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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



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

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

Effective Time:  
 8:08:30 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	Rate	
5.625				5.625				5.000	93.292	93.296	93.337		
5.750				5.750				5.125	93.948	93.987	94.021		
5.875	97.283	97.283	97.383	5.875	97.283	97.383	97.383	5.250	94.728	94.767	94.801		
6.000	97.903	97.953	98.068	6.000	97.903	97.953	98.068	5.375	95.344	95.383	95.416		
6.125	98.331	98.365	98.467	6.125	98.331	98.365	98.467	5.500	95.965	95.986	96.020		
6.250	98.991	98.985	98.980	6.250	98.991	98.985	98.980	5.625	96.799	96.755	96.793		
6.375	99.579	99.549	99.522	6.375	99.579	99.549	99.522	5.750	97.540	97.496	97.533		
6.500	100.125	100.095	100.068	6.500	100.125	100.095	100.068	5.875	98.404	98.440	98.535		
6.625	100.513	100.483	100.464	6.625	100.513	100.483	100.464	6.000	98.966	98.954	99.048		
6.750	100.769	100.793	100.727	6.750	100.769	100.793	100.727	6.125	99.454	99.434	99.527		
6.875	101.294	101.316	101.223	6.875	101.294	101.316	101.223	6.250	100.086	100.056	100.030		
7.000	101.750	101.762	101.673	7.000	101.750	101.762	101.673	6.375	100.621	100.591	100.564		
7.125	102.081	102.055	101.953	7.125	102.081	102.055	101.953	6.500	101.083	101.053	101.027		
7.250	102.008	102.017	102.006	7.250	102.008	102.017	102.006	6.625	101.469	101.439	101.413		
7.375	102.437	102.456	102.455	7.375	102.437	102.456	102.455	6.750	101.566	101.502	101.535		
7.500	102.773	102.766	102.765	7.500	102.773	102.766	102.765	6.875	102.042	101.978	102.011		
7.625	103.000	102.953	102.935	7.625	103.000	102.953	102.935	7.000	101.976	101.964	101.855		
7.750	102.664	102.629	102.611	7.750	102.664	102.629	102.611	7.125	102.301	102.314	102.205		
7.875	103.005	102.936	102.927	7.875	103.005	102.936	102.927	7.250	102.114	102.124	102.106		
8.000	103.417	103.325	103.300	8.000	103.417	103.325	103.300	7.375	102.425	102.414	102.393		
8.125	103.637	103.545	103.519	8.125	103.637	103.545	103.519	7.500	102.716	102.684	102.661		
8.250	102.888	102.764	102.598	8.250	102.888	102.764	102.598	7.625	102.946	102.937	102.914		
8.375	1.490	1.490	1.490	8.375	1.490	1.490	1.490	7.750	102.664	102.595	102.527		
8.500	1.490	1.490	1.490	8.500	1.490	1.490	1.490	7.875	102.990	102.921	102.854		
8.625	1.490	1.490	1.490	8.625	1.490	1.490	1.490	8.000	103.077	103.008	103.191		

Conventional Fixed													
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	
4.625				4.625									
4.750				4.750									
4.875				4.875									
5.000	97.501	97.493	97.480	5.000	97.103	97.187	97.206						
5.125	97.641	97.634	97.620	5.125	97.549	97.642	97.658						
5.250	97.910	97.913	97.924	5.250	97.883	97.973	97.985						
5.375	98.229	98.288	98.297	5.375	98.485	98.567	98.576						
5.500	98.723	98.794	98.803	5.500	98.641	98.721	98.730						
5.625	99.086	99.056	99.039	5.625	99.243	99.318	99.318						
5.750	99.581	99.551	99.535	5.750	99.581	99.626	99.622						
5.875	100.040	100.010	99.993	5.875	100.040	100.010	99.993						
6.000	100.381	100.351	100.334	6.000	100.381	100.351	100.334						
6.125	100.137	100.099	100.083	6.125	100.315	100.374	100.356						
6.250	100.607	100.569	100.544	6.250	100.607	100.639	100.620						
6.375	101.036	100.999	100.974	6.375	101.036	100.999	100.974						
6.500	101.334	101.297	101.272	6.500	101.334	101.297	101.272						
6.625	101.117	101.083	101.052	6.625	101.243	101.282	101.252						
6.750	101.567	101.499	101.397	6.750	101.567	101.508	101.474						
6.875	101.976	101.908	101.806	6.875	101.976	101.908	101.806						
7.000	102.239	102.172	102.070	7.000	102.239	102.172	102.070						

