BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Effective: **12/5/23 8:01 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

Tuesday, December 5, 2023
Effective Time:
8:01:26 AM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625			
5.750			
5.875	97.620	97.680	97.678
6.000	98.307	98.356	98.369
6.125	98.760	98.799	98.800
6.250	99.231	99.230	99.221
6.375	99.790	99.765	99.765
6.500	100.333	100.308	100.308
6.625	100.712	100.687	100.687
6.750	100.837	100.829	100.812
6.875	101.264	101.255	101.238
7.000	101.728	101.699	101.682
7.125	102.042	102.001	101.976
7.250	101.801	101.779	101.754
7.375	102.247	102.226	102.200
7.500	102.647	102.623	102.598
7.625	102.916	102.870	102.845
7.750	102.650	102.587	102.520
7.875	103.009	102.946	102.879
8.000	103.360	103.282	103.215
8.125	103.580	103.502	103.427
8.250	102.575	102.441	102.265
8.375			
8.500			
8.625			

Conventional 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625			
5.750			
5.875	97.620	97.680	97.678
6.000	98.307	98.356	98.369
6.125	98.760	98.799	98.800
6.250	99.231	99.230	99.221
6.375	99.790	99.765	99.765
6.500	100.333	100.308	100.308
6.625	100.712	100.687	100.687
6.750	100.837	100.829	100.812
6.875	101.264	101.255	101.238
7.000	101.728	101.699	101.682
7.125	102.042	102.001	101.976
7.250	101.801	101.779	101.754
7.375	102.247	102.226	102.200
7.500	102.647	102.623	102.598
7.625	102.916	102.870	102.845
7.750	102.650	102.587	102.520
7.875	103.009	102.946	102.879
8.000	103.360	103.282	103.215
8.125	103.580	103.502	103.427
8.250	102.575	102.441	102.265
8.375			
8.500			
8.625			

Conventional 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	93.866	93.880	93.939
5.125	94.481	94.486	94.553
5.250	95.261	95.266	95.333
5.375	95.876	95.882	95.949
5.500	96.480	96.485	96.552
5.625	97.222	97.211	97.219
5.750	97.963	97.951	97.959
5.875	98.821	98.809	98.818
6.000	99.379	99.367	99.376
6.125	99.867	99.855	99.864
6.250	100.301	100.276	100.276
6.375	100.819	100.794	100.794
6.500	101.281	101.257	101.257
6.625	101.668	101.643	101.643
6.750	101.570	101.529	101.504
6.875	102.041	102.001	101.976
7.000	101.976	101.976	101.949
7.125	102.284	102.317	102.289
7.250	101.894	101.918	101.888
7.375	102.247	102.226	102.200
7.500	102.645	102.623	102.598
7.625	102.879	102.858	102.833
7.750	102.400	102.337	102.270
7.875	102.759	102.696	102.629
8.000	103.095	103.032	102.965

Conventional 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	97.444	97.559	97.563
5.125	97.533	97.587	97.715
5.250	97.929	97.928	98.053
5.375	98.293	98.298	98.419
5.500	98.720	98.803	98.924
5.625	99.238	99.214	99.198
5.750	99.726	99.702	99.686
5.875	100.177	100.153	100.136
6.000	100.519	100.495	100.478
6.125	100.240	100.209	100.192
6.250	100.454	100.673	100.406
6.375	100.880	100.849	100.832
6.500	101.178	101.397	101.130
6.625	101.084	101.018	100.901
6.750	101.281	101.215	101.348
6.875	101.690	101.624	101.757
7.000	101.954	101.888	102.021

Conventional 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	97.400	97.274	97.347
5.125	97.553	97.665	97.793
5.250	97.885	97.992	98.116
5.375	98.485	98.578	98.450
5.500	98.683	98.775	98.855
5.625	99.363	99.455	99.451
5.750	99.726	99.757	99.749
5.875	100.177	100.153	100.136
6.000	100.519	100.495	100.478
6.125	100.240	100.209	100.192
6.250	100.704	100.673	100.656
6.375	101.130	101.099	101.082
6.500	101.428	101.397	101.380
6.625	101.084	101.018	101.018
6.750	101.531	101.465	101.348
6.875	101.690	101.624	101.757
7.000	101.954	102.138	102.021

Conventional 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.750	100.913	100.872	100.847
6.875	101.405	101.386	101.382
7.000	101.863	101.822	101.797
7.125	102.146	102.105	102.080
7.250	101.939	101.893	101.868
7.375	102.395	102.349	102.324
7.500	102.815	102.769	102.744
7.625	103.017	102.971	102.946
7.750	102.617	102.548	102.513
7.875	102.953	102.875	102.800
8.000	103.062	102.991	102.955
8.125	103.328	103.256	103.219
8.250	100.728	100.546	100.496
8.375	100.933	100.750	100.700
8.500	101.125	100.941	100.890
8.625	101.290	101.105	101.053

