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

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

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

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

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



**YOUR BFF IN WHOLESALE**  
 Tuesday, November 28, 2023

**Brokers First Funding**  
 250 Baker St., Suite 206  
 Costa Mesa, CA, 92626

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

Effective Time:  
 10:22:25 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625				5.625				5.000	91.507	91.507	91.483	
5.750				5.750				5.125	93.543	93.541	93.566	
5.875	96.547	96.547	96.508	5.875	96.547	96.547	96.508	5.250	94.323	94.320	94.346	
6.000	97.113	97.113	97.078	6.000	97.113	97.113	97.078	5.375	94.938	94.936	94.962	
6.125	97.661	97.661	97.631	6.125	97.661	97.661	97.631	5.500	95.556	95.540	95.565	
6.250	98.750	98.750	98.744	6.250	98.750	98.750	98.744	5.625	96.390	96.374	96.378	
6.375	99.286	99.286	99.279	6.375	99.286	99.286	99.279	5.750	97.131	97.114	97.118	
6.500	99.797	99.797	99.791	6.500	99.797	99.797	99.791	5.875	97.745	97.729	97.732	
6.625	100.206	100.206	100.221	6.625	100.206	100.206	100.221	6.000	98.333	98.317	98.320	
6.750	100.552	100.538	100.516	6.750	100.552	100.538	100.516	6.125	98.823	98.807	98.811	
6.875	101.003	100.989	100.994	6.875	101.003	100.989	100.994	6.250	99.451	99.421	99.421	
7.000	101.417	101.431	101.451	7.000	101.417	101.431	101.451	6.375	100.270	100.240	100.240	
7.125	101.755	101.745	101.749	7.125	101.755	101.745	101.749	6.500	100.756	100.726	100.726	
7.250	101.716	101.718	101.719	7.250	101.716	101.718	101.719	6.625	101.133	101.103	101.103	
7.375	102.156	102.181	102.196	7.375	102.156	102.181	102.196	6.750	101.378	101.350	101.362	
7.500	102.541	102.517	102.531	7.500	102.541	102.517	102.531	6.875	101.866	101.829	101.803	
7.625	102.779	102.752	102.725	7.625	102.779	102.752	102.725	7.000	102.289	102.252	102.226	
7.750	102.634	102.614	102.608	7.750	102.634	102.614	102.608	7.125	102.240	102.271	102.278	
7.875	102.961	102.959	102.965	7.875	102.961	102.959	102.965	7.250	102.146	102.164	101.919	
8.000	103.293	103.224	103.170	8.000	103.293	103.224	103.170	7.375	102.470	102.471	102.473	
8.125	103.532	103.447	103.417	8.125	103.532	103.447	103.417	7.500	102.780	102.757	102.757	
8.250	103.106	102.982	102.820	8.250	103.106	102.982	102.820	7.625	103.035	103.036	103.036	
8.375	102.698	102.665	102.446	8.375	102.698	102.665	102.446	7.750	102.634	102.565	102.498	
8.500	102.946	102.896	102.672	8.500	102.946	102.896	102.672	7.875	102.961	102.892	102.824	
8.625	103.173	103.128	102.904	8.625	103.173	103.128	102.904	8.000	103.043	103.224	103.157	

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625				4.625								
4.750				4.750								
4.875				4.875								
5.000	97.051	97.047	97.108	5.000	96.808	96.900	96.957					
5.125	97.192	97.276	97.329	5.125	97.254	97.355	97.407					
5.250	97.662	97.647	97.672	5.250	97.589	97.687	97.735					
5.375	97.920	98.001	98.047	5.375	97.942	98.031	98.077					
5.500	98.433	98.263	98.309	5.500	98.353	98.442	98.488					
5.625	98.783	98.753	98.738	5.625	98.920	99.001	99.039					
5.750	99.285	99.255	99.239	5.750	99.285	99.314	99.347					
5.875	99.748	99.718	99.703	5.875	99.748	99.718	99.703					
6.000	100.090	100.069	100.045	6.000	100.090	100.060	100.054					
6.125	99.900	99.862	99.839	6.125	99.900	99.893	99.925					
6.250	100.122	100.335	100.311	6.250	100.372	100.335	100.311					
6.375	100.555	100.517	100.494	6.375	100.805	100.767	100.744					
6.500	101.103	101.065	101.042	6.500	101.103	101.065	101.042					
6.625	100.880	100.812	100.717	6.625	100.880	100.812	100.796					
6.750	101.082	101.264	101.169	6.750	101.332	101.264	101.169					
6.875	101.492	101.425	101.579	6.875	101.742	101.675	101.579					
7.000	101.754	101.936	101.841	7.000	102.004	101.936	101.841					