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	Rate	
6.750	100.874	100.848	100.752	6.750	100.230	100.415	100.198	5.125	95.902	95.857	95.852		
6.875	101.355	101.327	101.233	6.875	100.707	100.843	100.676	5.250	96.412	96.367	96.362		
7.000	101.741	101.704	101.615	7.000	101.132	101.067	101.101	5.375	96.905	96.860	96.855		
7.125	102.003	101.931	101.829	7.125	101.441	101.377	101.410	5.500	97.308	97.263	97.258		
7.250	101.960	101.919	101.908	7.250	101.414	101.349	101.356	5.625	97.490	97.460	97.443		
7.375	102.257	102.225	102.224	7.375	101.852	101.787	101.794	5.750	97.722	97.692	97.675		
7.500	102.595	102.531	102.537	7.500	102.241	102.176	102.183	5.875	98.167	98.137	98.120		
7.625	102.795	102.731	102.737	7.625	102.503	102.438	102.445	6.000	98.568	98.530	98.505		
7.750	102.622	102.558	102.521	7.750	102.069	101.977	101.951	6.125	99.104	99.066	99.041		
7.875	102.904	102.838	102.801	7.875	102.474	102.382	102.356	6.250	99.561	99.523	99.498		
8.000	103.197	103.130	103.093	8.000	101.861	101.795	101.759	6.375	99.978	99.940	99.915		
8.125	103.641	103.393	103.357	8.125	102.083	102.017	101.980	6.500	100.259	100.221	100.197		
8.250	101.043	100.953	100.815	8.250	101.529	101.440	101.303	6.625	99.959	99.891	99.789		
8.375	101.277	101.185	101.048	8.375	101.776	101.685	101.548	6.750	100.396	100.328	100.227		
8.500	101.490	101.398	101.261	8.500	1.259	1.259	1.259	6.875	100.791	100.724	100.622		
8.625	101.646	101.552	101.415	8.625				7.000	101.027	100.959	100.857		

**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	0.000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625

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	96.878	96.798	96.714	5.250				5.250				
5.375	97.253	97.173	97.089	5.375				5.375				
5.500	97.619	97.538	97.454	5.500				5.500				
5.625	97.978	97.897	97.813	5.625	97.138	97.058	96.974	5.625	96.024	95.961	95.899	
5.750	98.327	98.247	98.162	5.750	97.590	97.510	97.426	5.750	96.496	96.433	96.371	
5.875	98.666	98.586	98.501	5.875	98.007	97.927	97.843	5.875	97.560	97.479	97.395	
6.000	98.750	98.920	98.835	6.000	98.419	98.339	98.255	6.000	97.764	97.934	97.850	
6.125	99.327	99.247	99.163	6.125	98.825	98.744	98.660	6.125	98.467	98.386	98.302	
6.250	99.389	99.308	99.224	6.250	99.222	99.141	99.057	6.250	98.623	98.543	98.458	
6.375	99.655	99.574	99.490	6.375	99.581	99.501	99.417	6.375	99.202	99.121	99.037	
6.500	99.899	99.818	99.734	6.500	99.912	99.831	99.747	6.500	99.527	99.446	99.362	
6.625	100.132	100.301	100.217	6.625	100.223	100.143	100.058	6.625	99.861	99.781	99.697	
6.750	100.354	100.524	100.439	6.750	100.531	100.451	100.366	6.750	100.174	100.094	100.010	
6.875	100.811	100.731	100.647	6.875	100.832	100.752	100.667	6.875	100.459	100.379	100.295	
7.000	101.033	100.953	100.868	7.000	101.132	101.052	100.968	7.000	100.756	100.675	100.591	
7.125	100.574	100.511	100.448	7.125	100.872	100.809	100.746	7.125	100.646	100.583	100.521	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				
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	96.377	96.314	96.251	5.250				5.250				
5.375	96.738	96.675	96.612	5.375				5.375				
5.500	97.098	97.035	96.972	5.500				5.500				
5.625	97.460	97.397	97.334	5.625	96.770	96.707	96.644	5.625	96.144	96.081	96.018	
5.750	97.821	97.758	97.695	5.750	97.192	97.129	97.066	5.750	96.616	96.553	96.490	
5.875	98.171	98.108	98.045	5.875	97.615	97.552	97.489	5.875	97.089	97.026	96.963	
6.000	98.364	98.301	98.238	6.000	98.039	97.976	97.913	6.000	97.381	97.318	97.255	
6.125	98.697	98.634	98.571	6.125	98.464	98.401	98.338	6.125	97.856	97.793	97.730	
6.250	98.888	98.825	98.762	6.250	98.877	98.814	98.751	6.250	98.148	98.085	98.022	
6.375	99.219	99.156	99.093	6.375	99.274	99.211	99.148	6.375	98.623	98.560	98.497	
6.500	99.410	99.347	99.284	6.500	99.505	99.442	99.379	6.500	99.087	99.024	98.961	
6.625	99.747	99.684	99.621	6.625	99.901	99.838	99.775	6.625	99.536	99.473	99.410	
6.750	99.968	99.905	99.842	6.750	100.129	100.066	100.003	6.750	99.798	99.735	99.672	
6.875	100.305	100.242	100.179	6.875	100.526	100.463	100.400	6.875	100.245	100.182	100.119	
7.000	100.499	100.436	100.373	7.000	100.759	100.696	100.633	7.000	100.505	100.442	100.379	
7.125	100.693	100.630	100.567	7.125	100.991	100.928	100.865	7.125	100.766	100.703	100.640	
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	
<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	-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			
<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	-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			
<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	-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							
<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											

