BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Effective: **12/1/23 10:39 AM**

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

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Mortgagee Clause

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

Delegated Admin Fee's

Conventional	$1,095
FHA	$1,095
VA	$1,095
Streamline VA/RHS/FHA	$995

Relock Policy

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

Lender ID

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

Eligible States

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

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

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

Friday, December 1, 2023
Effective Time:
10:37:49 AM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625			
5.750			
5.875	97.509	97.570	97.476
6.000	98.192	98.246	98.161
6.125	98.620	98.662	98.565
6.250	99.382	99.382	99.374
6.375	99.923	99.923	99.915
6.500	100.392	100.389	100.381
6.625	100.796	100.796	100.788
6.750	101.006	100.999	100.983
6.875	101.436	101.429	101.413
7.000	101.892	101.885	101.869
7.125	102.162	102.155	102.139
7.250	102.034	102.013	101.988
7.375	102.480	102.484	102.487
7.500	102.853	102.832	102.830
7.625	103.078	103.057	103.032
7.750	102.843	102.781	102.715
7.875	103.168	103.138	103.040
8.000	103.505	103.442	103.376
8.125	103.733	103.662	103.589
8.250	102.830	102.706	102.534
8.375			
8.500			
8.625			

Conventional 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625			
5.750			
5.875	97.509	97.570	97.476
6.000	98.192	98.246	98.161
6.125	98.620	98.662	98.565
6.250	99.382	99.382	99.374
6.375	99.923	99.923	99.915
6.500	100.392	100.389	100.381
6.625	100.796	100.796	100.788
6.750	101.006	100.999	100.983
6.875	101.436	101.429	101.413
7.000	101.892	101.885	101.869
7.125	102.162	102.155	102.139
7.250	102.034	102.013	101.988
7.375	102.480	102.484	102.487
7.500	102.853	102.832	102.830
7.625	103.078	103.057	103.032
7.750	102.843	102.781	102.715
7.875	103.168	103.138	103.040
8.000	103.505	103.442	103.376
8.125	103.733	103.662	103.589
8.250	102.830	102.706	102.534
8.375			
8.500			
8.625			

Conventional 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	93.640	93.644	93.678
5.125	94.384	94.375	94.384
5.250	95.164	95.154	95.164
5.375	95.779	95.770	95.779
5.500	96.383	96.374	96.383
5.625	97.159	97.142	97.050
5.750	97.899	97.883	97.790
5.875	98.763	98.747	98.654
6.000	99.333	99.317	99.224
6.125	99.822	99.806	99.713
6.250	100.346	100.323	100.058
6.375	100.895	100.872	100.607
6.500	101.361	101.338	101.072
6.625	101.744	101.721	101.456
6.750	101.651	101.614	101.606
6.875	102.131	102.094	102.085
7.000	102.202	102.202	102.175
7.125	102.536	102.570	102.543
7.250	102.096	102.120	102.106
7.375	102.480	102.459	102.435
7.500	102.853	102.832	102.808
7.625	103.078	103.057	103.032
7.750	102.843	102.781	102.465
7.875	103.168	103.106	102.790
8.000	103.255	103.192	103.126

Conventional 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	97.707	97.700	97.692
5.125	97.848	97.840	97.832
5.250	98.145	98.130	98.121
5.375	98.721	98.721	98.664
5.500	98.908	98.990	99.003
5.625	99.351	99.328	99.316
5.750	99.843	99.820	99.808
5.875	100.297	100.274	100.263
6.000	100.638	100.616	100.604
6.125	100.369	100.339	100.326
6.250	100.836	100.806	100.793
6.375	101.014	100.984	100.971
6.500	101.562	101.532	101.519
6.625	101.283	101.223	100.873
6.750	101.482	101.672	101.322
6.875	101.891	101.831	101.731
7.000	102.155	102.095	101.995

Conventional 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	97.535	97.381	97.405
5.125	97.731	97.836	97.855
5.250	98.064	98.166	98.182
5.375	98.726	98.758	98.771
5.500	98.825	98.916	98.929
5.625	99.407	99.493	99.490
5.750	99.843	99.820	99.808
5.875	100.297	100.274	100.263
6.000	100.638	100.616	100.604
6.125	100.369	100.389	100.326
6.250	100.836	100.806	100.793
6.375	101.264	101.234	101.221
6.500	101.562	101.532	101.519
6.625	101.283	101.223	101.123
6.750	101.732	101.672	101.322
6.875	101.891	102.081	101.731
7.000	102.405	102.345	101.995

Conventional 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.750	100.882	100.868	100.854
6.875	101.378	101.358	101.346
7.000	101.787	101.753	101.746
7.125	102.063	102.000	101.992
7.250	101.966	101.936	101.930
7.375	102.334	102.311	102.313
7.500	102.752	102.708	102.684
7.625	102.954	102.910	102.886
7.750	102.590	102.545	102.387
7.875	102.887	102.816	102.742
8.000	103.086	102.999	102.905
8.125	103.271	103.205	103.170
8.250	100.840	100.659	100.613
8.375	101.069	100.890	100.843
8.500	101.277	101.096	101.049
8.625	101.440	101.259	101.211