Conventional Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.750	100.511	100.544	100.554	6.750	100.040	100.003	99.977	5.125	95.517	95.502	95.508	
6.875	101.007	101.038	101.053	6.875	100.529	100.493	100.466	5.250	96.027	96.012	96.018	
7.000	101.421	101.444	101.464	7.000	100.964	100.927	100.901	5.375	96.520	96.505	96.511	
7.125	101.712	101.705	101.709	7.125	101.271	101.234	101.207	5.500	96.928	96.913	96.919	
7.250	101.663	101.680	101.681	7.250	101.247	101.189	101.157	5.625	96.937	97.157	97.142	
7.375	102.012	102.037	102.051	7.375	101.693	101.636	101.604	5.750	97.469	97.431	97.408	
7.500	102.440	102.383	102.351	7.500	102.086	102.029	101.997	5.875	97.913	97.875	97.852	
7.625	102.647	102.589	102.557	7.625	102.355	102.297	102.265	6.000	98.330	98.293	98.269	
7.750	102.523	102.458	102.420	7.750	101.932	101.847	101.783	6.125	98.867	98.829	98.806	
7.875	102.802	102.736	102.697	7.875	102.343	102.257	102.194	6.250	99.326	99.288	99.265	
8.000	103.090	103.024	102.984	8.000	101.765	101.699	101.661	6.375	99.746	99.708	99.685	
8.125	103.351	103.284	103.244	8.125	101.995	101.927	101.889	6.500	100.027	99.990	99.967	
8.250	100.931	100.841	100.701	8.250	101.430	101.340	101.202	6.625	99.722	99.654	99.558	
8.375	101.190	101.098	100.959	8.375	101.685	101.594	101.455	6.750	100.162	100.094	99.999	
8.500	101.408	101.316	101.176	8.500	98.245	97.993	97.501	6.875	100.558	100.490	100.395	
8.625	101.567	101.473	101.333	8.625				7.000	100.791	100.724	100.628	

**Conventional Fixed Adjustments**

**Cumulative LLPA Cap**

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

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

**Additional Purchase LLPA Adjusters**

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

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

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	96.390	96.310	96.227	5.250				5.250				
5.375	96.765	96.685	96.602	5.375				5.375				
5.500	97.140	97.060	96.977	5.500				5.500				
5.625	97.502	97.421	97.338	5.625	96.662	96.582	96.499	5.625	95.730	95.667	95.604	
5.750	97.856	97.776	97.693	5.750	97.119	97.039	96.956	5.750	96.201	96.138	96.075	
5.875	98.205	98.124	98.041	5.875	97.546	97.465	97.382	5.875	97.091	97.010	96.927	
6.000	98.541	98.461	98.378	6.000	97.960	97.880	97.797	6.000	97.543	97.463	97.380	
6.125	98.863	98.783	98.700	6.125	98.361	98.280	98.197	6.125	97.999	97.918	97.835	
6.250	99.172	99.092	99.009	6.250	98.751	98.671	98.588	6.250	98.403	98.322	98.239	
6.375	99.465	99.385	99.302	6.375	99.130	99.050	98.968	6.375	98.750	98.670	98.587	
6.500	99.700	99.620	99.537	6.500	99.447	99.367	99.284	6.500	99.062	98.982	98.899	
6.625	99.929	99.849	99.766	6.625	99.755	99.674	99.608	6.625	99.393	99.313	99.238	
6.750	100.148	100.067	99.984	6.750	100.062	99.982	99.899	6.750	99.706	99.625	99.542	
6.875	100.351	100.271	100.188	6.875	100.368	100.295	100.232	6.875	100.072	100.009	99.946	
7.000	100.569	100.489	100.405	7.000	100.668	100.588	100.505	7.000	100.331	100.268	100.205	
7.125	100.292	100.229	100.166	7.125	100.573	100.510	100.447	7.125	100.342	100.279	100.216	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	96.101	96.038	95.975	5.250				5.250				
5.375	96.461	96.398	96.335	5.375				5.375				
5.500	96.821	96.758	96.695	5.500				5.500				
5.625	97.182	97.119	97.056	5.625	96.480	96.417	96.354	5.625	95.849	95.786	95.723	
5.750	97.543	97.480	97.417	5.750	96.901	96.838	96.775	5.750	96.320	96.257	96.194	
5.875	97.892	97.829	97.766	5.875	97.323	97.260	97.197	5.875	96.792	96.729	96.666	
6.000	98.085	98.022	97.959	6.000	97.746	97.683	97.620	6.000	97.084	97.021	96.958	
6.125	98.417	98.354	98.291	6.125	98.170	98.107	98.044	6.125	97.557	97.494	97.431	
6.250	98.608	98.545	98.482	6.250	98.582	98.519	98.456	6.250	97.849	97.786	97.723	
6.375	98.938	98.875	98.812	6.375	98.978	98.915	98.852	6.375	98.323	98.260	98.197	
6.500	99.130	99.067	99.004	6.500	99.209	99.146	99.083	6.500	98.786	98.723	98.660	
6.625	99.466	99.403	99.340	6.625	99.604	99.541	99.478	6.625	99.233	99.170	99.107	
6.750	99.686	99.623	99.560	6.750	99.832	99.769	99.706	6.750	99.495	99.432	99.369	
6.875	100.023	99.960	99.897	6.875	100.228	100.165	100.102	6.875	99.941	99.878	99.815	
7.000	100.217	100.154	100.091	7.000	100.460	100.397	100.334	7.000	100.200	100.137	100.074	
7.125	100.412	100.349	100.286	7.125	100.693	100.630	100.567	7.125	100.461	100.398	100.335	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