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	97.513	97.513	97.544	6.000				4.375				
6.125	97.912	97.912	97.912	6.125				4.500				
6.250	98.985	98.985	98.978	6.250	98.735	98.735	98.728	4.625				
6.375	99.520	99.520	99.514	6.375	99.520	99.520	99.514	4.750				
6.500	100.312	100.282	100.255	6.500	100.312	100.282	100.255	4.875				
6.625	100.781	100.751	100.724	6.625	100.781	100.751	100.724	5.000	97.251	97.243	97.230	
6.750	100.764	100.750	100.727	6.750	100.764	100.750	100.727	5.125	97.391	97.384	97.370	
6.875	101.246	101.194	101.214	6.875	101.246	101.194	101.214	5.250	97.660	97.645	97.629	
7.000	101.732	101.668	101.701	7.000	101.732	101.668	101.701	5.375	97.848	97.833	97.816	
7.125	102.124	102.060	102.093	7.125	102.124	102.060	102.093	5.500	98.388	98.373	98.356	
7.250	101.898	101.834	101.840	7.250	101.898	101.834	101.840	5.625	98.712	98.697	98.670	
7.375	102.370	102.305	102.312	7.375	102.370	102.305	102.312	5.750	98.923	98.908	98.880	
7.500	102.825	102.760	102.767	7.500	102.825	102.760	102.767	5.875	99.166	99.154	99.143	
7.625	103.165	103.100	103.107	7.625	103.165	103.100	103.107	6.000	99.286	99.274	99.263	

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	95.827	95.805	95.775									
4.875	95.976	95.953	95.923									
5.000	96.230	96.207	96.177									
5.125	96.568	96.545	96.515									
5.250	96.771	96.741	96.700									
5.375	97.247	97.217	97.173									
5.500	97.719	97.939	97.896									
5.625	98.400	98.370	98.326									
5.750	98.713	98.683	98.639									
5.875	99.005	98.975	98.931									
6.000	99.271	99.241	99.197									

**Home Ready Adjustments**

Cumulative LLPA Caps		
Home Ready		0.000

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

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

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

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

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



YOUR BFF IN WHOLESALE  
 Wednesday, November 29, 2023  
 Effective Time:  
 8:08:30 AM

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

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

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.875				5.875				4.250				
6.000	97.513	97.513	97.544	6.000				4.375				
6.125	97.912	97.912	97.912	6.125				4.500				
6.250	98.985	98.985	98.978	6.250	98.735	98.735	98.728	4.625				
6.375	99.520	99.520	99.514	6.375	99.520	99.520	99.514	4.750				
6.500	100.002	100.002	99.995	6.500	100.002	100.002	99.995	4.875				
6.625	100.139	100.139	100.132	6.625	100.389	100.389	100.382	5.000	97.251	97.243	97.230	
6.750	100.764	100.750	100.727	6.750	100.764	100.750	100.727	5.125	97.391	97.384	97.370	
6.875	101.208	101.194	101.171	6.875	100.958	100.944	100.921	5.250	97.660	97.645	97.629	
7.000	101.617	101.603	101.580	7.000	101.367	101.353	101.330	5.375	97.848	97.833	97.816	
7.125	101.689	101.675	101.652	7.125	101.689	101.675	101.652	5.500	98.388	98.373	98.356	
7.250	101.833	101.805	101.766	7.250	101.583	101.555	101.516	5.625	98.712	98.697	98.670	
7.375	102.279	102.252	102.213	7.375	102.029	102.002	101.963	5.750	98.923	98.908	98.880	
7.500	102.417	102.390	102.351	7.500	102.417	102.390	102.351	5.875	99.166	99.154	99.143	
7.625	102.621	102.593	102.554	7.625	102.621	102.593	102.554	6.000	99.286	99.274	99.263	

