BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Effective: **12/7/23 8:48 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

Thursday, December 7, 2023
Effective Time:
8:48:20 AM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625			
5.750			
5.875	97.810	97.841	97.841
6.000	98.388	98.460	98.489
6.125	98.827	98.883	98.903
6.250	99.453	99.450	99.442
6.375	99.943	99.940	99.932
6.500	100.404	100.401	100.393
6.625	100.788	100.785	100.776
6.750	100.916	100.906	100.889
6.875	101.334	101.324	101.307
7.000	101.752	101.742	101.725
7.125	102.047	102.015	102.006
7.250	101.906	101.891	101.874
7.375	102.299	102.284	102.267
7.500	102.657	102.637	102.620
7.625	102.933	102.888	102.872
7.750	102.655	102.600	102.533
7.875	102.997	102.943	102.876
8.000	103.299	103.244	103.177
8.125	103.515	103.447	103.380
8.250			
8.375			
8.500			
8.625			

Conventional 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625			
5.750			
5.875	97.810	97.841	97.841
6.000	98.388	98.460	98.489
6.125	98.827	98.883	98.903
6.250	99.453	99.450	99.442
6.375	99.943	99.940	99.932
6.500	100.404	100.401	100.393
6.625	100.788	100.785	100.776
6.750	100.916	100.906	100.889
6.875	101.334	101.324	101.307
7.000	101.752	101.742	101.725
7.125	102.047	102.015	102.006
7.250	101.906	101.891	101.874
7.375	102.299	102.284	102.267
7.500	102.657	102.637	102.620
7.625	102.933	102.888	102.872
7.750	102.655	102.600	102.533
7.875	102.997	102.943	102.876
8.000	103.299	103.244	103.177
8.125	103.515	103.447	103.380
8.250			
8.375			
8.500			
8.625			

Conventional 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	94.107	94.133	94.174
5.125	94.761	94.754	94.766
5.250	95.541	95.534	95.534
5.375	96.156	96.149	96.149
5.500	96.760	96.753	96.753
5.625	97.428	97.406	97.390
5.750	98.166	98.144	98.128
5.875	99.005	98.984	98.967
6.000	99.552	99.531	99.514
6.125	100.035	100.014	99.997
6.250	100.369	100.344	100.344
6.375	100.872	100.847	100.847
6.500	101.331	101.306	101.306
6.625	101.718	101.693	101.693
6.750	101.590	101.558	101.549
6.875	102.049	102.016	102.008
7.000	101.902	101.976	101.945
7.125	102.219	102.293	102.262
7.250	101.906	101.891	101.874
7.375	102.299	102.284	102.267
7.500	102.651	102.637	102.620
7.625	102.883	102.868	102.851
7.750	102.405	102.350	102.283
7.875	102.747	102.693	102.626
8.000	103.049	102.994	102.927

Conventional 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	97.498	97.491	97.482
5.125	97.619	97.612	97.603
5.250	98.039	98.039	97.977
5.375	98.486	98.486	98.428
5.500	98.642	98.631	98.742
5.625	99.157	99.134	99.109
5.750	99.638	99.615	99.590
5.875	99.834	99.811	100.036
6.000	100.180	100.157	100.382
6.125	100.180	100.147	100.130
6.250	100.390	100.607	100.340
6.375	100.812	100.779	100.762
6.500	101.112	101.079	101.062
6.625	100.898	100.820	100.703
6.750	101.094	101.266	101.149
6.875	101.501	101.423	101.306
7.000	101.763	101.685	101.568

Conventional 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	97.235	97.350	97.222
5.125	97.425	97.534	97.652
5.250	97.993	98.097	98.211
5.375	98.456	98.456	98.530
5.500	98.467	98.567	98.678
5.625	99.157	99.134	99.288
5.750	99.638	99.615	99.590
5.875	99.834	100.061	100.036
6.000	100.430	100.407	100.382
6.125	100.180	100.151	100.130
6.250	100.640	100.607	100.590
6.375	101.062	101.029	101.012
6.500	101.362	101.329	101.312
6.625	100.898	100.820	100.730
6.750	101.344	101.266	101.149
6.875	101.501	101.673	101.556
7.000	101.763	101.935	101.818