**Conventional ARM Adjustments**

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

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

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

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

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

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

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

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	96.521	96.521	96.552	6.000				4.375				
6.125	97.031	97.031	97.031	6.125				4.500				
6.250	98.500	98.500	98.494	6.250	98.500	98.500	98.494	4.625				
6.375	99.036	99.036	99.029	6.375	99.286	99.286	99.279	4.750				
6.500	99.547	99.547	99.541	6.500	99.797	99.547	99.541	4.875				
6.625	100.422	100.392	100.392	6.625	100.422	100.392	100.392	5.000	96.801	96.793	96.780	
6.750	100.552	100.538	100.516	6.750	100.552	100.538	100.516	5.125	96.942	96.934	96.921	
6.875	101.065	101.028	101.002	6.875	101.065	101.028	101.002	5.250	97.412	97.397	97.381	
7.000	101.564	101.528	101.501	7.000	101.564	101.528	101.501	5.375	97.602	97.587	97.571	
7.125	101.954	101.917	101.890	7.125	101.954	101.917	101.890	5.500	97.947	97.932	97.915	
7.250	101.729	101.688	101.650	7.250	101.729	101.688	101.650	5.625	98.299	98.284	98.257	
7.375	102.209	102.151	102.119	7.375	102.209	102.151	102.119	5.750	98.512	98.497	98.470	
7.500	102.670	102.613	102.581	7.500	102.670	102.613	102.581	5.875	98.779	98.767	98.757	
7.625	103.017	102.959	102.927	7.625	103.017	102.959	102.927	6.000	98.900	98.888	98.877	

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	95.376	95.353	95.324									
4.875	95.507	95.484	95.455									
5.000	95.776	95.754	95.725									
5.125	96.176	96.146	96.114									
5.250	96.557	96.527	96.485									
5.375	97.034	97.004	96.962									
5.500	97.506	97.475	97.433									
5.625	97.938	97.907	97.865									
5.750	98.255	98.224	98.182									
5.875	98.547	98.517	98.474									
6.000	99.071	99.040	98.998									

**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	96.521	96.521	96.552	6.000				4.375				
6.125	97.031	97.031	97.031	6.125				4.500				
6.250	98.500	98.500	98.494	6.250	98.500	98.500	98.494	4.625				
6.375	99.036	99.036	99.029	6.375	99.286	99.286	99.279	4.750				
6.500	99.547	99.547	99.541	6.500	99.797	99.547	99.541	4.875				
6.625	99.956	99.956	99.950	6.625	100.206	100.206	100.200	5.000	96.801	96.793	96.780	
6.750	100.302	100.288	100.266	6.750	100.302	100.288	100.266	5.125	96.942	96.934	96.921	
6.875	100.753	100.739	100.717	6.875	100.753	100.739	100.717	5.250	97.412	97.397	97.381	
7.000	101.167	101.153	101.131	7.000	101.167	101.153	101.131	5.375	97.602	97.587	97.571	
7.125	101.490	101.476	101.454	7.125	101.490	101.476	101.454	5.500	97.947	97.932	97.915	
7.250	101.466	101.438	101.400	7.250	101.466	101.438	101.400	5.625	98.299	98.284	98.257	
7.375	101.894	101.867	101.829	7.375	101.894	101.867	101.829	5.750	98.512	98.497	98.470	
7.500	102.291	102.264	102.226	7.500	102.291	102.264	102.226	5.875	98.779	98.767	98.757	
7.625	102.529	102.502	102.464	7.625	102.529	102.502	102.464	6.000	98.900	98.888	98.877	