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	95.827	95.805	95.775									
4.875	95.976	95.953	95.923									
5.000	96.230	96.207	96.177									
5.125	96.568	96.545	96.515									
5.250	96.771	96.741	96.700									
5.375	97.247	97.217	97.173									
5.500	97.719	97.939	97.896									
5.625	98.400	98.370	98.326									
5.750	98.713	98.683	98.639									

**Home Possible Adjustments**

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



**YOUR BFF IN WHOLESALE**  
 Wednesday, November 29, 2023

Effective Time:  
 8:08:30 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	94.506	94.506	94.506	2.625				2.625				
5.750	95.242	95.242	95.242	2.750				2.750				
5.875	96.955	97.004	97.106	2.875				2.875				
6.000	97.509	97.545	97.644	3.000				3.000				
6.125	98.058	98.089	98.188	3.125				3.125				
6.250	98.592	98.631	98.730	3.250				3.250				
6.375	99.097	99.120	99.214	3.375				3.375				
6.500	99.517	99.521	99.612	3.500				3.500				
6.625	100.105	100.104	100.196	3.625				3.625				
6.750	100.516	100.540	100.443	3.750				3.750				
6.875	100.977	100.979	100.878	3.875				3.875				
7.000	101.371	101.344	101.241	4.000				4.000				
7.125	101.824	101.796	101.692	4.125				4.125				
7.250	101.758	101.766	101.755	4.250				4.250				
7.375	102.038	102.020	102.005									