Conventional 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.750	100.502	100.465	100.456
6.875	100.983	100.946	100.937
7.000	101.410	101.374	101.365
7.125	101.719	101.682	101.674
7.250	101.567	101.523	101.499
7.375	102.007	101.964	101.939
7.500	102.398	102.354	102.330
7.625	102.662	102.618	102.594
7.750	102.155	102.084	102.011
7.875	102.562	102.491	102.417
8.000	101.923	101.857	101.572
8.125	102.150	102.084	101.801
8.250	101.331	101.152	101.105
8.375	101.569	101.390	101.343
8.500			
8.625			

Conventional 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.125	96.129	96.114	96.117
5.250	96.640	96.625	96.628
5.375	97.132	97.117	97.120
5.500	97.524	97.509	97.512
5.625	97.505	97.482	97.470
5.750	97.983	97.961	97.949
5.875	98.425	98.402	98.390
6.000	98.799	98.769	98.756
6.125	99.336	99.306	99.293
6.250	99.791	99.761	99.747
6.375	100.206	100.176	100.162
6.500	100.487	100.457	100.444
6.625	100.125	100.065	99.965
6.750	100.562	100.501	100.402
6.875	100.957	100.896	100.797
7.000	101.193	101.132	101.032

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

Friday, December 1, 2023
Effective Time:
10:39:49 AM

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

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

Conventional ARM

Conventional 5/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	96.730	96.650	96.563
5.375	97.105	97.025	96.938
5.500	97.469	97.389	97.302
5.625	97.828	97.748	97.661
5.750	98.174	98.093	98.006
5.875	98.505	98.425	98.338
6.000	98.828	98.747	98.660
6.125	99.140	99.060	98.973
6.250	99.444	99.363	99.276
6.375	99.703	99.623	99.536
6.500	99.954	99.873	99.786
6.625	100.197	100.116	100.029
6.750	100.448	100.367	100.280
6.875	100.701	100.621	100.534
7.000	100.949	100.869	100.782
7.125	100.803	100.740	100.677

2/1/5 ARM Margin: 2.75%

Conventional 7/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	97.061	96.998	96.935
5.750	97.504	97.429	97.366
5.875	97.924	97.861	97.798
6.000	98.356	98.293	98.230
6.125	98.790	98.727	98.664
6.250	99.195	99.132	99.069
6.375	99.601	99.538	99.475
6.500	99.836	99.773	99.710
6.625	100.240	100.177	100.114
6.750	100.473	100.410	100.347
6.875	100.881	100.818	100.755
7.000	101.119	101.056	100.993
7.125	101.107	101.044	100.981

5/1/5 ARM Margin: 2.75%

Conventional 10/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	96.189	96.126	96.063
5.750	96.670	96.607	96.544
5.875	97.442	97.362	97.276
6.000	97.897	97.817	97.730
6.125	98.350	98.270	98.183
6.250	98.757	98.676	98.589
6.375	99.078	98.998	98.911
6.500	99.420	99.357	99.294
6.625	99.877	99.814	99.751
6.750	100.143	100.080	100.018
6.875	100.598	100.535	100.473
7.000	100.862	100.799	100.737
7.125	100.881	100.818	100.756

5/1/5 ARM Margin: 2.75%

Conventional 5/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	96.511	96.448	96.385
5.375	96.880	96.817	96.754
5.500	97.249	97.186	97.123
5.625	97.619	97.556	97.493
5.750	97.990	97.927	97.864
5.875	98.333	98.270	98.207
6.000	98.530	98.467	98.404
6.125	98.872	98.809	98.746
6.250	99.066	99.003	98.940
6.375	99.406	99.343	99.280
6.500	99.606	99.543	99.480
6.625	99.951	99.888	99.825
6.750	100.177	100.114	100.051
6.875	100.523	100.460	100.397
7.000	100.722	100.659	100.596
7.125	100.923	100.860	100.797

2/1/5 ARM Margin: 2.75%

Conventional 7/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	96.930	96.867	96.804
5.750	97.361	97.298	97.235
5.875	97.793	97.730	97.667
6.000	98.226	98.163	98.100
6.125	98.659	98.596	98.533
6.250	99.065	99.002	98.939
6.375	99.470	99.407	99.344
6.500	99.706	99.643	99.580
6.625	100.109	100.046	99.983
6.750	100.342	100.279	100.216
6.875	100.751	100.688	100.625
7.000	100.989	100.926	100.863
7.125	101.226	101.163	101.100

5/1/5 ARM Margin: 2.75%

Conventional 10/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	96.308	96.245	96.182
5.750	96.789	96.726	96.663
5.875	97.271	97.208	97.145
6.000	97.568	97.505	97.442
6.125	98.051	97.988	97.925
6.250	98.349	98.286	98.223
6.375	98.833	98.770	98.707
6.500	99.289	99.226	99.163
6.625	99.746	99.683	99.620
6.750	100.013	99.950	99.887
6.875	100.468	100.405	100.342
7.000	100.732	100.669	100.606
7.125	101.001	100.938	100.875

5/1/5 ARM Margin: 2.75%

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Friday, December 1, 2023
Effective Time:
10:39:49 AM

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

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

Home Ready

Home Ready 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
6.000	97.247	97.247	97.278
6.125	97.662	97.662	97.688
6.250	99.132	99.132	99.124
6.375	99.673	99.673	99.665
6.500	100.579	100.556	100.541
6.625	101.053	101.029	101.014
6.750	101.006	100.999	100.983
6.875	101.520	101.483	101.475
7.000	102.011	101.974	101.966
7.125	102.402	102.365	102.357
7.250	102.051	102.013	101.988
7.375	102.525	102.481	102.456
7.500	102.982	102.938	102.914
7.625	103.324	103.280	103.256