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	95.376	95.353	95.324									
4.875	95.507	95.484	95.455									
5.000	95.776	95.754	95.725									
5.125	96.176	96.146	96.114									
5.250	96.557	96.527	96.485									
5.375	97.034	97.004	96.962									
5.500	97.506	97.475	97.433									
5.625	97.938	97.907	97.865									
5.750	98.255	98.224	98.182									

**Home Possible Adjustments**

<b>Cumulative LLPA Caps</b>	
Home Possible	0.000

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

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

**Additional Purchase LLPA Adjusters**

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

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

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

**Additional R/T Refinance LLPA Adjusters**

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

**Additional Miscellaneous LLPA Adjusters**

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



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

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

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	94.101	94.101	94.101	2.625				2.625				
5.750	94.835	94.835	94.835	2.750				2.750				
5.875	95.394	95.394	95.394	2.875				2.875				
6.000	95.946	95.946	95.946	3.000				3.000				
6.125	96.503	96.503	96.503	3.125				3.125				
6.250	97.201	97.201	97.201	3.250				3.250				
6.375	98.866	98.901	98.960	3.375				3.375				
6.500	99.288	99.306	99.363	3.500				3.500				
6.625	99.880	99.897	99.953	3.625				3.625				
6.750	100.173	100.206	100.214	3.750				3.750				
6.875	100.631	100.647	100.652	3.875				3.875				
7.000	101.029	101.020	101.022	4.000				4.000				
7.125	101.498	101.487	101.489	4.125				4.125				
7.250	101.450	101.467	101.468	4.250				4.250				
7.375	101.743	101.737	101.734									

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**

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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤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

<b>Additional Purchase LLPA Adjusters</b>									
	≤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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤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

<b>Additional Miscellaneous LLPA Adjusters</b>	
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:  
10:22:25 AM

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	96.863	96.850	96.817		5.750	96.863	96.850	96.817		5.375						
5.875	99.513	99.580	99.610		5.875	99.513	99.580	99.610		5.500						
6.000	100.069	100.137	100.176		6.000	100.069	100.137	100.176		5.625						
6.125	100.833	100.664	100.703		6.125	100.833	100.664	100.703		5.750	96.863	96.850	96.817			
6.250	101.271	101.131	101.169		6.250	101.271	101.131	101.169		5.875	99.513	99.580	99.610			
6.375	101.139	101.104	101.115		6.375	101.139	101.104	101.115		6.000	100.069	100.137	100.176			
6.500	101.637	101.621	101.645		6.500	101.637	101.621	101.645		6.125	100.833	100.664	100.703			
6.625	102.028	102.059	102.082		6.625	102.028	102.059	102.082		6.250	101.271	101.131	101.169			
6.750	102.424	102.469	102.492		6.750	102.424	102.469	102.492		6.375	101.139	101.104	101.115			
6.875	102.146	102.103	102.060		6.875	102.146	102.103	102.060		6.500	101.637	101.621	101.645			
7.000	102.593	102.550	102.529		7.000	102.593	102.550	102.529		6.625	102.028	102.059	102.082			
7.125	102.894	102.931	102.939		7.125	102.894	102.931	102.939		6.750	102.424	102.469	102.492			
7.250	103.019	103.056	103.064		7.250	103.019	103.056	103.064		6.875	102.146	102.103	102.060			
7.375	102.874	102.760	102.646		7.375	102.874	102.760	102.646		7.000	102.593	102.550	102.529			
7.500	103.136	103.022	102.932		7.500	103.136	103.022	102.932		7.125	102.894	102.931	102.939			
7.625	103.402	103.288	103.174		7.625	103.402	103.288	103.174		7.250	103.019	103.056	103.064			
7.750	103.587	103.473	103.360		7.750	103.587	103.473	103.360		7.375	102.874	102.760	102.646			
7.875	102.986	102.872	102.759		7.875	102.986	102.872	102.759		7.500	103.136	103.022	102.932			
8.000	103.488	103.124	103.011		8.000	103.488	103.124	103.011		7.625	103.402	103.288	103.174			
8.125	103.647	103.284	103.420		8.125	103.647	103.284	103.420		7.750	103.587	103.473	103.360			