**RefiNow 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	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

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

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

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

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

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	97.215	97.292	97.342	5.375	97.215	97.292	97.342	5.000				
5.500	98.017	98.094	98.144	5.500	98.017	98.094	98.144	5.125				
5.625	98.492	98.569	98.619	5.625	98.492	98.569	98.619	5.250				
5.750	98.587	98.717	98.752	5.750	98.587	98.717	98.752	5.375	97.215	97.292	97.342	
5.875	99.704	99.873	99.945	5.875	99.704	99.873	99.945	5.500	98.017	98.094	98.144	
6.000	100.248	100.364	100.399	6.000	100.248	100.364	100.399	5.625	98.492	98.569	98.619	
6.125	101.049	100.888	100.923	6.125	101.049	100.888	100.923	5.750	98.587	98.717	98.752	
6.250	101.474	101.348	101.382	6.250	101.474	101.348	101.382	5.875	99.704	99.873	99.945	
6.375	101.319	101.291	101.284	6.375	101.319	101.291	101.284	6.000	100.248	100.364	100.399	
6.500	101.800	101.781	101.800	6.500	101.800	101.781	101.800	6.125	101.049	100.888	100.923	
6.625	102.180	102.194	102.213	6.625	102.180	102.194	102.213	6.250	101.474	101.348	101.382	
6.750	102.489	102.565	102.585	6.750	102.489	102.565	102.585	6.375	101.319	101.291	101.284	
6.875	102.207	102.165	102.122	6.875	102.207	102.165	102.122	6.500	101.800	101.781	101.800	
7.000	102.639	102.597	102.554	7.000	102.639	102.597	102.554	6.625	102.180	102.194	102.213	
7.125	102.916	102.873	102.846	7.125	102.916	102.873	102.846	6.750	102.489	102.565	102.585	
7.250	102.947	102.937	102.941	7.250	102.947	102.937	102.941	6.875	102.207	102.165	102.122	
7.375	102.633	102.770	102.656	7.375	102.633	102.770	102.656	7.000	102.639	102.597	102.554	
7.500	103.132	103.018	102.904	7.500	103.132	103.018	102.904	7.125	102.916	102.873	102.846	
7.625	103.387	103.273	103.159	7.625	103.387	103.273	103.159	7.250	102.947	102.937	102.941	
7.750	103.450	103.388	103.298	7.750	103.450	103.388	103.298	7.375	102.633	102.770	102.656	
7.875	102.839	102.725	102.612	7.875	102.839	102.725	102.612	7.500	103.132	103.018	102.904	
8.000	103.078	102.964	102.851	8.000	103.078	102.964	102.851	7.625	103.387	103.273	103.159	
8.125	103.223	103.110	102.996	8.125	103.223	103.110	102.996	7.750	103.450	103.388	103.298	
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	95.460	95.468	95.518	
3.375				3.375				5.500	96.262	96.270	96.320	
3.500	90.460	90.702	90.811	3.500	90.460	90.702	90.811	5.625	96.736	96.744	96.794	
3.625	91.008	91.250	91.359	3.625	91.008	91.250	91.359	5.750	97.217	97.298	97.333	
3.750	92.108	92.328	92.422	3.750	92.108	92.328	92.422	5.875	98.310	98.391	98.426	
3.875	92.656	92.876	92.969	3.875	92.656	92.876	92.969	6.000	98.864	98.945	98.980	
4.000	93.202	93.422	93.515	4.000	93.202	93.422	93.515	6.125	99.479	99.469	99.503	
4.125	93.747	93.967	94.060	4.125	93.747	93.967	94.060	6.250	100.785	100.600	100.416	
4.250	94.293	94.513	94.606	4.250	94.293	94.513	94.606	6.375	100.893	100.699	100.508	
4.375	95.438	95.467	95.544	4.375	95.438	95.467	95.544	6.500	101.409	101.485	101.254	
4.500	96.102	96.131	96.159	4.500	96.102	96.131	96.159	6.625	101.822	101.648	101.667	
4.625	96.620	96.649	96.677	4.625	96.620	96.649	96.677	6.750	101.321	101.279	101.236	
4.750	97.019	97.026	97.033	4.750	97.019	97.026	97.033	6.875	101.511	101.493	101.497	
4.875	97.402	97.409	97.416	4.875	97.402	97.409	97.416	7.000	101.984	101.966	101.970	
5.000	97.501	97.677	97.740	5.000	97.501	97.677	97.740	7.125	102.380	102.362	102.116	
5.125	98.014	97.939	98.002	5.125	98.014	97.939	98.002	7.250	101.881	101.858	101.811	