Home Ready 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
6.000			
6.125			
6.250	99.132	99.132	99.124
6.375	99.673	99.673	99.665
6.500	100.579	100.556	100.541
6.625	101.053	101.029	101.014
6.750	101.006	100.999	100.983
6.875	101.520	101.483	101.475
7.000	102.011	101.974	101.966
7.125	102.402	102.365	102.357
7.250	102.051	102.013	101.988
7.375	102.525	102.481	102.456
7.500	102.982	102.938	102.914
7.625	103.324	103.280	103.256

Home Ready 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750			
4.875			
5.000	97.457	97.450	97.442
5.125	97.598	97.590	97.582
5.250	97.895	97.880	97.863
5.375	98.081	98.066	98.050
5.500	98.475	98.459	98.443
5.625	98.905	98.898	98.869
5.750	99.115	99.107	99.079
5.875	99.437	99.180	99.402
6.000	99.465	99.458	99.430

Home Ready 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	96.033	96.011	95.986
4.875	96.170	96.147	96.123
5.000	96.434	96.412	96.387
5.125	96.767	96.744	96.720
5.250	96.985	96.959	96.923
5.375	97.459	97.436	97.392
5.500	97.930	97.908	97.863
5.625	98.360	98.337	98.293
5.750	98.673	98.651	98.606
5.875	98.963	98.940	98.895
6.000	99.476	99.453	99.408

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Friday, December 1, 2023
Effective Time:
10:39:49 AM

Home Possible

Home Possible 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.875			
6.000	97.247	97.247	97.278
6.125	97.662	97.662	97.688
6.250	99.132	99.132	99.124
6.375	99.673	99.673	99.665
6.500	100.139	100.139	100.131
6.625	100.546	100.546	100.538
6.750	100.756	100.749	100.733
6.875	101.186	101.179	101.163
7.000	101.642	101.635	101.619
7.125	101.912	101.905	101.889
7.250	101.784	101.763	101.738
7.375	102.230	102.209	102.185
7.500	102.603	102.582	102.558
7.625	102.828	102.807	102.782

Home Possible 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.875			
6.000			
6.125			
6.250	99.132	99.132	99.124
6.375	99.673	99.673	99.665
6.500	100.139	100.139	100.131
6.625	100.546	100.546	100.538
6.750	100.756	100.749	100.733
6.875	101.186	101.179	101.163
7.000	101.642	101.635	101.619
7.125	101.912	101.905	101.889
7.250	101.784	101.763	101.738
7.375	102.230	102.209	102.185
7.500	102.603	102.582	102.558
7.625	102.828	102.807	102.782

Home Possible 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.250			
4.375			
4.500			
4.625			
4.750			
4.875			
5.000	97.457	97.450	97.442
5.125	97.598	97.590	97.582
5.250	97.895	97.880	97.863
5.375	98.081	98.066	98.050
5.500	98.475	98.459	98.443
5.625	98.905	98.898	98.869
5.750	99.115	99.107	99.079
5.875	99.437	99.180	99.402
6.000	99.465	99.458	99.430

Home Possible 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.125			
4.250			
4.375			
4.500			
4.625			
4.750	96.033	96.011	95.986
4.875	96.170	96.147	96.123
5.000	96.434	96.412	96.387
5.125	96.767	96.744	96.720
5.250	96.985	96.959	96.923
5.375	97.459	97.436	97.392
5.500	97.930	97.908	97.863
5.625	98.360	98.337	98.293
5.750	98.673	98.651	98.606

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Friday, December 1, 2023
Effective Time:
10:39:49 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

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375			
5.500			
5.625	94.866	94.866	94.866
5.750	95.601	95.601	95.601
5.875	97.236	97.295	97.198
6.000	97.791	97.836	97.736
6.125	98.345	98.385	98.285
6.250	98.840	98.892	98.619
6.375	99.345	99.378	99.102
6.500	99.856	99.866	99.587
6.625	100.358	100.364	100.084
6.750	100.500	100.535	100.521
6.875	100.958	100.968	100.950
7.000	101.354	101.332	101.310
7.125	101.820	101.796	101.774
7.250	101.722	101.742	101.735
7.375	102.039	102.032	102.021

RefiNow 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			
4.125			
4.250			

RefiNow 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			
4.125			
4.250			

RefiNow 10 Yr Fixed

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

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

Rate	15 Day	30 Day	45 Day

RefiNow Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Friday, December 1, 2023
Effective Time:
10:39:49 AM

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

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

Government

FHA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.353	97.433	97.500
5.500	98.157	98.237	98.304
5.625	98.634	98.714	98.781
5.750	99.273	99.353	99.420
5.875	99.964	99.950	100.002
6.000	100.512	100.507	100.559
6.125	101.290	101.105	101.087
6.250	101.691	101.507	101.553
6.375	101.473	101.445	101.417
6.500	101.901	101.872	101.844
6.625	102.267	102.239	102.251
6.750	102.552	102.584	102.620
6.875	102.377	102.320	102.263
7.000	102.807	102.750	102.693
7.125	103.072	103.089	103.110
7.250	103.140	103.031	102.967
7.375	103.033	102.919	102.805
7.500	103.300	103.186	103.146
7.625	103.582	103.468	103.355
7.750	103.654	103.560	103.440
7.875	102.692	102.579	102.465
8.000	102.913	102.799	102.685
8.125	103.106	102.992	102.878