Conventional 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.750	100.621	100.581	100.555
6.875	101.094	101.054	101.029
7.000	101.517	101.476	101.451
7.125	101.827	101.787	101.761
7.250	101.640	101.594	101.569
7.375	102.076	102.030	102.005
7.500	102.460	102.414	102.389
7.625	102.724	102.678	102.653
7.750	102.223	102.145	102.070
7.875	102.627	102.549	102.474
8.000	101.958	101.888	101.602
8.125	101.938	101.866	101.830
8.250	101.219	101.038	100.988
8.375	101.437	101.255	101.204
8.500			
8.625			

Conventional 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.125	96.220	96.211	96.211
5.250	96.730	96.722	96.722
5.375	97.218	97.210	97.210
5.500	97.602	97.593	97.593
5.625	97.593	97.569	97.552
5.750	98.067	98.043	98.026
5.875	98.505	98.481	98.464
6.000	98.870	98.838	98.822
6.125	99.407	99.375	99.359
6.250	99.858	99.827	99.810
6.375	100.271	100.240	100.223
6.500	100.553	100.522	100.505
6.625	100.126	100.060	99.943
6.750	100.561	100.495	100.378
6.875	100.956	100.890	100.773
7.000	101.191	101.125	101.008

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

Tuesday, December 5, 2023
Effective Time:
8:01:26 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	96.769	96.689	96.596
5.375	97.144	97.064	96.971
5.500	97.509	97.429	97.336
5.625	97.868	97.788	97.696
5.750	98.214	98.134	98.042
5.875	98.546	98.465	98.373
6.000	98.869	98.788	98.696
6.125	99.182	99.101	99.009
6.250	99.485	99.405	99.312
6.375	99.747	99.667	99.575
6.500	100.001	99.920	99.828
6.625	100.250	100.170	100.077
6.750	100.500	100.420	100.327
6.875	100.745	100.664	100.572
7.000	100.991	100.910	100.818
7.125	100.658	100.595	100.532

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	97.141	97.061	96.968
5.750	97.597	97.517	97.424
5.875	98.022	97.942	97.849
6.000	98.428	98.347	98.255
6.125	98.811	98.730	98.638
6.250	99.177	99.097	99.004
6.375	99.513	99.450	99.387
6.500	99.798	99.718	99.625
6.625	100.151	100.088	100.025
6.750	100.383	100.320	100.257
6.875	100.791	100.728	100.665
7.000	101.028	100.965	100.902
7.125	101.015	100.952	100.889

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	96.161	96.098	96.035
5.750	96.641	96.578	96.516
5.875	97.597	97.517	97.424
6.000	98.052	97.972	97.879
6.125	98.514	98.433	98.341
6.250	98.924	98.844	98.751
6.375	99.249	99.169	99.076
6.500	99.576	99.496	99.403
6.625	99.912	99.831	99.739
6.750	100.225	100.145	100.052
6.875	100.566	100.503	100.440
7.000	100.829	100.766	100.704
7.125	100.847	100.784	100.722

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	96.580	96.517	96.454
5.375	96.948	96.885	96.822
5.500	97.316	97.253	97.190
5.625	97.685	97.622	97.559
5.750	98.054	97.991	97.928
5.875	98.396	98.333	98.270
6.000	98.593	98.530	98.467
6.125	98.933	98.870	98.807
6.250	99.127	99.064	99.001
6.375	99.466	99.403	99.340
6.500	99.665	99.602	99.539
6.625	100.009	99.946	99.883
6.750	100.234	100.171	100.108
6.875	100.579	100.516	100.453
7.000	100.778	100.715	100.652
7.125	100.977	100.914	100.851

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	97.047	96.984	96.921
5.750	97.478	97.415	97.352
5.875	97.909	97.846	97.783
6.000	98.341	98.278	98.215
6.125	98.773	98.710	98.647
6.250	99.178	99.115	99.052
6.375	99.583	99.520	99.457
6.500	99.817	99.754	99.691
6.625	100.220	100.157	100.094
6.750	100.452	100.389	100.326
6.875	100.860	100.797	100.734
7.000	101.097	101.034	100.971
7.125	101.334	101.271	101.208

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	96.480	96.417	96.354
5.750	96.961	96.898	96.835
5.875	97.442	97.379	97.316
6.000	97.739	97.676	97.613
6.125	98.222	98.159	98.096
6.250	98.518	98.455	98.392
6.375	99.002	98.939	98.876
6.500	99.458	99.395	99.332
6.625	99.915	99.852	99.789
6.750	100.181	100.118	100.055
6.875	100.635	100.572	100.509
7.000	100.899	100.836	100.773
7.125	101.167	101.104	101.041

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

Tuesday, December 5, 2023
Effective Time:
8:01:26 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	97.781	97.844	97.844
6.125	98.071	98.084	98.084
6.250	99.231	99.230	99.221
6.375	99.747	99.746	99.737
6.500	100.519	100.495	100.495
6.625	100.980	100.955	100.955
6.750	100.927	100.886	100.861
6.875	101.434	101.393	101.368
7.000	101.917	101.877	101.852
7.125	102.310	102.270	102.245
7.250	101.926	101.880	101.855
7.375	102.395	102.349	102.323
7.500	102.844	102.798	102.773
7.625	103.186	103.140	103.115