  

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	90.198	90.440	90.553		3.500	90.198	90.440	90.553		5.625						
3.625	90.744	90.986	91.099		3.625	90.744	90.986	91.099		5.750	95.369	95.360	95.331			
3.750	91.899	92.119	92.217		3.750	91.899	92.119	92.217		5.875	97.893	97.911	97.950			
3.875	92.445	92.665	92.762		3.875	92.445	92.665	92.762		6.000	98.699	98.467	98.506			
4.000	92.989	93.209	93.307		4.000	92.989	93.209	93.307		6.125	99.263	99.245	99.284			
4.125	93.533	93.753	93.850		4.125	93.533	93.753	93.850		6.250	100.582	100.397	100.213			
4.250	94.077	94.372	94.454		4.250	94.077	94.372	94.454		6.375	100.751	100.796	100.569			
4.375	95.167	95.195	95.247		4.375	95.167	95.195	95.247		6.500	101.281	101.325	101.099			
4.500	95.830	95.858	95.887		4.500	95.830	95.858	95.887		6.625	101.719	101.513	101.536			
4.625	96.347	96.376	96.404		4.625	96.347	96.376	96.404		6.750	101.213	101.170	101.128			
4.750	96.748	96.763	96.777		4.750	96.748	96.763	96.777		6.875	101.526	101.555	101.313			
4.875	97.136	97.150	97.164		4.875	97.136	97.150	97.164		7.000	102.012	101.791	101.799			
5.000	97.254	97.429	97.496		5.000	97.254	97.429	97.496		7.125	102.172	102.201	102.209			
5.125	97.770	97.696	97.763		5.125	97.770	97.696	97.763		7.250	101.784	101.705	101.653			
5.250	97.969	98.013	98.065		5.250	97.969	98.013	98.065		7.375	101.974	101.925	101.918			
5.375	98.371	98.274	98.326		5.375	98.371	98.274	98.326		7.500	102.442	102.393	102.386			
5.500	98.616	98.769	98.821		5.500	98.616	98.769	98.821		7.625	102.642	102.593	102.586			
5.625	99.092	99.246	99.297		5.625	99.092	99.246	99.297		7.750	102.121	102.013	101.921			
5.750	99.087	99.057	99.042		5.750	99.087	99.057	99.042		7.875	100.580	100.466	100.353			
5.875	99.333	99.214	99.250		5.875	99.333	99.214	99.250		8.000	100.832	100.718	100.605			
6.000					6.000					8.125	100.991	100.877	100.764			

  

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	101.281	101.325	101.099		6.125	99.263	99.245	99.284		4.500	92.670	92.743	92.825			
6.625	101.719	101.513	101.536		6.250	100.582	100.397	100.213		4.625	93.198	93.271	93.354			
6.750	101.213	101.170	101.128		6.375	100.751	100.796	100.569		4.750	93.373	93.388	93.402			
6.875	101.526	101.555	101.313		6.500	101.281	101.325	101.099		4.875	93.511	93.525	93.539			
7.000	102.012	101.791	101.799		6.625	101.719	101.513	101.536		5.000	93.580	93.594	93.609			
7.125	102.172	102.201	102.209		6.750	101.213	101.170	101.128		5.125	93.939	93.953	93.967			
7.250	101.784	101.705	101.653		6.875	101.526	101.555	101.313		5.250	95.532	95.532	95.532			
7.375	101.974	101.925	101.918		7.000	102.012	101.791	101.799		5.375	95.439	95.439	95.439			
7.500	102.442	102.393	102.386		7.125	102.172	102.201	102.209		5.500	95.571	95.571	95.571			
7.625	102.642	102.593	102.586		7.250	101.784	101.705	101.653		5.625	95.600	95.600	95.600			
7.750	102.121	102.013	101.921		7.375	101.974	101.925	101.918		5.750	96.594	96.594	96.594			
7.875	100.580	100.466	100.353		7.500	102.442	102.393	102.386		5.875	96.918	96.918	96.918			
8.000	100.832	100.718	100.605		7.625	102.642	102.593	102.586		6.000	97.249	97.249	97.249			
8.125	100.991	100.877	100.764		7.750	102.121	102.013	101.921		6.125	97.540	97.540	97.540			