5.250	98.183	98.290	98.337	5.250	98.183	98.290	98.337	7.375	101.747	101.620	101.609	
5.375	98.393	98.546	98.594	5.375	98.393	98.546	98.594	7.500	102.191	102.064	102.053	
5.500	98.881	99.035	99.082	5.500	98.881	99.035	99.082	7.625	102.617	102.490	102.479	
5.625	99.348	99.501	99.549	5.625	99.348	99.501	99.549	7.750	102.164	102.113	102.023	
5.750	99.391	99.420	99.453	5.750	99.391	99.420	99.453	7.875	100.433	100.319	100.205	
5.875	99.503	99.634	99.666	5.875	99.503	99.634	99.666	8.000	100.672	100.558	100.444	
6.000				6.000				8.125	100.817	100.703	100.590	
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	101.409	101.485	101.254	6.125	99.479	99.469	99.503	4.500	92.970	93.043	93.121	
6.625	101.822	101.648	101.667	6.250	100.785	100.600	100.416	4.625	93.496	93.568	93.647	
6.750	101.321	101.279	101.236	6.375	100.893	100.969	100.988	4.750	93.644	93.651	93.658	
6.875	101.511	101.493	101.497	6.500	101.409	101.485	101.254	4.875	93.777	93.784	93.791	
7.000	101.984	101.966	101.970	6.625	101.822	101.648	101.667	5.000	93.844	93.851	93.858	
7.125	102.380	102.362	102.116	6.750	101.321	101.279	101.236	5.125	94.199	94.206	94.213	
7.250	101.881	101.858	101.811	6.875	101.511	101.493	101.497	5.250	95.746	95.746	95.746	
7.375	101.747	101.620	101.609	7.000	101.984	101.966	101.970	5.375	95.644	95.644	95.644	
7.500	102.191	102.064	102.053	7.125	102.380	102.362	102.116	5.500	95.771	95.771	95.771	
7.625	102.617	102.490	102.479	7.250	101.881	101.858	101.811	5.625	95.939	95.939	95.939	
7.750	102.164	102.113	102.023	7.375	101.747	101.620	101.609	5.750	96.928	96.921	96.914	
7.875	100.433	100.319	100.205	7.500	102.191	102.064	102.053	5.875	97.241	97.234	97.227	
8.000	100.672	100.558	100.444	7.625	102.617	102.490	102.479	6.000	97.567	97.560	97.553	
8.125	100.817	100.703	100.590	7.750	102.164	102.113	102.023	6.125	97.836	97.829	97.821	
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	101.319	101.291	101.284	6.375	101.319	101.291	101.284	6.000	100.248	100.364	100.399	
6.500	101.800	101.781	101.800	6.500	101.800	101.781	101.800	6.125	101.049	100.888	100.923	
6.625	102.180	102.194	102.213	6.625	102.180	102.194	102.213	6.250	101.474	101.348	101.382	
6.750	102.489	102.565	102.585	6.750	102.489	102.565	102.585	6.375	101.319	101.291	101.284	
6.875	102.207	102.165	102.122	6.875	102.207	102.165	102.122	6.500	101.800	101.781	101.800	
7.000	102.639	102.597	102.554	7.000	102.639	102.597	102.554	6.625	102.180	102.194	102.213	
7.125	102.916	102.873	102.846	7.125	102.916	102.873	102.846	6.750	102.489	102.565	102.585	
7.250	102.947	102.937	102.941	7.250	102.947	102.937	102.941	6.875	102.207	102.165	102.122	
7.375	102.633	102.770	102.656	7.375	102.633	102.770	102.656	7.000	102.639	102.597	102.554	
7.500	103.132	103.018	102.904	7.500	103.132	103.018	102.904	7.125	102.916	102.873	102.846	
7.625	103.387	103.273	103.159	7.625	103.387	103.273	103.159	7.250	102.947	102.937	102.941	
7.750	103.450	103.388	103.298	7.750	103.450	103.388	103.298	7.375	102.633	102.770	102.656	
7.875	102.839	102.725	102.612	7.875	102.839	102.725	102.612	7.500	103.132	103.018	102.904	
8.000	103.078	102.964	102.851	8.000	103.078	102.964	102.851	7.625	103.387	103.273	103.159	
8.125	103.223	103.110	102.996	8.125	103.223	103.110	102.996	7.750	103.450	103.388	103.298	
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	96.102	96.131	96.159	4.500	96.102	96.131	96.159	6.625	101.822	101.648	101.667	
4.625	96.620	96.649	96.677	4.625	96.620	96.649	96.677	6.750	101.321	101.279	101.236	
4.750	97.019	97.026	97.033	4.750	97.019	97.026	97.033	6.875	101.511	101.493	101.497	
4.875	97.402	97.409	97.416	4.875	97.402	97.409	97.416	7.000				