Home Ready 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
6.000			
6.125			
6.250	98.981	98.980	98.971
6.375	99.747	99.746	99.737
6.500	100.519	100.495	100.495
6.625	100.980	100.955	100.955
6.750	100.927	100.886	100.861
6.875	101.434	101.393	101.368
7.000	101.917	101.877	101.852
7.125	102.310	102.270	102.245
7.250	101.926	101.880	101.855
7.375	102.395	102.349	102.323
7.500	102.844	102.798	102.773
7.625	103.186	103.140	103.115

Home Ready 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750			
4.875			
5.000	97.149	97.142	97.133
5.125	97.283	97.275	97.267
5.250	97.679	97.664	97.647
5.375	97.863	97.848	97.831
5.500	98.499	98.484	98.467
5.625	98.646	98.637	98.603
5.750	99.101	99.092	99.058
5.875	99.172	99.163	99.133
6.000	99.531	99.512	99.499

Home Ready 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	95.705	95.682	95.657
4.875	95.853	95.830	95.805
5.000	96.102	96.079	96.054
5.125	96.433	96.411	96.386
5.250	96.742	96.712	96.678
5.375	97.153	97.128	97.078
5.500	97.870	97.845	97.795
5.625	98.296	98.271	98.221
5.750	98.604	98.580	98.530
5.875	98.892	98.867	98.817
6.000	99.152	99.127	99.327

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

Tuesday, December 5, 2023
Effective Time:
8:01:26 AM

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

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

Home Possible

Home Possible 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.875			
6.000	97.781	97.844	97.844
6.125	98.071	98.084	98.084
6.250	99.231	99.230	99.221
6.375	99.747	99.746	99.737
6.500	100.210	100.208	100.200
6.625	100.368	100.366	100.358
6.750	100.837	100.829	100.812
6.875	101.264	101.255	101.238
7.000	101.458	101.449	101.432
7.125	101.730	101.721	101.705
7.250	101.801	101.779	101.754
7.375	102.247	102.226	102.200
7.500	102.395	102.373	102.348
7.625	102.629	102.608	102.583

Home Possible 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.875			
6.000			
6.125			
6.250	98.981	98.980	98.971
6.375	99.747	99.746	99.737
6.500	99.960	99.958	99.950
6.625	100.618	100.616	100.358
6.750	100.587	100.579	100.562
6.875	101.014	101.005	100.988
7.000	101.458	101.449	101.432
7.125	101.730	101.721	101.705
7.250	101.551	101.529	101.504
7.375	101.997	101.976	101.950
7.500	102.395	102.373	102.348
7.625	102.629	102.608	102.583

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	97.149	97.142	97.133
5.125	97.283	97.275	97.267
5.250	97.679	97.664	97.647
5.375	97.863	97.848	97.831
5.500	98.499	98.484	98.467
5.625	98.646	98.637	98.603
5.750	99.101	99.092	99.058
5.875	99.172	99.163	99.133
6.000	99.531	99.512	99.499

Home Possible 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.125			
4.250			
4.375			
4.500			
4.625			
4.750	95.705	95.682	95.657
4.875	95.853	95.830	95.805
5.000	96.102	96.079	96.054
5.125	96.433	96.411	96.386
5.250	96.742	96.712	96.678
5.375	97.153	97.128	97.078
5.500	97.870	97.845	97.795
5.625	98.296	98.271	98.221
5.750	98.604	98.580	98.530

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

Tuesday, December 5, 2023
Effective Time:
8:01:26 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	94.888	94.888	94.886
5.750	95.619	95.619	95.617
5.875	97.358	97.418	97.413
6.000	97.910	97.951	97.944
6.125	98.456	98.492	98.485
6.250	98.864	98.919	98.864
6.375	99.367	99.399	99.340
6.500	99.875	99.880	99.818
6.625	100.370	100.374	100.312
6.750	100.319	100.357	100.342
6.875	100.779	100.789	100.770
7.000	101.171	101.147	101.124
7.125	101.620	101.596	101.574
7.250	101.426	101.449	101.425
7.375	101.732	101.726	101.699

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			

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

Tuesday, December 5, 2023
Effective Time:
8:01:26 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	97.744	97.883	97.926
5.500	98.546	98.685	98.728
5.625	99.020	99.159	99.202
5.750	99.656	99.795	99.838
5.875	100.147	100.250	100.280
6.000	100.689	100.803	100.833
6.125	101.338	101.325	101.355
6.250	101.727	101.781	101.812
6.375	101.569	101.541	101.512
6.500	101.984	101.955	101.927
6.625	102.318	102.290	102.278
6.750	102.604	102.571	102.589
6.875	102.361	102.311	102.261
7.000	102.775	102.725	102.675
7.125	103.031	102.981	102.982
7.250	103.152	103.080	103.039
7.375	103.022	102.909	102.795
7.500	103.280	103.166	103.053
7.625	103.556	103.442	103.329
7.750	103.710	103.609	103.498
7.875	102.567	102.453	102.340
8.000	102.775	102.662	102.548
8.125	102.961	102.848	102.734