FHA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.353	97.433	97.500
5.500	98.157	98.237	98.304
5.625	98.634	98.714	98.781
5.750	99.273	99.353	99.420
5.875	99.964	99.950	100.002
6.000	100.512	100.507	100.559
6.125	101.290	101.105	101.087
6.250	101.691	101.507	101.553
6.375	101.473	101.445	101.417
6.500	101.901	101.872	101.844
6.625	102.267	102.239	102.251
6.750	102.552	102.584	102.620
6.875	102.377	102.320	102.263
7.000	102.807	102.750	102.693
7.125	103.072	103.089	103.110
7.250	103.140	103.031	102.967
7.375	103.033	102.919	102.805
7.500	103.300	103.186	103.146
7.625	103.582	103.468	103.355
7.750	103.654	103.560	103.440
7.875	102.692	102.579	102.465
8.000	102.913	102.799	102.685
8.125	103.106	102.992	102.878

FHA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250			
5.375	97.353	97.433	97.500
5.500	98.157	98.237	98.304
5.625	98.634	98.714	98.781
5.750	99.273	99.353	99.420
5.875	99.964	99.950	100.002
6.000	100.512	100.507	100.559
6.125	101.290	101.105	101.087
6.250	101.691	101.507	101.553
6.375	101.473	101.445	101.417
6.500	101.901	101.872	101.844
6.625	102.267	102.239	102.251
6.750	102.552	102.584	102.620
6.875	102.377	102.320	102.263
7.000	102.807	102.750	102.693
7.125	103.072	103.089	103.110
7.250	103.140	103.031	102.967
7.375	103.033	102.919	102.805
7.500	103.300	103.186	103.146
7.625	103.582	103.468	103.355
7.750	103.654	103.560	103.440

FHA 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	90.604	90.833	90.959
3.625	91.152	91.381	91.507
3.750	92.376	92.583	92.694
3.875	92.923	93.130	93.241
4.000	93.469	93.676	93.787
4.125	94.014	94.221	94.332
4.250	94.694	94.879	94.974
4.375	95.696	95.731	95.767
4.500	96.358	96.393	96.429
4.625	96.879	96.914	96.950
4.750	97.507	97.521	97.535
4.875	97.639	97.653	97.667
5.000	97.707	97.870	97.950
5.125	98.224	98.136	98.216
5.250	98.373	98.462	98.527
5.375	98.583	98.723	98.788
5.500	99.077	99.218	99.282
5.625	99.551	99.691	99.756
5.750	99.657	99.634	99.622
5.875	99.787	99.905	99.705
6.000			

FHA 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	90.604	90.833	90.959
3.625	91.152	91.381	91.507
3.750	92.376	92.583	92.694
3.875	92.923	93.130	93.241
4.000	93.469	93.676	93.787
4.125	94.014	94.221	94.332
4.250	94.694	94.879	94.974
4.375	95.696	95.731	95.767
4.500	96.358	96.393	96.429
4.625	96.879	96.914	96.950
4.750	97.507	97.521	97.535
4.875	97.639	97.653	97.667
5.000	97.707	97.870	97.950
5.125	98.224	98.136	98.216
5.250	98.373	98.462	98.527
5.375	98.583	98.723	98.788
5.500	99.077	99.218	99.282
5.625	99.551	99.691	99.756
5.750	99.657	99.634	99.622
5.875	99.787	99.905	99.705
6.000			

FHA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.875			
5.000			
5.125			
5.250			
5.375	95.747	95.758	95.825
5.500	96.551	96.562	96.629
5.625	97.028	97.038	97.106
5.750	98.127	98.068	98.283
5.875	98.939	98.881	98.846
6.000	99.487	99.429	99.394
6.125	100.019	99.961	99.926
6.250	101.003	100.818	100.633
6.375	101.005	101.037	101.074
6.500	101.533	101.565	101.351
6.625	101.966	101.748	101.785
6.750	101.751	101.693	101.649
6.875	101.743	101.775	101.546
7.000	102.227	102.259	102.030
7.125	102.666	102.698	102.469
7.250	102.290	102.225	102.161
7.375	102.272	102.214	102.220
7.500	102.732	102.674	102.680
7.625	103.174	103.116	102.872
7.750	102.754	102.660	102.540
7.875	100.286	100.173	100.059
8.000	100.506	100.393	100.279
8.125	100.700	100.586	100.472

FHA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	101.533	101.565	101.351
6.625	101.966	101.748	101.785
6.750	101.751	101.693	101.649
6.875	101.743	101.775	101.546
7.000	102.227	102.259	102.030
7.125	102.666	102.698	102.469
7.250	102.290	102.225	102.161
7.375	102.272	102.214	102.220
7.500	102.732	102.674	102.680
7.625	103.174	103.116	102.872
7.750	102.754	102.660	102.540
7.875	100.286	100.173	100.059
8.000	100.506	100.393	100.279
8.125	100.700	100.586	100.472