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

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

YOUR BFF IN WHOLESALE  
Wednesday, November 29, 2023  
Effective Time:  
8:08:30 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	97.196	97.293	97.343	5.375	97.196	97.293	97.343	5.000				
5.500	97.885	97.982	98.032	5.500	97.885	97.982	98.032	5.125				
5.625	98.246	98.344	98.393	5.625	98.246	98.344	98.393	5.250				
5.750	98.563	98.713	98.748	5.750	98.563	98.713	98.748	5.375	97.196	97.293	97.343	
5.875	99.704	99.776	99.813	5.875	99.704	99.776	99.813	5.500	97.885	97.982	98.032	
6.000	100.248	100.316	100.351	6.000	100.248	100.316	100.351	5.625	98.246	98.344	98.393	
6.125	101.049	100.865	100.813	6.125	101.049	100.865	100.813	5.750	98.563	98.713	98.748	
6.250	101.474	101.289	101.169	6.250	101.474	101.289	101.169	5.875	99.704	99.776	99.813	
6.375	101.319	101.291	101.262	6.375	101.319	101.291	101.262	6.000	100.248	100.316	100.351	
6.500	101.800	101.772	101.743	6.500	101.800	101.772	101.743	6.125	101.049	100.865	100.813	
6.625	102.180	102.151	102.123	6.625	102.180	102.151	102.123	6.250	101.474	101.289	101.169	
6.750	102.269	102.217	102.189	6.750	102.269	102.217	102.189	6.375	101.319	101.291	101.262	
6.875	102.207	102.165	102.122	6.875	102.207	102.165	102.122	6.500	101.800	101.772	101.743	
7.000	102.639	102.597	102.554	7.000	102.639	102.597	102.554	6.625	102.180	102.151	102.123	
7.125	102.916	102.873	102.831	7.125	102.916	102.873	102.831	6.750	102.269	102.217	102.189	
7.250	102.919	102.883	102.836	7.250	102.919	102.883	102.836	6.875	102.207	102.165	102.122	
7.375	102.633	102.770	102.656	7.375	102.633	102.770	102.656	7.000	102.639	102.597	102.554	
7.500	103.132	103.018	102.904	7.500	103.132	103.018	102.904	7.125	102.916	102.873	102.831	
7.625	103.387	103.273	103.159	7.625	103.387	103.273	103.159	7.250	102.919	102.883	102.836	
7.750	103.450	103.388	103.298	7.750	103.450	103.388	103.298	7.375	102.633	102.770	102.656	
7.875	102.839	102.725	102.612	7.875	102.839	102.725	102.612	7.500	103.132	103.018	102.904	
8.000	103.078	102.964	102.851	8.000	103.078	102.964	102.851	7.625	103.387	103.273	103.159	
8.125	103.223	103.110	102.996	8.125	103.223	103.110	102.996	7.750	103.450	103.388	103.298	
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	95.408	95.436	95.486	
3.375				3.375				5.500	96.098	96.126	96.176	
3.500	90.472	90.714	90.822	3.500	90.472	90.714	90.822	5.625	96.459	96.487	96.537	
3.625	90.986	91.228	91.337	3.625	90.986	91.228	91.337	5.750	97.161	97.262	97.297	
3.750	92.176	92.396	92.490	3.750	92.176	92.396	92.490	5.875	98.226	98.327	98.362	
3.875	92.688	92.908	93.001	3.875	92.688	92.908	93.001	6.000	98.764	98.865	98.899	
4.000	93.195	93.415	93.509	4.000	93.195	93.415	93.509	6.125	99.479	99.327	99.361	
4.125	93.695	93.915	94.009	4.125	93.695	93.915	94.009	6.250	100.785	100.600	100.416	
4.250	94.529	94.746	94.805	4.250	94.529	94.746	94.805	6.375	100.676	100.772	100.791	
4.375	95.438	95.472	95.550	4.375	95.438	95.472	95.550	6.500	101.150	101.246	101.265	
4.500	96.102	96.131	96.159	4.500	96.102	96.131	96.159	6.625	101.464	101.560	101.579	
4.625	96.620	96.649	96.677	4.625	96.620	96.649	96.677	6.750	101.321	101.279	101.236	
4.750	97.019	97.026	97.033	4.750	97.019	97.026	97.033	6.875	101.234	101.236	101.240	
4.875	97.402	97.409	97.416	4.875	97.402	97.409	97.416	7.000	101.611	101.613	101.617	
5.000	97.469	97.549	97.612	5.000	97.469	97.549	97.612	7.125	101.942	101.944	101.948	
5.125	97.792	97.968	98.031	5.125	97.792	97.968	98.031	7.250	101.881	101.858	101.811	
5.250	98.183	98.271	98.319	5.250	98.183	98.271	98.319	7.375	101.735	101.628	101.617	
5.375	98.530	98.433	98.481	5.375	98.530	98.433	98.481	7.500	102.015	101.908	101.897	
5.500	98.915	98.818	98.866	5.500	98.915	98.818	98.866	7.625	102.297	102.190	102.179	
5.625	99.271	99.175	99.222	5.625	99.271	99.175	99.222	7.750	102.164	102.113	102.023	
5.750	99.391	99.361	99.392	5.750	99.391	99.361	99.392	7.875	100.433	100.319	100.205	
5.875	99.589	99.470	99.502	5.875	99.589	99.470	99.502	8.000	100.672	100.558	100.444	
6.000				6.000				8.125	100.817	100.703	100.590	
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	101.150	101.246	101.265	6.125	99.479	99.327	99.361	4.500	92.849	92.922	93.000	
6.625	101.464	101.560	101.579	6.250	100.785	100.600	100.416	4.625	93.277	93.350	93.428	
6.750	101.321	101.279	101.236	6.375	100.676	100.772	100.791	4.750	93.644	93.651	93.658	
6.875	101.234	101.236	101.240	6.500	101.150	101.246	101.265	4.875	93.777	93.784	93.791	
7.000	101.611	101.613	101.617	6.625	101.464	101.560	101.579	5.000	93.844	93.851	93.858	
7.125	101.942	101.944	101.948	6.750	101.321	101.279	101.236	5.125	93.949	93.956	93.963	
7.250	101.881	101.858	101.811	6.875	101.234	101.236	101.240	5.250	95.746	95.746	95.746	
7.375	101.735	101.628	101.617	7.000	101.611	101.613	101.617	5.375	95.644	95.644	95.644	
7.500	102.015	101.908	101.897	7.125	101.942	101.944	101.948	5.500	95.771	95.771	95.771	
7.625	102.297	102.190	102.179	7.250	101.881	101.858	101.811	5.625	95.939	95.939	95.939	
7.750	102.164	102.113	102.023	7.375	101.735	101.628	101.617	5.750	96.928	96.921	96.914	
7.875	100.433	100.319	100.205	7.500	102.015	101.908	101.897	5.875	97.241	97.234	97.227	
8.000	100.672	100.558	100.444	7.625	102.297	102.190	102.179	6.000	97.567	97.560	97.553	
8.125	100.817	100.703	100.590	7.750	102.164	102.113	102.023	6.125	97.836	97.829	97.821	
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	101.319	101.291	101.262	6.375	101.319	101.291	101.262	6.000	100.248	100.316	100.351	
6.500	101.800	101.772	101.743	6.500	101.800	101.772	101.743	6.125	101.049	100.865	100.813	
6.625	102.180	102.151	102.123	6.625	102.180	102.151	102.123	6.250	101.474	101.289	101.169	
6.750	102.269	102.217	102.189	6.750	102.269	102.217	102.189	6.375	101.319	101.291	101.262	
6.875	102.207	102.165	102.122	6.875	102.207	102.165	102.122	6.500	101.800	101.772	101.743	
7.000	102.639	102.597	102.554	7.000	102.639	102.597	102.554	6.625	102.180	102.151	102.123	
7.125	102.916	102.873	102.831	7.125	102.916	102.873	102.831	6.750	102.269	102.217	102.189	
7.250	102.919	102.883	102.836	7.250	102.919	102.883	102.836	6.875	102.207	102.165	102.122	
7.375	102.633	102.770	102.656	7.375	102.633	102.770	102.656	7.000	102.639	102.597	102.554	
7.500	103.132	103.018	102.904	7.500	103.132	103.018	102.904	7.125	102.916	102.873	102.831	
7.625	103.387	103.273	103.159	7.625	103.387	103.273	103.159	7.250	102.919	102.883	102.836	
7.750	103.450	103.388	103.298	7.750	103.450	103.388	103.298	7.375	102.633	102.770	102.656	
7.875	102.839	102.725	102.612	7.875	102.839	102.725	102.612	7.500	103.132	103.018	102.904	
8.000	103.078	102.964	102.851	8.000	103.078	102.964	102.851	7.625	103.387	103.273	103.159	
8.125	103.223	103.110	102.996	8.125	103.223	103.110	102.996	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	96.102	96.131	96.159	4.500	96.102	96.131	96.159	6.625	101.464	101.560	101.579	
4.625	96.62											