FHA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.744	97.883	97.926
5.500	98.546	98.685	98.728
5.625	99.020	99.159	99.202
5.750	99.656	99.795	99.838
5.875	100.147	100.250	100.280
6.000	100.689	100.803	100.833
6.125	101.338	101.325	101.355
6.250	101.727	101.781	101.812
6.375	101.569	101.541	101.512
6.500	101.984	101.955	101.927
6.625	102.318	102.290	102.278
6.750	102.604	102.571	102.589
6.875	102.361	102.311	102.261
7.000	102.775	102.725	102.675
7.125	103.031	102.981	102.982
7.250	103.152	103.080	103.039
7.375	103.022	102.909	102.795
7.500	103.280	103.166	103.053
7.625	103.556	103.442	103.329
7.750	103.710	103.609	103.498
7.875	102.567	102.453	102.340
8.000	102.775	102.662	102.548
8.125	102.961	102.848	102.734

FHA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250			
5.375	97.744	97.883	97.926
5.500	98.546	98.685	98.728
5.625	99.020	99.159	99.202
5.750	99.656	99.795	99.838
5.875	100.147	100.250	100.280
6.000	100.689	100.803	100.833
6.125	101.338	101.325	101.355
6.250	101.727	101.781	101.812
6.375	101.569	101.541	101.512
6.500	101.984	101.955	101.927
6.625	102.318	102.290	102.278
6.750	102.604	102.571	102.589
6.875	102.361	102.311	102.261
7.000	102.775	102.725	102.675
7.125	103.031	102.981	102.982
7.250	103.152	103.080	103.039
7.375	103.022	102.909	102.795
7.500	103.280	103.166	103.053
7.625	103.556	103.442	103.329
7.750	103.710	103.609	103.498

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	90.840	91.112	91.133
3.625	91.389	91.660	91.682
3.750	92.588	92.837	92.885
3.875	93.135	93.385	93.432
4.000	93.682	93.931	93.979
4.125	94.226	94.476	94.523
4.250	94.835	95.062	95.121
4.375	95.707	95.855	95.914
4.500	96.375	96.403	96.454
4.625	96.893	96.930	96.989
4.750	97.534	97.555	97.576
4.875	97.666	97.687	97.709
5.000	97.734	97.898	98.077
5.125	98.204	98.409	98.338
5.250	98.423	98.502	98.551
5.375	98.824	98.756	98.805
5.500	99.310	99.242	99.291
5.625	99.772	99.705	99.754
5.750	99.495	99.721	99.705
5.875	99.640	99.800	99.766
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	90.840	91.112	91.133
3.625	91.389	91.660	91.682
3.750	92.588	92.837	92.885
3.875	93.135	93.385	93.432
4.000	93.682	93.931	93.979
4.125	94.226	94.476	94.523
4.250	94.835	95.062	95.121
4.375	95.707	95.855	95.914
4.500	96.375	96.403	96.454
4.625	96.893	96.930	96.989
4.750	97.534	97.555	97.576
4.875	97.666	97.687	97.709
5.000	97.734	97.898	98.077
5.125	98.204	98.409	98.338
5.250	98.423	98.502	98.551
5.375	98.824	98.756	98.805
5.500	99.310	99.242	99.291
5.625	99.772	99.705	99.754
5.750	99.495	99.721	99.705
5.875	99.640	99.800	99.766
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	96.069	96.208	96.251
5.500	96.871	97.010	97.053
5.625	97.345	97.484	97.527
5.750	98.314	98.512	98.476
5.875	99.122	99.071	99.034
6.000	99.664	99.613	99.576
6.125	100.191	100.140	100.104
6.250	101.038	100.853	100.919
6.375	101.037	101.132	101.150
6.500	101.547	101.642	101.410
6.625	101.949	101.794	101.812
6.750	101.891	101.826	101.780
6.875	101.631	101.704	101.709
7.000	102.095	102.168	102.173
7.125	102.512	102.585	102.590
7.250	102.346	102.273	102.233
7.375	102.321	102.122	102.115
7.500	102.758	102.559	102.552
7.625	102.932	102.982	102.975
7.750	102.810	102.709	102.598
7.875	100.161	100.047	99.934
8.000	100.369	100.255	100.142
8.125	100.555	100.441	100.328

FHA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	101.547	101.642	101.410
6.625	101.949	101.794	101.812
6.750	101.891	101.826	101.780
6.875	101.631	101.704	101.709
7.000	102.095	102.168	102.173
7.125	102.512	102.585	102.590
7.250	102.346	102.273	102.233
7.375	102.321	102.122	102.115
7.500	102.758	102.559	102.552
7.625	102.932	102.982	102.975
7.750	102.810	102.709	102.598
7.875	100.161	100.047	99.934
8.000	100.369	100.255	100.142
8.125	100.555	100.441	100.328

FHA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	100.191	100.140	100.104
6.250	101.038	100.853	100.919
6.375	101.037	101.132	101.150
6.500	101.547	101.642	101.410
6.625	101.949	101.794	101.812
6.750	101.891	101.826	101.780
6.875	101.631	101.704	101.709
7.000	102.095	102.168	102.173
7.125	102.512	102.585	102.590
7.250	102.346	102.273	102.233
7.375	102.321	102.122	102.115
7.500	102.758	102.559	102.552
7.625	102.932	102.982	102.975
7.750	102.810	102.709	102.598