Conventional 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.750	100.999	100.991	100.973
6.875	101.417	101.500	101.489
7.000	101.866	101.833	101.824
7.125	102.152	102.119	102.111
7.250	101.974	101.947	101.912
7.375	102.418	102.373	102.357
7.500	102.826	102.782	102.765
7.625	103.034	102.989	102.973
7.750	102.813	102.745	102.668
7.875	103.107	103.038	102.961
8.000	103.040	103.220	103.143
8.125	103.248	103.427	103.350
8.250	100.898	100.716	100.625
8.375	101.093	100.911	100.819
8.500	101.275	101.092	101.000
8.625	101.417	101.233	101.142

Conventional 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.750	100.644	100.611	100.602
6.875	101.104	101.071	101.062
7.000	101.519	101.486	101.478
7.125	101.833	101.800	101.792
7.250	101.673	101.628	101.612
7.375	102.097	102.052	102.035
7.500	102.471	102.426	102.409
7.625	102.741	102.696	102.679
7.750	102.196	102.110	102.026
7.875	102.583	102.497	102.414
8.000	101.879	101.809	101.733
8.125	102.077	102.007	101.930
8.250	101.394	101.213	101.121
8.375	101.603	101.421	101.329
8.500			
8.625			

Conventional 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.125	96.139	96.133	96.133
5.250	96.649	96.643	96.643
5.375	97.118	97.112	97.112
5.500	97.500	97.494	97.494
5.625	97.511	97.489	97.463
5.750	97.979	97.956	97.931
5.875	98.412	98.389	98.364
6.000	98.811	98.778	98.761
6.125	99.347	99.314	99.297
6.250	99.795	99.761	99.744
6.375	100.204	100.170	100.154
6.500	100.488	100.454	100.437
6.625	99.940	99.862	99.745
6.750	100.373	100.296	100.179
6.875	100.767	100.689	100.572
7.000	101.000	100.923	100.806

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

Thursday, December 7, 2023
Effective Time:
8:48:20 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	96.839	96.759	96.664
5.375	97.206	97.125	97.030
5.500	97.565	97.485	97.390
5.625	97.922	97.842	97.747
5.750	98.267	98.186	98.091
5.875	98.597	98.517	98.422
6.000	98.919	98.838	98.743
6.125	99.230	99.150	99.055
6.250	99.498	99.418	99.323
6.375	99.764	99.684	99.588
6.500	100.023	99.943	99.848
6.625	100.270	100.190	100.094
6.750	100.513	100.433	100.338
6.875	100.770	100.689	100.594
7.000	101.022	100.941	100.846
7.125	100.741	100.678	100.615

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	97.257	97.177	97.082
5.750	97.712	97.631	97.536
5.875	98.136	98.056	97.961
6.000	98.540	98.459	98.364
6.125	98.921	98.841	98.746
6.250	99.253	99.172	99.102
6.375	99.632	99.569	99.506
6.500	99.887	99.807	99.740
6.625	100.269	100.206	100.143
6.750	100.501	100.438	100.375
6.875	100.909	100.846	100.783
7.000	101.145	101.082	101.019
7.125	101.132	101.069	101.006

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	96.314	96.251	96.188
5.750	96.795	96.732	96.669
5.875	97.754	97.673	97.578
6.000	98.207	98.127	98.032
6.125	98.660	98.579	98.484
6.250	99.031	98.951	98.855
6.375	99.359	99.279	99.184
6.500	99.700	99.619	99.524
6.625	100.048	99.967	99.873
6.750	100.355	100.275	100.180
6.875	100.719	100.656	100.594
7.000	100.983	100.920	100.857
7.125	101.001	100.938	100.875