FHA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	100.019	99.961	99.926
6.250	101.003	100.818	100.633
6.375	101.005	101.037	101.074
6.500	101.533	101.565	101.351
6.625	101.966	101.748	101.785
6.750	101.751	101.693	101.649
6.875	101.743	101.775	101.546
7.000	102.227	102.259	102.030
7.125	102.666	102.698	102.469
7.250	102.290	102.225	102.161
7.375	102.272	102.214	102.220
7.500	102.732	102.674	102.680
7.625	103.174	103.116	102.872
7.750	102.754	102.660	102.540

FHA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	93.317	93.377	93.472
4.625	93.846	93.906	94.001
4.750	93.882	93.896	93.910
4.875	94.014	94.028	94.042
5.000	94.081	94.095	94.110
5.125	94.442	94.456	94.471
5.250	95.936	95.943	95.950
5.375	95.842	95.849	95.856
5.500	95.968	95.975	95.982
5.625	96.241	96.248	96.256
5.750	97.255	97.255	97.255
5.875	97.573	97.573	97.573
6.000	97.898	97.898	97.898
6.125	98.179	98.179	98.179

FHA 30 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.375	101.473	101.445	101.417
6.500	101.901	101.872	101.844
6.625	102.267	102.239	102.251
6.750	102.552	102.584	102.620
6.875	102.377	102.320	102.263
7.000	102.807	102.750	102.693
7.125	103.072	103.089	103.110
7.250	103.140	103.031	102.967
7.375	103.033	102.919	102.805
7.500	103.300	103.186	103.146
7.625	103.582	103.468	103.355
7.750	103.654	103.560	103.440
7.875	102.692	102.579	102.465
8.000	102.913	102.799	102.685
8.125	103.106	102.992	102.878

FHA 25 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.375	101.473	101.445	101.417
6.500	101.901	101.872	101.844
6.625	102.267	102.239	102.251
6.750	102.552	102.584	102.620
6.875	102.377	102.320	102.263
7.000	102.807	102.750	102.693
7.125	103.072	103.089	103.110
7.250	103.140	103.031	102.967
7.375	103.033	102.919	102.805
7.500	103.300	103.186	103.146
7.625	103.582	103.468	103.355
7.750	103.654	103.560	103.440
7.875	102.692	102.579	102.465
8.000	102.913	102.799	102.685
8.125	103.106	102.992	102.878

FHA 20 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.000	100.512	100.507	100.559
6.125	101.290	101.105	101.087
6.250	101.691	101.507	101.553
6.375	101.473	101.445	101.417
6.500	101.901	101.872	101.844
6.625	102.267	102.239	102.251
6.750	102.552	102.584	102.620
6.875	102.377	102.320	102.263
7.000	102.807	102.750	102.693
7.125	103.072	103.089	103.110
7.250	103.140	103.031	102.967
7.375	103.033	102.919	102.805
7.500	103.300	103.186	103.146
7.625	103.582	103.468	103.355
7.750	103.654	103.560	103.440

FHA 15 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	96.358	96.393	96.429
4.625	96.879	96.914	96.950
4.750	97.507	97.521	97.535
4.875	97.639	97.653	97.667
5.000	97.707	97.870	97.950
5.125	98.224	98.136	98.216
5.250	98.373	98.462	98.527
5.375	98.583	98.723	98.788
5.500	99.077	99.218	99.282
5.625	99.551	99.691	99.756
5.750	99.657	99.634	99.622
5.875	99.787	99.905	99.705
6.000			

FHA 10 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	96.358	96.393	96.429
4.625	96.879	96.914	96.950
4.750	97.507	97.521	97.535
4.875	97.639	97.653	97.667
5.000	97.707	97.870	97.950
5.125	98.224	98.136	98.216
5.250	98.373	98.462	98.527
5.375	98.583	98.723	98.788
5.500	99.077	99.218	99.282
5.625	99.551	99.691	99.756
5.750	99.657	99.634	99.622
5.875	99.787	99.905	99.705
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.625	101.966	101.748	101.785
6.750	101.751	101.693	101.649
6.875	101.743	101.775	101.546
7.000	102.227	102.259	102.030
7.125	102.666	102.698	102.469
7.250	102.290	102.225	102.161
7.375	102.272	102.214	102.220
7.500	102.732	102.674	102.680
7.625	103.174	103.116	102.872
7.750	102.754	102.660	102.540
7.875	100.286	100.173	100.059
8.000	100.506	100.393	100.279
8.125	100.700	100.586	100.472

FHA 25 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.500	101.533	101.565	101.351
6.625	101.966	101.748	101.785
6.750	101.751	101.693	101.649
6.875	101.743	101.775	101.546
7.000	102.227	102.259	102.030
7.125	102.666	102.698	102.469
7.250	102.290	102.225	102.161
7.375	102.272	102.214	102.220
7.500	102.732	102.674	102.680
7.625	103.174	103.116	102.872
7.750	102.754	102.660	102.540
7.875	100.286	100.173	100.059
8.000	100.506	100.393	100.279
8.125	100.700	100.586	100.472

FHA 20 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.125	100.019	99.961	99.926
6.250	101.003	100.818	100.633
6.375	101.005	101.037	101.074
6.500	101.533	101.565	101.351
6.625	101.966	101.748	101.785
6.750	101.751	101.693	101.649
6.875	101.743	101.775	101.546
7.000	102.227	102.259	102.030
7.125	102.666	102.698	102.469
7.250	102.290	102.225	102.161
7.375	102.272	102.214	102.220
7.500	102.732	102.674	102.680
7.625	103.174	103.116	102.872
7.750	102.754	102.660	102.540