  

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	101.139	101.104	101.115		6.375	101.139	101.104	101.115		6.000	100.069	100.137	100.176			
6.500	101.637	101.621	101.645		6.500	101.637	101.621	101.645		6.125	100.833	100.664	100.703			
6.625	102.028	102.059	102.082		6.625	102.028	102.059	102.082		6.250	101.271	101.131	101.169			
6.750	102.424	102.469	102.492		6.750	102.424	102.469	102.492		6.375	101.139	101.104	101.115			
6.875	102.146	102.103	102.060		6.875	102.146	102.103	102.060		6.500	101.637	101.621	101.645			
7.000	102.593	102.550	102.529		7.000	102.593	102.550	102.529		6.625	102.028	102.059	102.082			
7.125	102.894	102.931	102.939		7.125	102.894	102.931	102.939		6.750	102.424	102.469	102.492			
7.250	103.019	103.056	103.064		7.250	103.019	103.056	103.064		6.875	102.146	102.103	102.060			
7.375	102.874	102.760	102.646		7.375	102.874	102.760	102.646		7.000	102.593	102.550	102.529			
7.500	103.136	103.022	102.932		7.500	103.136	103.022	102.932		7.125	102.894	102.931	102.939			



**BFF**  
BROKERS FIRST FUNDING  
YOUR BFF IN WHOLESALE  
Tuesday, November 28, 2023

**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:  
10:22:25 AM

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	96.863	96.850	96.817	5.750	96.863	96.850	96.817	5.375				
5.875	99.469	99.557	99.596	5.875	99.469	99.557	99.596	5.500				
6.000	100.017	100.105	100.144	6.000	100.017	100.105	100.144	5.625				
6.125	100.833	100.648	100.625	6.125	100.833	100.648	100.625	5.750	96.863	96.850	96.817	
6.250	101.271	101.086	100.969	6.250	101.271	101.086	100.969	5.875	99.469	99.557	99.596	
6.375	101.139	101.104	101.068	6.375	101.139	101.104	101.068	6.000	100.017	100.105	100.144	
6.500	101.637	101.601	101.566	6.500	101.637	101.601	101.566	6.125	100.833	100.648	100.625	
6.625	102.028	101.992	101.957	6.625	102.028	101.992	101.957	6.250	101.271	101.086	100.969	
6.750	102.130	102.072	102.048	6.750	102.130	102.072	102.048	6.375	101.139	101.104	101.068	
6.875	102.146	102.103	102.060	6.875	102.146	102.103	102.060	6.500	101.637	101.601	101.566	
7.000	102.593	102.550	102.508	7.000	102.593	102.550	102.508	6.625	102.028	101.992	101.957	
7.125	102.882	102.839	102.796	7.125	102.882	102.839	102.796	6.750	102.130	102.072	102.048	
7.250	102.874	102.760	102.678	7.250	102.874	102.760	102.678	6.875	102.146	102.103	102.060	
7.375	102.624	102.760	102.646	7.375	102.624	102.760	102.646	7.000	102.593	102.550	102.508	
7.500	103.136	103.022	102.908	7.500	103.136	103.022	102.908	7.125	102.882	102.839	102.796	
7.625	103.402	103.288	103.174	7.625	103.402	103.288	103.174	7.250	102.874	102.760	102.678	
7.750	103.587	103.473	103.360	7.750	103.587	103.473	103.360	7.375	102.624	102.760	102.646	
7.875	102.986	102.872	102.759	7.875	102.986	102.872	102.759	7.500	103.136	103.022	102.908	
8.000	103.238	103.124	103.011	8.000	103.238	103.124	103.011	7.625	103.402	103.288	103.174	
8.125	103.397	103.284	103.170	8.125	103.397	103.284	103.170	7.750	103.587	103.473	103.360	

  