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	96.668	96.605	96.542
5.375	97.035	96.972	96.909
5.500	97.404	97.341	97.278
5.625	97.772	97.709	97.646
5.750	98.141	98.078	98.015
5.875	98.483	98.420	98.357
6.000	98.679	98.616	98.553
6.125	99.019	98.956	98.893
6.250	99.213	99.150	99.087
6.375	99.551	99.488	99.425
6.500	99.749	99.686	99.623
6.625	100.093	100.030	99.967
6.750	100.318	100.255	100.192
6.875	100.663	100.600	100.537
7.000	100.861	100.798	100.735
7.125	101.060	100.997	100.934

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	97.167	97.104	97.041
5.750	97.597	97.534	97.471
5.875	98.028	97.965	97.902
6.000	98.460	98.397	98.334
6.125	98.892	98.829	98.766
6.250	99.297	99.234	99.171
6.375	99.702	99.639	99.576
6.500	99.936	99.873	99.810
6.625	100.338	100.275	100.212
6.750	100.570	100.507	100.444
6.875	100.978	100.915	100.852
7.000	101.215	101.152	101.089
7.125	101.452	101.389	101.326

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	96.633	96.570	96.507
5.750	97.114	97.051	96.988
5.875	97.596	97.533	97.470
6.000	97.892	97.829	97.766
6.125	98.375	98.312	98.249
6.250	98.671	98.608	98.545
6.375	99.155	99.092	99.029
6.500	99.612	99.549	99.486
6.625	100.068	100.005	99.942
6.750	100.334	100.271	100.208
6.875	100.789	100.726	100.663
7.000	101.052	100.989	100.926
7.125	101.320	101.257	101.194

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

Thursday, December 7, 2023
Effective Time:
8:48:20 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	98.037	98.068	98.068
6.125	98.827	98.824	98.816
6.250	99.453	99.450	99.442
6.375	99.943	99.940	99.932
6.500	100.581	100.556	100.556
6.625	101.030	101.005	101.005
6.750	100.953	100.920	100.912
6.875	101.446	101.414	101.405
7.000	101.919	101.887	101.878
7.125	102.316	102.283	102.275
7.250	101.961	101.917	101.900
7.375	102.418	102.373	102.357
7.500	102.855	102.810	102.793
7.625	103.203	103.158	103.142

Home Ready 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
6.000			
6.125			
6.250	99.203	99.200	99.192
6.375	99.943	99.940	99.932
6.500	100.581	100.556	100.556
6.625	101.030	101.005	101.005
6.750	100.953	100.920	100.912
6.875	101.446	101.414	101.405
7.000	101.919	101.887	101.878
7.125	102.316	102.283	102.275
7.250	101.961	101.917	101.900
7.375	102.418	102.373	102.357
7.500	102.855	102.810	102.793
7.625	103.203	103.158	103.142

Home Ready 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750			
4.875			
5.000	97.248	97.241	97.232
5.125	97.369	97.362	97.353
5.250	97.753	97.738	97.721
5.375	98.021	98.005	97.989
5.500	98.392	98.376	98.360
5.625	98.759	98.747	98.713
5.750	99.046	99.034	99.000
5.875	99.095	99.082	99.048
6.000	99.341	99.328	99.294

Home Ready 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	95.645	95.622	95.597
4.875	95.771	95.748	95.723
5.000	96.012	95.989	95.964
5.125	96.330	96.307	96.282
5.250	96.695	96.667	96.617
5.375	97.153	97.125	97.075
5.500	97.601	97.573	97.523
5.625	98.007	97.979	97.929
5.750	98.299	98.271	98.221
5.875	98.562	98.534	98.484
6.000	99.044	99.015	98.965