FHA 15 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
4.500	93.317	93.377	93.472
4.625	93.846	93.906	94.001
4.750	93.882	93.896	93.910
4.875	94.014	94.028	94.042
5.000	94.081	94.095	94.110
5.125	94.442	94.456	94.471
5.250	95.936	95.943	95.950
5.375	95.842	95.849	95.856
5.500	95.968	95.975	95.982
5.625	96.241	96.248	96.256
5.750	97.255	97.255	97.255
5.875	97.573	97.573	97.573
6.000	97.898	97.898	97.898
6.125	98.179	98.179	98.179

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Friday, December 1, 2023
Effective Time:
10:39:49 AM

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

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

Government

VA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.335	97.434	97.501
5.500	98.027	98.126	98.193
5.625	98.392	98.491	98.558
5.750	99.097	99.197	99.264
5.875	99.964	99.924	99.975
6.000	100.512	100.471	100.523
6.125	101.290	101.105	101.000
6.250	101.691	101.507	101.399
6.375	101.473	101.445	101.417
6.500	101.901	101.872	101.844
6.625	102.267	102.239	102.210
6.750	102.464	102.405	102.362
6.875	102.377	102.320	102.263
7.000	102.807	102.750	102.693
7.125	103.072	103.016	102.959
7.250	103.140	103.031	102.967
7.375	103.033	102.919	102.805
7.500	103.300	103.186	103.072
7.625	103.582	103.468	103.355
7.750	103.654	103.560	103.440
7.875	102.692	102.579	102.465
8.000	102.913	102.799	102.685
8.125	103.106	102.992	102.878

VA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.335	97.434	97.501
5.500	98.027	98.126	98.193
5.625	98.392	98.491	98.558
5.750	99.097	99.197	99.264
5.875	99.964	99.924	99.975
6.000	100.512	100.471	100.523
6.125	101.290	101.105	101.000
6.250	101.691	101.507	101.399
6.375	101.473	101.445	101.417
6.500	101.901	101.872	101.844
6.625	102.267	102.239	102.210
6.750	102.464	102.405	102.362
6.875	102.377	102.320	102.263
7.000	102.807	102.750	102.693
7.125	103.072	103.016	102.959
7.250	103.140	103.031	102.967
7.375	103.033	102.919	102.805
7.500	103.300	103.186	103.072
7.625	103.582	103.468	103.355
7.750	103.654	103.560	103.440
7.875	102.692	102.579	102.465
8.000	102.913	102.799	102.685
8.125	103.106	102.992	102.878

VA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250			
5.375	97.335	97.434	97.501
5.500	98.027	98.126	98.193
5.625	98.392	98.491	98.558
5.750	99.097	99.197	99.264
5.875	99.964	99.924	99.975
6.000	100.512	100.471	100.523
6.125	101.290	101.105	101.000
6.250	101.691	101.507	101.399
6.375	101.473	101.445	101.417
6.500	101.901	101.872	101.844
6.625	102.267	102.239	102.210
6.750	102.464	102.405	102.362
6.875	102.377	102.320	102.263
7.000	102.807	102.750	102.693
7.125	103.072	103.016	102.959
7.250	103.140	103.031	102.967
7.375	103.033	102.919	102.805
7.500	103.300	103.186	103.072
7.625	103.582	103.468	103.355
7.750	103.654	103.560	103.440

VA 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	90.618	90.847	90.973
3.625	91.132	91.362	91.488
3.750	92.446	92.653	92.763
3.875	92.958	93.165	93.276
4.000	93.467	93.674	93.785
4.125	93.970	94.177	94.287
4.250	94.751	94.935	95.031
4.375	95.696	95.731	95.779
4.500	96.358	96.393	96.429
4.625	96.879	96.914	96.950
4.750	97.507	97.521	97.535
4.875	97.639	97.653	97.667
5.000	97.706	97.755	97.835
5.125	98.018	98.181	98.261
5.250	98.373	98.450	98.515
5.375	98.729	98.619	98.684
5.500	99.121	99.012	99.077
5.625	99.485	99.625	99.440
5.750	99.657	99.634	99.622
5.875	99.626	99.744	99.794
6.000			

VA 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	90.618	90.847	90.973
3.625	91.132	91.362	91.488
3.750	92.446	92.653	92.763
3.875	92.958	93.165	93.276
4.000	93.467	93.674	93.785
4.125	93.970	94.177	94.287
4.250	94.751	94.935	95.031
4.375	95.696	95.731	95.779
4.500	96.358	96.393	96.429
4.625	96.879	96.914	96.950
4.750	97.507	97.521	97.535
4.875	97.639	97.653	97.667
5.000	97.706	97.755	97.835
5.125	98.018	98.181	98.261
5.250	98.373	98.450	98.515
5.375	98.729	98.619	98.684
5.500	99.121	99.012	99.077
5.625	99.485	99.625	99.440
5.750	99.657	99.634	99.622
5.875	99.626	99.744	99.794
6.000			