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	90.212	90.454	90.567	3.500	90.212	90.454	90.567	5.625			
3.625	90.726	90.968	91.081	3.625	90.726	90.968	91.081	5.750	95.369	95.360	95.331
3.750	91.969	92.189	92.287	3.750	91.969	92.189	92.287	5.875	97.817	97.855	97.894
3.875	92.481	92.701	92.799	3.875	92.481	92.701	92.799	6.000	98.616	98.654	98.443
4.000	92.988	93.208	93.306	4.000	92.988	93.208	93.306	6.125	99.263	99.134	99.173
4.125	93.490	93.710	93.808	4.125	93.490	93.710	93.808	6.250	100.582	100.397	100.213
4.250	94.232	94.450	94.513	4.250	94.232	94.450	94.513	6.375	100.569	100.633	100.657
4.375	95.167	95.195	95.260	4.375	95.167	95.195	95.260	6.500	101.078	101.142	101.166
4.500	95.830	95.858	95.887	4.500	95.830	95.858	95.887	6.625	101.438	101.502	101.526
4.625	96.347	96.376	96.404	4.625	96.347	96.376	96.404	6.750	101.213	101.170	101.128
4.750	96.748	96.763	96.777	4.750	96.748	96.763	96.777	6.875	101.277	101.326	101.334
4.875	97.136	97.150	97.164	4.875	97.136	97.150	97.164	7.000	101.654	101.703	101.711
5.000	97.205	97.321	97.388	5.000	97.205	97.321	97.388	7.125	101.984	102.032	102.041
5.125	97.574	97.750	97.817	5.125	97.574	97.750	97.817	7.250	101.784	101.705	101.653
5.250	97.969	98.005	98.057	5.250	97.969	98.005	98.057	7.375	101.712	101.683	101.676
5.375	98.274	98.177	98.229	5.375	98.274	98.177	98.229	7.500	102.011	101.982	101.975
5.500	98.420	98.573	98.625	5.500	98.420	98.573	98.625	7.625	102.562	102.283	102.276
5.625	99.038	98.941	98.993	5.625	99.038	98.941	98.993	7.750	102.121	102.013	101.921
5.750	99.087	99.057	99.042	5.750	99.087	99.057	99.042	7.875	100.580	100.466	100.353
5.875	99.178	99.059	99.096	5.875	99.178	99.059	99.096	8.000	100.832	100.718	100.605
6.000				6.000				8.125	100.991	100.877	100.764

  

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	101.078	101.142	101.166	6.125	99.163	99.134	99.173	4.500	92.570	92.643	92.725
6.625	101.438	101.502	101.526	6.250	100.582	100.397	100.213	4.625	93.010	93.083	93.165
6.750	101.213	101.170	101.128	6.375	100.569	100.633	100.657	4.750	93.373	93.388	93.402
6.875	101.277	101.326	101.334	6.500	101.078	101.142	101.166	4.875	93.511	93.525	93.539
7.000	101.654	101.703	101.711	6.625	101.438	101.502	101.526	5.000	93.580	93.594	93.609
7.125	101.984	102.032	102.041	6.750	101.213	101.170	101.128	5.125	93.689	93.703	93.717
7.250	101.784	101.705	101.653	6.875	101.277	101.326	101.334	5.250	95.532	95.532	95.532
7.375	101.712	101.683	101.676	7.000	101.654	101.703	101.711	5.375	95.439	95.439	95.439
7.500	102.011	101.982	101.975	7.125	101.984	102.032	102.041	5.500	95.571	95.571	95.571
7.625	102.562	102.283	102.276	7.250	101.784	101.705	101.653	5.625	95.600	95.600	95.600
7.750	102.121	102.013	101.921	7.375	101.712	101.683	101.676	5.750	96.594	96.594	96.594
7.875	100.580	100.466	100.353	7.500	102.011	101.982	101.975	5.875	96.918	96.918	96.918
8.000	100.832	100.718	100.605	7.625	102.562	102.283	102.276	6.000	97.249	97.249	97.249
8.125	100.991	100.877	100.764	7.750	102.121	102.013	101.921	6.125	97.540	97.540	97.540

  