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

Thursday, December 7, 2023
Effective Time:
8:48:20 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	98.037	98.068	98.068
6.125	98.827	98.824	98.816
6.250	99.453	99.450	99.442
6.375	99.943	99.940	99.932
6.500	100.404	100.401	100.393
6.625	100.538	100.535	100.526
6.750	100.916	100.906	100.889
6.875	101.334	101.324	101.307
7.000	101.752	101.742	101.725
7.125	101.754	101.744	101.727
7.250	101.906	101.891	101.874
7.375	102.299	102.284	102.267
7.500	102.401	102.387	102.370
7.625	102.633	102.618	102.601

Home Possible 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.875			
6.000			
6.125	98.577	98.574	98.566
6.250	99.203	99.200	99.192
6.375	99.943	99.940	99.932
6.500	100.154	100.151	100.143
6.625	100.788	100.785	100.526
6.750	100.666	100.656	100.639
6.875	101.084	101.074	101.057
7.000	101.502	101.492	101.475
7.125	101.754	101.744	101.727
7.250	101.656	101.641	101.624
7.375	102.049	102.034	102.017
7.500	102.401	102.387	102.370
7.625	102.633	102.618	102.601

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	97.248	97.241	97.232
5.125	97.369	97.362	97.353
5.250	97.753	97.738	97.721
5.375	98.021	98.005	97.989
5.500	98.392	98.376	98.360
5.625	98.759	98.747	98.713
5.750	99.046	99.034	99.000
5.875	99.095	99.082	99.048
6.000	99.341	99.328	99.294

Home Possible 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.125			
4.250			
4.375			
4.500			
4.625			
4.750	95.645	95.622	95.597
4.875	95.771	95.748	95.723
5.000	96.012	95.989	95.964
5.125	96.330	96.307	96.282
5.250	96.695	96.667	96.617
5.375	97.153	97.125	97.075
5.500	97.601	97.573	97.523
5.625	98.007	97.979	97.929
5.750	98.299	98.271	98.221

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

Thursday, December 7, 2023
Effective Time:
8:48:20 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	95.222	95.222	95.219
5.750	95.926	95.926	95.923
5.875	97.479	97.533	97.552
6.000	97.993	98.042	98.058
6.125	98.523	98.573	98.588
6.250	98.924	98.954	98.961
6.375	99.379	99.404	99.407
6.500	99.836	99.857	99.857
6.625	100.329	100.349	100.350
6.750	100.421	100.469	100.461
6.875	100.824	100.867	100.855
7.000	101.153	101.192	101.177
7.125	101.592	101.630	101.615
7.250	101.460	101.495	101.472
7.375	101.710	101.740	101.713

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

Thursday, December 7, 2023
Effective Time:
8:48:20 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	97.757	97.888	97.953
5.500	98.556	98.686	98.751
5.625	99.025	99.156	99.221
5.750	99.656	99.787	99.852
5.875	100.318	100.140	100.170
6.000	100.835	100.687	100.717
6.125	101.254	101.200	101.231
6.250	101.678	101.643	101.673
6.375	101.709	101.673	101.638
6.500	102.119	102.083	102.048
6.625	102.426	102.391	102.355
6.750	102.633	102.582	102.542
6.875	102.510	102.474	102.438
7.000	102.918	102.883	102.847
7.125	103.197	103.161	103.126
7.250	103.200	103.120	103.056
7.375	103.095	102.981	102.867
7.500	103.376	103.263	103.149
7.625	103.649	103.535	103.422
7.750	103.613	103.505	103.349
7.875	102.637	102.524	102.410
8.000	101.323	101.135	101.078
8.125	101.789	101.600	101.543

