
$1M - $1,499,999 (VA Only)		-1.750
$1.5M - $2M (VA Only)		-2.500

Other Adjustments

2 Unit			-0.500
3-4 units			-1.000
MFH			-1.750
Cash out > 90% LTV			-2.000
Non-Owner/2nd Home (Streamline o			-1.500
VA IRRRL (95.01 - 110 LTV)			-1.250
VA IRRRL (>110 - 125% LTV)			-2.250
Temporary BuyDown			-0.500
Manual Underwrite			-0.375
Lock Extension per Day			-0.030

Wednesday, November 22, 2023
Effective Time:
8:36:15 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	97.337	97.193	96.893	6.750	94.737	94.593	94.293	6.750			
6.875	97.452	97.302	97.002	6.875	94.852	94.702	94.402	6.875			
7.000	97.896	97.746	97.446	7.000	95.296	95.146	94.846	7.000			
7.125	98.289	98.139	97.839	7.125	95.689	95.539	95.239	7.125			
7.250	98.747	98.548	98.248	7.250	96.147	95.948	95.648	7.250			
7.375	99.171	98.972	98.672	7.375	96.571	96.372	96.072	7.375			
7.500	99.585	99.386	99.086	7.500	96.985	96.786	96.486	7.500			
7.625	99.948	99.749	99.449	7.625	97.348	97.149	96.849	7.625			
7.750	100.475	100.227	99.927	7.750	97.875	97.627	97.327	7.750			
7.875	100.859	100.611	100.311	7.875	98.259	98.011	97.711	7.875			
8.000	101.233	100.985	100.685	8.000	98.633	98.385	98.085	8.000			
8.125	101.566	101.318	101.018	8.125	98.966	98.718	98.418	8.125			
8.250	101.890	101.642	101.342	8.250	99.290	99.042	98.742	8.250			
8.375				8.375				8.375			

BFF_DPA_HB_Repayable[1]				BFF_DPA_HB_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	95.337	95.193	94.893	6.750	92.737	92.593	92.293	6.750			
6.875	95.452	95.302	95.002	6.875	92.852	92.702	92.402	6.875			
7.000	95.896	95.746	95.446	7.000	93.296	93.146	92.846	7.000			
7.125	96.289	96.139	95.839	7.125	93.689	93.539	93.239	7.125			
7.250	96.747	96.548	96.248	7.250	94.147	93.948	93.648	7.250			
7.375	97.171	96.972	96.672	7.375	94.571	94.372	94.072	7.375			
7.500	97.585	97.386	97.086	7.500	94.985	94.786	94.486	7.500			
7.625	97.948	97.749	97.449	7.625	95.348	95.149	94.849	7.625			
7.750	98.475	98.227	97.927	7.750	95.875	95.627	95.327	7.750			
7.875	98.859	98.611	98.311	7.875	96.259	96.011	95.711	7.875			
8.000	99.233	98.985	98.685	8.000	96.633	96.385	96.085	8.000			
8.125	99.566	99.318	99.018	8.125	96.966	96.718	96.418	8.125			
8.250	99.890	99.642	99.342	8.250	97.290	97.042	96.742	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
Temporary 2-1 BuyDown	-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.