FHA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	93.329	93.556	93.615
4.625	93.853	94.080	94.139
4.750	93.909	93.930	93.951
4.875	94.041	94.062	94.084
5.000	94.109	94.130	94.152
5.125	94.218	94.489	94.510
5.250	95.984	95.991	95.998
5.375	95.880	95.888	95.895
5.500	96.004	96.011	96.019
5.625	96.270	96.277	96.285
5.750	97.277	97.277	97.277
5.875	97.591	97.591	97.591
6.000	97.907	97.907	97.907
6.125	98.170	98.170	98.170

FHA 30 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.375	101.569	101.541	101.512
6.500	101.984	101.955	101.927
6.625	102.318	102.290	102.278
6.750	102.604	102.571	102.589
6.875	102.361	102.311	102.261
7.000	102.775	102.725	102.675
7.125	103.031	102.981	102.982
7.250	103.152	103.080	103.039
7.375	103.022	102.909	102.795
7.500	103.280	103.166	103.053
7.625	103.556	103.442	103.329
7.750	103.710	103.609	103.498
7.875	102.567	102.453	102.340
8.000	102.775	102.662	102.548
8.125	102.961	102.848	102.734

FHA 25 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.375	101.569	101.541	101.512
6.500	101.984	101.955	101.927
6.625	102.318	102.290	102.278
6.750	102.604	102.571	102.589
6.875	102.361	102.311	102.261
7.000	102.775	102.725	102.675
7.125	103.031	102.981	102.982
7.250	103.152	103.080	103.039
7.375	103.022	102.909	102.795
7.500	103.280	103.166	103.053
7.625	103.556	103.442	103.329
7.750	103.710	103.609	103.498
7.875	102.567	102.453	102.340
8.000	102.775	102.662	102.548
8.125	102.961	102.848	102.734

FHA 20 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.000	100.689	100.803	100.833
6.125	101.338	101.325	101.355
6.250	101.727	101.781	101.812
6.375	101.569	101.541	101.512
6.500	101.984	101.955	101.927
6.625	102.318	102.290	102.278
6.750	102.604	102.571	102.589
6.875	102.361	102.311	102.261
7.000	102.775	102.725	102.675
7.125	103.031	102.981	102.982
7.250	103.152	103.080	103.039
7.375	103.022	102.909	102.795
7.500	103.280	103.166	103.053
7.625	103.556	103.442	103.329
7.750	103.710	103.609	103.498

FHA 15 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	96.375	96.403	96.454
4.625	96.893	96.930	96.989
4.750	97.534	97.555	97.576
4.875	97.666	97.687	97.709
5.000	97.734	97.898	98.077
5.125	98.204	98.409	98.338
5.250	98.423	98.502	98.551
5.375	98.824	98.756	98.805
5.500	99.310	99.242	99.291
5.625	99.772	99.705	99.754
5.750	99.495	99.721	99.705
5.875	99.640	99.800	99.766
6.000			

FHA 10 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	96.375	96.403	96.454
4.625	96.893	96.930	96.989
4.750	97.534	97.555	97.576
4.875	97.666	97.687	97.709
5.000	97.734	97.898	98.077
5.125	98.204	98.409	98.338
5.250	98.423	98.502	98.551
5.375	98.824	98.756	98.805
5.500	99.310	99.242	99.291
5.625	99.772	99.705	99.754
5.750	99.495	99.721	99.705
5.875	99.640	99.800	99.766
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.625	101.949	101.794	101.812
6.750	101.891	101.826	101.780
6.875	101.631	101.704	101.709
7.000	102.095	102.168	102.173
7.125	102.512	102.585	102.590
7.250	102.346	102.273	102.233
7.375	102.321	102.122	102.115
7.500	102.758	102.559	102.552
7.625	102.932	102.982	102.975
7.750	102.810	102.709	102.598
7.875	100.161	100.047	99.934
8.000	100.369	100.255	100.142
8.125	100.555	100.441	100.328

FHA 25 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.500	101.547	101.642	101.410
6.625	101.949	101.794	101.812
6.750	101.891	101.826	101.780
6.875	101.631	101.704	101.709
7.000	102.095	102.168	102.173
7.125	102.512	102.585	102.590
7.250	102.346	102.273	102.233
7.375	102.321	102.122	102.115
7.500	102.758	102.559	102.552
7.625	102.932	102.982	102.975
7.750	102.810	102.709	102.598
7.875	100.161	100.047	99.934
8.000	100.369	100.255	100.142
8.125	100.555	100.441	100.328

FHA 20 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.125	100.191	100.140	100.104
6.250	101.038	100.853	100.919
6.375	101.037	101.132	101.150
6.500	101.547	101.642	101.410
6.625	101.949	101.794	101.812
6.750	101.891	101.826	101.780
6.875	101.631	101.704	101.709
7.000	102.095	102.168	102.173
7.125	102.512	102.585	102.590
7.250	102.346	102.273	102.233
7.375	102.321	102.122	102.115
7.500	102.758	102.559	102.552
7.625	102.932	102.982	102.975
7.750	102.810	102.709	102.598