FHA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.757	97.888	97.953
5.500	98.556	98.686	98.751
5.625	99.025	99.156	99.221
5.750	99.656	99.787	99.852
5.875	100.318	100.140	100.170
6.000	100.835	100.687	100.717
6.125	101.254	101.200	101.231
6.250	101.678	101.643	101.673
6.375	101.709	101.673	101.638
6.500	102.119	102.083	102.048
6.625	102.426	102.391	102.355
6.750	102.633	102.582	102.542
6.875	102.510	102.474	102.438
7.000	102.918	102.883	102.847
7.125	103.197	103.161	103.126
7.250	103.200	103.120	103.056
7.375	103.095	102.981	102.867
7.500	103.376	103.263	103.149
7.625	103.649	103.535	103.422
7.750	103.613	103.505	103.349
7.875	102.637	102.524	102.410
8.000	101.323	101.135	101.078
8.125	101.789	101.600	101.543

FHA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250			
5.375	97.757	97.888	97.953
5.500	98.556	98.686	98.751
5.625	99.025	99.156	99.221
5.750	99.656	99.787	99.852
5.875	100.318	100.140	100.170
6.000	100.835	100.687	100.717
6.125	101.254	101.200	101.231
6.250	101.678	101.643	101.673
6.375	101.709	101.673	101.638
6.500	102.119	102.083	102.048
6.625	102.426	102.391	102.355
6.750	102.633	102.582	102.542
6.875	102.510	102.474	102.438
7.000	102.918	102.883	102.847
7.125	103.197	103.161	103.126
7.250	103.200	103.120	103.056
7.375	103.095	102.981	102.867
7.500	103.376	103.263	103.149
7.625	103.649	103.535	103.422
7.750	103.613	103.505	103.349

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	90.621	90.884	90.906
3.625	91.169	91.432	91.453
3.750	92.365	92.605	92.653
3.875	92.912	93.152	93.200
4.000	93.457	93.698	93.745
4.125	94.000	94.240	94.288
4.250	94.623	94.842	94.963
4.375	95.698	95.733	95.769
4.500	96.358	96.394	96.429
4.625	96.878	96.914	96.949
4.750	97.503	97.282	97.310
4.875	97.404	97.683	97.711
5.000	97.718	97.766	97.913
5.125	98.068	98.265	98.162
5.250	98.373	98.387	98.402
5.375	98.444	98.618	98.620
5.500	98.914	99.088	99.090
5.625	99.361	99.535	99.537
5.750	99.666	99.643	99.618
5.875	99.696	99.767	99.764
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	90.621	90.884	90.906
3.625	91.169	91.432	91.453
3.750	92.365	92.605	92.653
3.875	92.912	93.152	93.200
4.000	93.457	93.698	93.745
4.125	94.000	94.240	94.288
4.250	94.623	94.842	94.963
4.375	95.698	95.733	95.769
4.500	96.358	96.394	96.429
4.625	96.878	96.914	96.949
4.750	97.503	97.282	97.310
4.875	97.404	97.683	97.711
5.000	97.718	97.766	97.913
5.125	98.068	98.265	98.162
5.250	98.373	98.387	98.402
5.375	98.444	98.618	98.620
5.500	98.914	99.088	99.090
5.625	99.361	99.535	99.537
5.750	99.666	99.643	99.618
5.875	99.696	99.767	99.764
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	96.082	96.213	96.278
5.500	96.880	97.011	97.076
5.625	97.350	97.481	97.546
5.750	98.564	98.672	98.702
5.875	99.452	99.310	99.341
6.000	99.999	99.857	99.888
6.125	100.512	100.371	100.401
6.250	100.989	100.805	100.870
6.375	101.061	101.147	101.143
6.500	101.530	101.616	101.612
6.625	101.923	102.009	102.005
6.750	101.920	101.869	101.830
6.875	101.600	101.664	101.640
7.000	102.050	102.114	102.091
7.125	102.451	102.515	102.491
7.250	102.393	102.314	102.250
7.375	102.389	102.431	102.123
7.500	102.813	102.855	102.547
7.625	102.977	103.019	102.960
7.750	102.963	102.855	102.699
7.875	100.231	100.117	100.004
8.000	99.498	99.311	99.254
8.125	99.880	99.692	99.634