VA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.875			
5.000			
5.125			
5.250			
5.375	95.747	95.777	95.844
5.500	96.439	96.469	96.536
5.625	96.804	96.834	96.901
5.750	98.127	98.068	98.283
5.875	98.939	98.881	98.846
6.000	99.487	99.429	99.394
6.125	100.019	99.961	99.926
6.250	101.003	100.818	100.633
6.375	100.864	100.915	100.952
6.500	101.385	101.436	101.473
6.625	101.753	101.805	101.842
6.750	101.751	101.693	101.649
6.875	101.533	101.585	101.606
7.000	101.911	101.963	101.984
7.125	102.321	102.297	102.318
7.250	102.290	102.225	102.161
7.375	102.308	102.270	102.026
7.500	102.601	102.563	102.569
7.625	102.895	102.857	102.863
7.750	102.754	102.660	102.540
7.875	100.286	100.173	100.059
8.000	100.506	100.393	100.279
8.125	100.700	100.586	100.472

VA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	101.385	101.436	101.473
6.625	101.753	101.805	101.842
6.750	101.751	101.693	101.649
6.875	101.533	101.585	101.606
7.000	101.911	101.963	101.984
7.125	102.321	102.297	102.318
7.250	102.290	102.225	102.161
7.375	102.308	102.270	102.026
7.500	102.601	102.563	102.569
7.625	102.895	102.857	102.863
7.750	102.754	102.660	102.540
7.875	100.286	100.173	100.059
8.000	100.506	100.393	100.279
8.125	100.700	100.586	100.472

VA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	100.019	99.961	99.926
6.250	101.003	100.818	100.633
6.375	100.864	100.915	100.952
6.500	101.385	101.436	101.473
6.625	101.753	101.805	101.842
6.750	101.751	101.693	101.649
6.875	101.533	101.585	101.606
7.000	101.911	101.963	101.984
7.125	102.321	102.297	102.318
7.250	102.290	102.225	102.161
7.375	102.308	102.270	102.026
7.500	102.601	102.563	102.569
7.625	102.895	102.857	102.863
7.750	102.754	102.660	102.540

VA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	93.211	93.271	93.366
4.625	93.648	93.708	93.804
4.750	93.882	93.896	93.910
4.875	94.014	94.028	94.042
5.000	94.081	94.095	94.110
5.125	94.192	94.206	94.221
5.250	95.936	95.943	95.950
5.375	95.842	95.849	95.856
5.500	95.968	95.975	95.982
5.625	96.241	96.248	96.256
5.750	97.255	97.255	97.255
5.875	97.573	97.573	97.573
6.000	97.898	97.898	97.898
6.125	98.179	98.179	98.179

VA 30 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	101.473	101.445	101.417
6.500	101.901	101.872	101.844
6.625	102.267	102.239	102.210
6.750	102.464	102.405	102.362
6.875	102.377	102.320	102.263
7.000	102.807	102.750	102.693
7.125	103.072	103.016	102.959
7.250	103.140	103.031	102.967
7.375	103.033	102.919	102.805
7.500	103.300	103.186	103.072
7.625	103.582	103.468	103.355
7.750	103.654	103.560	103.440
7.875	102.692	102.579	102.465
8.000	102.913	102.799	102.685
8.125	103.106	102.992	102.878

VA 25 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	101.473	101.445	101.417
6.500	101.901	101.872	101.844
6.625	102.267	102.239	102.210
6.750	102.464	102.405	102.362
6.875	102.377	102.320	102.263
7.000	102.807	102.750	102.693
7.125	103.072	103.016	102.959
7.250	103.140	103.031	102.967
7.375	103.033	102.919	102.805
7.500	103.300	103.186	103.072
7.625	103.582	103.468	103.355
7.750	103.654	103.560	103.440
7.875	102.692	102.579	102.465
8.000	102.913	102.799	102.685
8.125	103.106	102.992	102.878

VA 20 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.000	100.512	100.471	100.523
6.125	101.290	101.105	101.000
6.250	101.691	101.507	101.399
6.375	101.473	101.445	101.417
6.500	101.901	101.872	101.844
6.625	102.267	102.239	102.210
6.750	102.464	102.405	102.362
6.875	102.377	102.320	102.263
7.000	102.807	102.750	102.693
7.125	103.072	103.016	102.959
7.250	103.140	103.031	102.967
7.375	103.033	102.919	102.805
7.500	103.300	103.186	103.072
7.625	103.582	103.468	103.355
7.750			

VA 15 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	96.358	96.393	96.429
4.625	96.879	96.914	96.950
4.750	97.507	97.521	97.535
4.875	97.639	97.653	97.667
5.000	97.706	97.755	97.835
5.125	98.018	98.181	98.261
5.250	98.373	98.450	98.515
5.375	98.729	98.619	98.684
5.500	99.121	99.012	99.077
5.625	99.485	99.625	99.440
5.750	99.657	99.634	99.622
5.875	99.626	99.744	99.794
6.000	99.968	100.086	100.135
6.125	100.292	100.410	100.460

VA 10 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	96.358	96.393	96.429
4.625	96.879	96.914	96.950
4.750	97.507	97.521	97.535
4.875	97.639	97.653	97.667
5.000	97.706	97.755	97.835
5.125	98.018	98.181	98.261
5.250	98.373	98.450	98.515
5.375	98.729	98.619	98.684
5.500	99.121	99.012	99.077
5.625	99.485	99.625	99.440
5.750	99.657	99.634	99.622
5.875	99.626	99.744	99.794
6.000	99.968	100.086	100.135
6.125	100.292	100.410	100.460