FHA 15 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
4.500	93.329	93.556	93.615
4.625	93.853	94.080	94.139
4.750	93.909	93.930	93.951
4.875	94.041	94.062	94.084
5.000	94.109	94.130	94.152
5.125	94.218	94.489	94.510
5.250	95.984	95.991	95.998
5.375	95.880	95.888	95.895
5.500	96.004	96.011	96.019
5.625	96.270	96.277	96.285
5.750	97.277	97.277	97.277
5.875	97.591	97.591	97.591
6.000	97.907	97.907	97.907
6.125	98.170	98.170	98.170

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

Tuesday, December 5, 2023
Effective Time:
8:01:26 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	97.723	97.883	97.926
5.500	98.413	98.572	98.615
5.625	98.772	98.932	98.975
5.750	99.469	99.628	99.672
5.875	100.147	100.214	100.245
6.000	100.689	100.748	100.778
6.125	101.338	101.203	101.233
6.250	101.727	101.576	101.599
6.375	101.569	101.541	101.512
6.500	101.984	101.955	101.927
6.625	102.318	102.290	102.261
6.750	102.604	102.538	102.492
6.875	102.361	102.311	102.261
7.000	102.775	102.725	102.675
7.125	103.031	102.981	102.931
7.250	103.152	103.080	103.039
7.375	103.022	102.909	102.795
7.500	103.280	103.166	103.053
7.625	103.556	103.442	103.329
7.750	103.710	103.609	103.498
7.875	102.567	102.453	102.340
8.000	102.775	102.662	102.548
8.125	102.961	102.848	102.734

VA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.723	97.883	97.926
5.500	98.413	98.572	98.615
5.625	98.772	98.932	98.975
5.750	99.469	99.628	99.672
5.875	100.147	100.214	100.245
6.000	100.689	100.748	100.778
6.125	101.338	101.203	101.233
6.250	101.727	101.576	101.599
6.375	101.569	101.541	101.512
6.500	101.984	101.955	101.927
6.625	102.318	102.290	102.261
6.750	102.604	102.538	102.492
6.875	102.361	102.311	102.261
7.000	102.775	102.725	102.675
7.125	103.031	102.981	102.931
7.250	103.152	103.080	103.039
7.375	103.022	102.909	102.795
7.500	103.280	103.166	103.053
7.625	103.556	103.442	103.329
7.750	103.710	103.609	103.498
7.875	102.567	102.453	102.340
8.000	102.775	102.662	102.548
8.125	102.961	102.848	102.734

VA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250			
5.375	97.723	97.883	97.926
5.500	98.413	98.572	98.615
5.625	98.772	98.932	98.975
5.750	99.469	99.628	99.672
5.875	100.147	100.214	100.245
6.000	100.689	100.748	100.778
6.125	101.338	101.203	101.233
6.250	101.727	101.576	101.599
6.375	101.569	101.541	101.512
6.500	101.984	101.955	101.927
6.625	102.318	102.290	102.261
6.750	102.604	102.538	102.492
6.875	102.361	102.311	102.261
7.000	102.775	102.725	102.675
7.125	103.031	102.981	102.931
7.250	103.152	103.080	103.039
7.375	103.022	102.909	102.795
7.500	103.280	103.166	103.053
7.625	103.556	103.442	103.329
7.750	103.710	103.609	103.498

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	90.851	91.122	91.144
3.625	91.365	91.636	91.658
3.750	92.655	92.904	92.952
3.875	93.166	93.416	93.463
4.000	93.673	93.922	93.970
4.125	94.172	94.421	94.469
4.250	94.887	95.114	95.173
4.375	95.707	95.859	95.917
4.500	96.375	96.403	96.432
4.625	96.893	96.921	96.950
4.750	97.534	97.555	97.576
4.875	97.416	97.687	97.709
5.000	97.734	97.764	97.943
5.125	97.974	98.179	98.357
5.250	98.423	98.480	98.529
5.375	98.706	98.639	98.687
5.500	99.086	99.269	99.068
5.625	99.437	99.620	99.669
5.750	99.495	99.721	99.705
5.875	99.473	99.633	99.599
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	90.851	91.122	91.144
3.625	91.365	91.636	91.658
3.750	92.655	92.904	92.952
3.875	93.166	93.416	93.463
4.000	93.673	93.922	93.970
4.125	94.172	94.421	94.469
4.250	94.887	95.114	95.173
4.375	95.707	95.859	95.917
4.500	96.375	96.403	96.432
4.625	96.893	96.921	96.950
4.750	97.534	97.555	97.576
4.875	97.416	97.687	97.709
5.000	97.734	97.764	97.943
5.125	97.974	98.179	98.357
5.250	98.423	98.480	98.529
5.375	98.706	98.639	98.687
5.500	99.086	99.269	99.068
5.625	99.437	99.620	99.669
5.750	99.495	99.721	99.705
5.875	99.473	99.633	99.599
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	96.066	96.225	96.268
5.500	96.755	96.914	96.957
5.625	97.115	97.274	97.317
5.750	98.314	98.512	98.476
5.875	99.122	99.071	99.034
6.000	99.664	99.613	99.576
6.125	100.191	100.140	100.104
6.250	101.038	100.853	100.919
6.375	100.859	100.974	100.992
6.500	101.341	101.456	101.474
6.625	101.659	101.774	101.792
6.750	101.891	101.826	101.780
6.875	101.494	101.491	101.496
7.000	101.950	101.877	101.869
7.125	102.383	102.310	102.269
7.250	102.346	102.273	102.233
7.375	102.110	102.181	102.174
7.500	102.386	102.457	102.450
7.625	102.773	102.739	102.732
7.750	102.810	102.709	102.598
7.875	100.161	100.047	99.934
8.000	100.369	100.255	100.142
8.125	100.555	100.441	100.328