FHA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	101.530	101.616	101.612
6.625	101.923	102.009	102.005
6.750	101.920	101.869	101.830
6.875	101.600	101.664	101.640
7.000	102.050	102.114	102.091
7.125	102.451	102.515	102.491
7.250	102.393	102.314	102.250
7.375	102.389	102.431	102.123
7.500	102.813	102.855	102.547
7.625	102.977	103.019	102.960
7.750	102.963	102.855	102.699
7.875	100.231	100.117	100.004
8.000	99.498	99.311	99.254
8.125	99.880	99.692	99.634

FHA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	100.512	100.371	100.401
6.250	100.989	100.805	100.870
6.375	101.061	101.147	101.143
6.500	101.530	101.616	101.612
6.625	101.923	102.009	102.005
6.750	101.920	101.869	101.830
6.875	101.600	101.664	101.640
7.000	102.050	102.114	102.091
7.125	102.451	102.515	102.491
7.250	102.393	102.314	102.250
7.375	102.389	102.431	102.123
7.500	102.813	102.855	102.547
7.625	102.977	103.019	102.960
7.750	102.963	102.855	102.699

FHA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	93.103	93.321	93.442
4.625	93.615	93.833	93.954
4.750	93.878	93.907	93.935
4.875	94.029	94.058	94.086
5.000	94.093	94.121	94.149
5.125	94.193	94.471	94.500
5.250	95.936	95.950	95.964
5.375	95.840	95.854	95.868
5.500	96.100	96.114	96.129
5.625	96.452	96.466	96.480
5.750	97.504	97.497	97.490
5.875	97.821	97.813	97.806
6.000	98.126	98.119	98.112
6.125	98.379	98.372	98.365

FHA 30 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.375	101.709	101.673	101.638
6.500	102.119	102.083	102.048
6.625	102.426	102.391	102.355
6.750	102.633	102.582	102.542
6.875	102.510	102.474	102.438
7.000	102.918	102.883	102.847
7.125	103.197	103.161	103.126
7.250	103.200	103.120	103.056
7.375	103.095	102.981	102.867
7.500	103.376	103.263	103.149
7.625	103.649	103.535	103.422
7.750	103.613	103.505	103.349
7.875	102.637	102.524	102.410
8.000	101.323	101.135	101.078
8.125	101.789	101.600	101.543

FHA 25 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.375	101.709	101.673	101.638
6.500	102.119	102.083	102.048
6.625	102.426	102.391	102.355
6.750	102.633	102.582	102.542
6.875	102.510	102.474	102.438
7.000	102.918	102.883	102.847
7.125	103.197	103.161	103.126
7.250	103.200	103.120	103.056
7.375	103.095	102.981	102.867
7.500	103.376	103.263	103.149
7.625	103.649	103.535	103.422
7.750	103.613	103.505	103.349
7.875	102.637	102.524	102.410
8.000	101.323	101.135	101.078
8.125	101.789	101.600	101.543

FHA 20 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.000	100.835	100.687	100.717
6.125	101.254	101.200	101.231
6.250	101.678	101.643	101.673
6.375	101.709	101.673	101.638
6.500	102.119	102.083	102.048
6.625	102.426	102.391	102.355
6.750	102.633	102.582	102.542
6.875	102.510	102.474	102.438
7.000	102.918	102.883	102.847
7.125	103.197	103.161	103.126
7.250	103.200	103.120	103.056
7.375	103.095	102.981	102.867
7.500	103.376	103.263	103.149
7.625	103.649	103.535	103.422
7.750	103.613	103.505	103.349

FHA 15 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	96.358	96.394	96.429
4.625	96.878	96.914	96.949
4.750	97.503	97.282	97.310
4.875	97.404	97.683	97.711
5.000	97.718	97.766	97.913
5.125	98.068	98.265	98.162
5.250	98.373	98.387	98.402
5.375	98.444	98.618	98.620
5.500	98.914	99.088	99.090
5.625	99.361	99.535	99.537
5.750	99.666	99.643	99.618
5.875	99.696	99.767	99.764
6.000			