Effective Time:  
 8:08:30 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	97.737	97.574	97.274	6.750	95.137	94.974	94.674	6.750				
6.875	97.705	97.523	97.223	6.875	95.105	94.923	94.623	6.875				
7.000	98.159	97.977	97.677	7.000	95.559	95.377	95.077	7.000				
7.125	98.562	98.380	98.080	7.125	95.962	95.780	95.480	7.125				
7.250	98.956	98.774	98.474	7.250	96.356	96.174	95.874	7.250				
7.375	99.151	98.913	98.613	7.375	96.551	96.313	96.013	7.375				
7.500	99.565	99.327	99.027	7.500	96.965	96.727	96.427	7.500				
7.625	99.938	99.700	99.400	7.625	97.338	97.100	96.800	7.625				
7.750	100.302	100.064	99.764	7.750	97.702	97.464	97.164	7.750				
7.875	100.566	100.272	99.972	7.875	97.966	97.672	97.372	7.875				
8.000	100.950	100.656	100.356	8.000	98.350	98.056	97.756	8.000				
8.125	101.293	100.999	100.699	8.125	98.693	98.399	98.099	8.125				
8.250	101.617	101.323	101.023	8.250	99.017	98.723	98.423	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	95.737	95.574	95.274	6.750	93.137	92.974	92.674	6.750				
6.875	95.705	95.523	95.223	6.875	93.105	92.923	92.623	6.875				
7.000	96.159	95.977	95.677	7.000	93.559	93.377	93.077	7.000				
7.125	96.562	96.380	96.080	7.125	93.962	93.780	93.480	7.125				
7.250	96.956	96.774	96.474	7.250	94.356	94.174	93.874	7.250				
7.375	97.151	96.913	96.613	7.375	94.551	94.313	94.013	7.375				
7.500	97.565	97.327	97.027	7.500	94.965	94.727	94.427	7.500				
7.625	97.938	97.700	97.400	7.625	95.338	95.100	94.800	7.625				
7.750	98.302	98.064	97.764	7.750	95.702	95.464	95.164	7.750				
7.875	98.566	98.272	97.972	7.875	95.966	95.672	95.372	7.875				
8.000	98.950	98.656	98.356	8.000	96.350	96.056	95.756	8.000				
8.125	99.293	98.999	98.699	8.125	96.693	96.399	96.099	8.125				
8.250	99.617	99.323	99.023	8.250	97.017	96.723	96.423	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.