VA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	101.341	101.456	101.474
6.625	101.659	101.774	101.792
6.750	101.891	101.826	101.780
6.875	101.494	101.491	101.496
7.000	101.950	101.877	101.869
7.125	102.383	102.310	102.269
7.250	102.346	102.273	102.233
7.375	102.110	102.181	102.174
7.500	102.386	102.457	102.450
7.625	102.773	102.739	102.732
7.750	102.810	102.709	102.598
7.875	100.161	100.047	99.934
8.000	100.369	100.255	100.142
8.125	100.555	100.441	100.328

VA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	100.191	100.140	100.104
6.250	101.038	100.853	100.919
6.375	100.859	100.974	100.992
6.500	101.341	101.456	101.474
6.625	101.659	101.774	101.792
6.750	101.891	101.826	101.780
6.875	101.494	101.491	101.496
7.000	101.950	101.877	101.869
7.125	102.383	102.310	102.269
7.250	102.346	102.273	102.233
7.375	102.110	102.181	102.174
7.500	102.386	102.457	102.450
7.625	102.773	102.739	102.732
7.750	102.810	102.709	102.598

VA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	93.201	93.428	93.486
4.625	93.625	93.852	93.911
4.750	93.909	93.930	93.951
4.875	94.041	94.062	94.084
5.000	94.109	94.130	94.152
5.125	94.218	94.239	94.260
5.250	95.984	95.991	95.998
5.375	95.880	95.888	95.895
5.500	96.004	96.011	96.019
5.625	96.270	96.277	96.285
5.750	97.277	97.277	97.277
5.875	97.591	97.591	97.591
6.000	97.907	97.907	97.907
6.125	98.170	98.170	98.170

VA 30 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	101.569	101.541	101.512
6.500	101.984	101.955	101.927
6.625	102.318	102.290	102.261
6.750	102.604	102.538	102.492
6.875	102.361	102.311	102.261
7.000	102.775	102.725	102.675
7.125	103.031	102.981	102.931
7.250	103.152	103.080	103.039
7.375	103.022	102.909	102.795
7.500	103.280	103.166	103.053
7.625	103.556	103.442	103.329
7.750	103.710	103.609	103.498
7.875	102.567	102.453	102.340
8.000	102.775	102.662	102.548
8.125	102.961	102.848	102.734

VA 25 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	101.569	101.541	101.512
6.500	101.984	101.955	101.927
6.625	102.318	102.290	102.261
6.750	102.604	102.538	102.492
6.875	102.361	102.311	102.261
7.000	102.775	102.725	102.675
7.125	103.031	102.981	102.931
7.250	103.152	103.080	103.039
7.375	103.022	102.909	102.795
7.500	103.280	103.166	103.053
7.625	103.556	103.442	103.329
7.750	103.710	103.609	103.498
7.875	102.567	102.453	102.340
8.000	102.775	102.662	102.548
8.125	102.961	102.848	102.734

VA 20 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.000	100.689	100.748	100.778
6.125	101.338	101.203	101.233
6.250	101.727	101.576	101.599
6.375	101.569	101.541	101.512
6.500	101.984	101.955	101.927
6.625	102.318	102.290	102.261
6.750	102.604	102.538	102.492
6.875	102.361	102.311	102.261
7.000	102.775	102.725	102.675
7.125	103.031	102.981	102.931
7.250	103.152	103.080	103.039
7.375	103.022	102.909	102.795
7.500	103.280	103.166	103.053
7.625	103.556	103.442	103.329
7.750			

VA 15 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	96.375	96.403	96.432
4.625	96.893	96.921	96.950
4.750	97.534	97.555	97.576
4.875	97.416	97.687	97.709
5.000	97.734	97.764	97.943
5.125	97.974	98.179	98.357
5.250	98.423	98.480	98.529
5.375	98.706	98.639	98.687
5.500	99.086	99.269	99.068
5.625	99.437	99.620	99.669
5.750	99.495	99.721	99.705
5.875	99.473	99.633	99.599
6.000	99.853	99.968	99.934
6.125	100.305	100.286	100.257