FHA 10 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	96.358	96.394	96.429
4.625	96.878	96.914	96.949
4.750	97.503	97.282	97.310
4.875	97.404	97.683	97.711
5.000	97.718	97.766	97.913
5.125	98.068	98.265	98.162
5.250	98.373	98.387	98.402
5.375	98.444	98.618	98.620
5.500	98.914	99.088	99.090
5.625	99.361	99.535	99.537
5.750	99.666	99.643	99.618
5.875	99.696	99.767	99.764
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.625	101.923	102.009	102.005
6.750	101.920	101.869	101.830
6.875	101.600	101.664	101.640
7.000	102.050	102.114	102.091
7.125	102.451	102.515	102.491
7.250	102.393	102.314	102.250
7.375	102.389	102.431	102.123
7.500	102.813	102.855	102.547
7.625	102.977	103.019	102.960
7.750	102.963	102.855	102.699
7.875	100.231	100.117	100.004
8.000	99.498	99.311	99.254
8.125	99.880	99.692	99.634

FHA 25 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.500	101.530	101.616	101.612
6.625	101.923	102.009	102.005
6.750	101.920	101.869	101.830
6.875	101.600	101.664	101.640
7.000	102.050	102.114	102.091
7.125	102.451	102.515	102.491
7.250	102.393	102.314	102.250
7.375	102.389	102.431	102.123
7.500	102.813	102.855	102.547
7.625	102.977	103.019	102.960
7.750	102.963	102.855	102.699
7.875	100.231	100.117	100.004
8.000	99.498	99.311	99.254
8.125	99.880	99.692	99.634

FHA 20 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.125	100.512	100.371	100.401
6.250	100.989	100.805	100.870
6.375	101.061	101.147	101.143
6.500	101.530	101.616	101.612
6.625	101.923	102.009	102.005
6.750	101.920	101.869	101.830
6.875	101.600	101.664	101.640
7.000	102.050	102.114	102.091
7.125	102.451	102.515	102.491
7.250	102.393	102.314	102.250
7.375	102.389	102.431	102.123
7.500	102.813	102.855	102.547
7.625	102.977	103.019	102.960
7.750	102.963	102.855	102.699

FHA 15 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
4.500	93.103	93.321	93.442
4.625	93.615	93.833	93.954
4.750	93.878	93.907	93.935
4.875	94.029	94.058	94.086
5.000	94.093	94.121	94.149
5.125	94.193	94.471	94.500
5.250	95.936	95.950	95.964
5.375	95.840	95.854	95.868
5.500	96.100	96.114	96.129
5.625	96.452	96.466	96.480
5.750	97.504	97.497	97.490
5.875	97.821	97.813	97.806
6.000	98.126	98.119	98.112
6.125	98.379	98.372	98.365

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

Thursday, December 7, 2023
Effective Time:
8:48:20 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	97.735	97.886	97.951
5.500	98.419	98.570	98.635
5.625	98.771	98.922	98.987
5.750	99.456	99.606	99.671
5.875	100.318	100.134	100.123
6.000	100.835	100.650	100.639
6.125	101.254	101.134	101.102
6.250	101.678	101.534	101.502
6.375	101.709	101.673	101.638
6.500	102.119	102.083	102.048
6.625	102.426	102.391	102.355
6.750	102.633	102.582	102.542
6.875	102.510	102.474	102.438
7.000	102.918	102.883	102.847
7.125	103.197	103.161	103.126
7.250	103.200	103.120	103.056
7.375	103.095	102.981	102.867
7.500	103.376	103.263	103.149
7.625	103.649	103.535	103.422
7.750	103.613	103.505	103.349
7.875	102.637	102.524	102.410
8.000	101.323	101.135	101.078
8.125	101.789	101.600	101.543