VA 30 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.625	101.753	101.805	101.842
6.750	101.751	101.693	101.649
6.875	101.533	101.585	101.606
7.000	101.911	101.963	101.984
7.125	102.321	102.297	102.318
7.250	102.290	102.225	102.161
7.375	102.308	102.270	102.026
7.500	102.601	102.563	102.569
7.625	102.895	102.857	102.863
7.750	102.754	102.660	102.540
7.875	100.286	100.173	100.059
8.000	100.506	100.393	100.279
8.125	100.700	100.586	100.472
8.250			

VA 25 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.500	101.385	101.436	101.473
6.625	101.753	101.805	101.842
6.750	101.751	101.693	101.649
6.875	101.533	101.585	101.606
7.000	101.911	101.963	101.984
7.125	102.321	102.297	102.318
7.250	102.290	102.225	102.161
7.375	102.308	102.270	102.026
7.500	102.601	102.563	102.569
7.625	102.895	102.857	102.863
7.750	102.754	102.660	102.540
7.875	100.286	100.173	100.059
8.000	100.506	100.393	100.279
8.125	100.700	100.586	100.472

VA 20 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.125	100.019	99.961	99.926
6.250	101.003	100.818	100.633
6.375	100.864	100.915	100.952
6.500	101.385	101.436	101.473
6.625	101.753	101.805	101.842
6.750	101.751	101.693	101.649
6.875	101.533	101.585	101.606
7.000	101.911	101.963	101.984
7.125	102.321	102.297	102.318
7.250	102.290	102.225	102.161
7.375	102.308	102.270	102.026
7.500	102.601	102.563	102.569
7.625	102.895	102.857	102.863
7.750	102.754	102.660	102.540

VA 15 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
4.500	93.211	93.271	93.366
4.625	93.648	93.708	93.804
4.750	93.882	93.896	93.910
4.875	94.014	94.028	94.042
5.000	94.081	94.095	94.110
5.125	94.192	94.206	94.221
5.250	95.936	95.943	95.950
5.375	95.842	95.849	95.856
5.500	95.968	95.975	95.982
5.625	96.241	96.248	96.256
5.750	97.255	97.255	97.255
5.875	97.573	97.573	97.573
6.000	97.898	97.898	97.898
6.125	98.179	98.179	98.179

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

Friday, December 1, 2023
Effective Time:
10:39:49 AM

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

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

Government DPA

BFF_DPA_Repayable[1]				BFF_DPA_Forgivable[2]							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	97.513	97.323	97.023	6.750	94.913	94.723	94.423	6.750			
6.875	97.693	97.511	97.211	6.875	95.093	94.911	94.611	6.875			
7.000	98.127	97.945	97.645	7.000	95.527	95.345	95.045	7.000			
7.125	98.520	98.338	98.038	7.125	95.920	95.738	95.438	7.125			
7.250	98.894	98.712	98.412	7.250	96.294	96.112	95.812	7.250			
7.375	99.230	98.994	98.694	7.375	96.630	96.394	96.094	7.375			
7.500	99.634	99.398	99.098	7.500	97.034	96.798	96.498	7.500			
7.625	99.987	99.751	99.451	7.625	97.387	97.151	96.851	7.625			
7.750	100.331	100.095	99.795	7.750	97.731	97.495	97.195	7.750			
7.875	100.401	100.113	99.813	7.875	97.801	97.513	97.213	7.875			
8.000	100.765	100.477	100.177	8.000	98.165	97.877	97.577	8.000			
8.125	101.088	100.800	100.500	8.125	98.488	98.200	97.900	8.125			
8.250	101.402	101.114	100.814	8.250	98.802	98.514	98.214	8.250			
8.375				8.375				8.375			

BFF_DPA_HB_Repayable[1]				BFF_DPA_HB_Forgivable[2]							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	95.513	95.323	95.023	6.750	92.913	92.723	92.423	6.750			
6.875	95.693	95.511	95.211	6.875	93.093	92.911	92.611	6.875			
7.000	96.127	95.945	95.645	7.000	93.527	93.345	93.045	7.000			
7.125	96.520	96.338	96.038	7.125	93.920	93.738	93.438	7.125			
7.250	96.894	96.712	96.412	7.250	94.294	94.112	93.812	7.250			
7.375	97.230	96.994	96.694	7.375	94.630	94.394	94.094	7.375			
7.500	97.634	97.398	97.098	7.500	95.034	94.798	94.498	7.500			
7.625	97.987	97.751	97.451	7.625	95.387	95.151	94.851	7.625			
7.750	98.331	98.095	97.795	7.750	95.731	95.495	95.195	7.750			
7.875	98.401	98.113	97.813	7.875	95.801	95.513	95.213	7.875			
8.000	98.765	98.477	98.177	8.000	96.165	95.877	95.577	8.000			
8.125	99.088	98.800	98.500	8.125	96.488	96.200	95.900	8.125			
8.250	99.402	99.114	98.814	8.250	96.802	96.514	96.214	8.250			
8.375				8.375				8.375			

Government DPA Adjustments

FICO	
FICO =>680	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.000
600 - 619	-1.500

Other Adjustments

DTI >50	-0.250
Manufactured Home	-0.250
2-Units	-0.250
Temporary 2-1 BuyDown	-0.250

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