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	101.139	101.104	101.068	6.375	101.139	101.104	101.068	6.000	100.017	100.105	100.144
6.500	101.637	101.601	101.566	6.500	101.637	101.601	101.566	6.125	100.833	100.648	100.625
6.625	102.028	101.992	101.957	6.625	102.028	101.992	101.957	6.250	101.271	101.086	100.969
6.750	102.130	102.072	102.048	6.750	102.130	102.072	102.048	6.375	101.139	101.104	101.068
6.875	102.146	102.103	102.060	6.875	102.146	102.103	102.060	6.500	101.637	101.601	101.566
7.000	102.593	102.550	102.508	7.000	102.593	102.550	102.508	6.625	102.028	101.992	101.957
7.125	102.882	102.839	102.796	7.125	102.882	102.839	102.796	6.750	102.130	102.072	102.048
7.250	102.874	102.760	102.678	7.250	102.874	102.760	102.678	6.875	102.146	102.103	102.060
7.375	102.624	102.760	102.646	7.375	102.624	102.760	102.646	7.000	102.593	102.550	102.508
7.500	103.136	103.022	102.908	7.500	103.136	103.022	102.908	7.125	102.882	102.839	102.796
7.625	103.402	103.288	103.174	7.625	103.402	103.288	103.174	7.250	102.874	102.760	102.678
7.750	103.587	103.473	103.360	7.750	103.587	103.473	103.360	7.375	102.624	102.760	102.646
7.875	102.986	102.872	102.759	7.875	102.986	102.872	102.759	7.500	103.136	103.022	102.908
8.000	103.238	103.124	103.011	8.000	103.238	103.124	103.011	7.625	103.402	103.288	103.174
8.125	103.397	103.284	103.170	8.125	103.397	103.284	103.170	7.750			

  

VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 Yr Fixed HB IRRRL			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.500	95.830	95.858	95.887	4.500	95.830	95.858	95.887	6.625	101.438	101.502	101.526
4.625	96.347	96.376	96.404	4.625	96.347	96.376	96.404	6.750	101.213	101.170	101.128
4.750	96.748	96.763	96.777	4.750	96.748	96.763	96.777	6.875	101.277	101.326	101.334
4.875	97.136	97.150	97.164	4.875	97.136	97.150	97.164	7.000	101.654	101.703	101.711
5.000	97.205	97.321	97.388	5.000	97.205	97.321	97.388	7.125			





**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:  
 10:22:25 AM

Government DPA												
BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	97.172	97.026	96.726	6.750	94.572	94.426	94.126	6.750				
6.875	97.333	97.169	96.869	6.875	94.733	94.569	94.269	6.875				
7.000	97.787	97.623	97.323	7.000	95.187	95.023	94.723	7.000				
7.125	98.190	98.026	97.726	7.125	95.590	95.426	95.126	7.125				
7.250	98.584	98.420	98.120	7.250	95.984	95.820	95.520	7.250				
7.375	98.791	98.572	98.272	7.375	96.191	95.972	95.672	7.375				
7.500	99.205	98.986	98.686	7.500	96.605	96.386	96.086	7.500				
7.625	99.578	99.359	99.059	7.625	96.978	96.759	96.459	7.625				
7.750	99.942	99.723	99.423	7.750	97.342	97.123	96.823	7.750				
7.875	100.218	99.944	99.644	7.875	97.618	97.344	97.044	7.875				
8.000	100.602	100.328	100.028	8.000	98.002	97.728	97.428	8.000				
8.125	100.945	100.671	100.371	8.125	98.345	98.071	97.771	8.125				
8.250	101.269	100.995	100.695	8.250	98.669	98.395	98.095	8.250				
8.375				8.375				8.375				

  

Government DPA												
BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_Forgivable <sup>2</sup>								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	95.172	95.026	94.726	6.750	92.572	92.426	92.126	6.750				
6.875	95.333	95.169	94.869	6.875	92.733	92.569	92.269	6.875				
7.000	95.787	95.623	95.323	7.000	93.187	93.023	92.723	7.000				
7.125	96.190	96.026	95.726	7.125	93.590	93.426	93.126	7.125				
7.250	96.584	96.420	96.120	7.250	93.984	93.820	93.520	7.250				
7.375	96.791	96.572	96.272	7.375	94.191	93.972	93.672	7.375				
7.500	97.205	96.986	96.686	7.500	94.605	94.386	94.086	7.500				
7.625	97.578	97.359	97.059	7.625	94.978	94.759	94.459	7.625				
7.750	97.942	97.723	97.423	7.750	95.342	95.123	94.823	7.750				
7.875	98.218	97.944	97.644	7.875	95.618	95.344	95.044	7.875				
8.000	98.602	98.328	98.028	8.000	96.002	95.728	95.428	8.000				
8.125	98.945	98.671	98.371	8.125	96.345	96.071	95.771	8.125				
8.250	99.269	98.995	98.695	8.250	96.669	96.395	96.095	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

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.  
<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.