VA 10 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	96.375	96.403	96.432
4.625	96.893	96.921	96.950
4.750	97.534	97.555	97.576
4.875	97.416	97.687	97.709
5.000	97.734	97.764	97.943
5.125	97.974	98.179	98.357
5.250	98.423	98.480	98.529
5.375	98.706	98.639	98.687
5.500	99.086	99.269	99.068
5.625	99.437	99.620	99.669
5.750	99.495	99.721	99.705
5.875	99.473	99.633	99.599
6.000	99.853	99.968	99.934
6.125	100.305	100.286	100.257

VA 30 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.625	101.659	101.774	101.792
6.750	101.891	101.826	101.780
6.875	101.494	101.491	101.496
7.000	101.950	101.877	101.869
7.125	102.383	102.310	102.269
7.250	102.346	102.273	102.233
7.375	102.110	102.181	102.174
7.500	102.386	102.457	102.450
7.625	102.773	102.739	102.732
7.750	102.810	102.709	102.598
7.875	100.161	100.047	99.934
8.000	100.369	100.255	100.142
8.125	100.555	100.441	100.328
8.250			

VA 25 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.500	101.341	101.456	101.474
6.625	101.659	101.774	101.792
6.750	101.891	101.826	101.780
6.875	101.494	101.491	101.496
7.000	101.950	101.877	101.869
7.125	102.383	102.310	102.269
7.250	102.346	102.273	102.233
7.375	102.110	102.181	102.174
7.500	102.386	102.457	102.450
7.625	102.773	102.739	102.732
7.750	102.810	102.709	102.598
7.875	100.161	100.047	99.934
8.000	100.369	100.255	100.142
8.125	100.555	100.441	100.328

VA 20 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.125	100.191	100.140	100.104
6.250	101.038	100.853	100.919
6.375	100.859	100.974	100.992
6.500	101.341	101.456	101.474
6.625	101.659	101.774	101.792
6.750	101.891	101.826	101.780
6.875	101.494	101.491	101.496
7.000	101.950	101.877	101.869
7.125	102.383	102.310	102.269
7.250	102.346	102.273	102.233
7.375	102.110	102.181	102.174
7.500	102.386	102.457	102.450
7.625	102.773	102.739	102.732
7.750	102.810	102.709	102.598

VA 15 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
4.500	93.201	93.428	93.486
4.625	93.625	93.852	93.911
4.750	93.909	93.930	93.951
4.875	94.041	94.062	94.084
5.000	94.109	94.130	94.152
5.125	94.218	94.239	94.260
5.250	95.984	95.991	95.998
5.375	95.880	95.888	95.895
5.500	96.004	96.011	96.019
5.625	96.270	96.277	96.285
5.750	97.277	97.277	97.277
5.875	97.591	97.591	97.591
6.000	97.907	97.907	97.907
6.125	98.170	98.170	98.170

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

Tuesday, December 5, 2023
Effective Time:
8:01:26 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	97.860	97.661	97.361	6.750	95.260	95.061	94.761	6.750			
6.875	97.808	97.595	97.295	6.875	95.208	94.995	94.695	6.875			
7.000	98.232	98.019	97.719	7.000	95.632	95.419	95.119	7.000			
7.125	98.615	98.402	98.102	7.125	96.015	95.802	95.502	7.125			
7.250	98.979	98.766	98.466	7.250	96.379	96.166	95.866	7.250			
7.375	99.212	98.937	98.637	7.375	96.612	96.337	96.037	7.375			
7.500	99.606	99.331	99.031	7.500	97.006	96.731	96.431	7.500			
7.625	99.949	99.674	99.374	7.625	97.349	97.074	96.774	7.625			
7.750	100.283	100.008	99.708	7.750	97.683	97.408	97.108	7.750			
7.875	100.376	100.038	99.738	7.875	97.776	97.438	97.138	7.875			
8.000	100.730	100.392	100.092	8.000	98.130	97.792	97.492	8.000			
8.125	101.053	100.715	100.415	8.125	98.453	98.115	97.815	8.125			
8.250	101.357	101.019	100.719	8.250	98.757	98.419	98.119	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	95.860	95.661	95.361	6.750	93.260	93.061	92.761	6.750			
6.875	95.808	95.595	95.295	6.875	93.208	92.995	92.695	6.875			
7.000	96.232	96.019	95.719	7.000	93.632	93.419	93.119	7.000			
7.125	96.615	96.402	96.102	7.125	94.015	93.802	93.502	7.125			
7.250	96.979	96.766	96.466	7.250	94.379	94.166	93.866	7.250			
7.375	97.212	96.937	96.637	7.375	94.612	94.337	94.037	7.375			
7.500	97.606	97.331	97.031	7.500	95.006	94.731	94.431	7.500			
7.625	97.949	97.674	97.374	7.625	95.349	95.074	94.774	7.625			
7.750	98.283	98.008	97.708	7.750	95.683	95.408	95.108	7.750			
7.875	98.376	98.038	97.738	7.875	95.776	95.438	95.138	7.875			
8.000	98.730	98.392	98.092	8.000	96.130	95.792	95.492	8.000			
8.125	99.053	98.715	98.415	8.125	96.453	96.115	95.815	8.125			
8.250	99.357	99.019	98.719	8.250	96.757	96.419	96.119	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.