VA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.735	97.886	97.951
5.500	98.419	98.570	98.635
5.625	98.771	98.922	98.987
5.750	99.456	99.606	99.671
5.875	100.318	100.134	100.123
6.000	100.835	100.650	100.639
6.125	101.254	101.134	101.102
6.250	101.678	101.534	101.502
6.375	101.709	101.673	101.638
6.500	102.119	102.083	102.048
6.625	102.426	102.391	102.355
6.750	102.633	102.582	102.542
6.875	102.510	102.474	102.438
7.000	102.918	102.883	102.847
7.125	103.197	103.161	103.126
7.250	103.200	103.120	103.056
7.375	103.095	102.981	102.867
7.500	103.376	103.263	103.149
7.625	103.649	103.535	103.422
7.750	103.613	103.505	103.349
7.875	102.637	102.524	102.410
8.000	101.323	101.135	101.078
8.125	101.789	101.600	101.543

VA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250			
5.375	97.735	97.886	97.951
5.500	98.419	98.570	98.635
5.625	98.771	98.922	98.987
5.750	99.456	99.606	99.671
5.875	100.318	100.134	100.123
6.000	100.835	100.650	100.639
6.125	101.254	101.134	101.102
6.250	101.678	101.534	101.502
6.375	101.709	101.673	101.638
6.500	102.119	102.083	102.048
6.625	102.426	102.391	102.355
6.750	102.633	102.582	102.542
6.875	102.510	102.474	102.438
7.000	102.918	102.883	102.847
7.125	103.197	103.161	103.126
7.250	103.200	103.120	103.056
7.375	103.095	102.981	102.867
7.500	103.376	103.263	103.149
7.625	103.649	103.535	103.422
7.750	103.613	103.505	103.349

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	90.626	90.889	90.910
3.625	91.137	91.400	91.421
3.750	92.427	92.668	92.716
3.875	92.935	93.176	93.223
4.000	93.436	93.676	93.724
4.125	93.927	94.168	94.215
4.250	94.667	94.886	95.007
4.375	95.698	95.733	95.769
4.500	96.358	96.394	96.429
4.625	96.878	96.914	96.949
4.750	97.503	97.282	97.310
4.875	97.404	97.433	97.711
5.000	97.718	97.746	97.774
5.125	97.865	98.001	98.149
5.250	98.373	98.387	98.402
5.375	98.309	98.483	98.735
5.500	98.747	98.846	99.098
5.625	99.209	99.186	99.436
5.750	99.666	99.643	99.618
5.875	99.696	99.688	99.681
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	90.626	90.889	90.910
3.625	91.137	91.400	91.421
3.750	92.427	92.668	92.716
3.875	92.935	93.176	93.223
4.000	93.436	93.676	93.724
4.125	93.927	94.168	94.215
4.250	94.667	94.886	95.007
4.375	95.698	95.733	95.769
4.500	96.358	96.394	96.429
4.625	96.878	96.914	96.949
4.750	97.503	97.282	97.310
4.875	97.404	97.433	97.711
5.000	97.718	97.746	97.774
5.125	97.865	98.001	98.149
5.250	98.373	98.387	98.402
5.375	98.309	98.483	98.735
5.500	98.747	98.846	99.098
5.625	99.209	99.186	99.436
5.750	99.666	99.643	99.618
5.875	99.696	99.688	99.681
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	96.078	96.228	96.293
5.500	96.762	96.912	96.977
5.625	97.114	97.264	97.329
5.750	98.600	98.729	98.759
5.875	99.402	99.531	99.311
6.000	99.918	100.047	99.827
6.125	100.348	100.476	100.507
6.250	100.989	100.805	100.870
6.375	100.940	100.953	100.949
6.500	101.350	101.400	101.396
6.625	101.657	101.657	101.653
6.750	101.920	101.869	101.830
6.875	101.576	101.496	101.432
7.000	102.017	101.938	101.874
7.125	102.439	102.360	102.296
7.250	102.393	102.314	102.250
7.375	102.181	102.242	102.184
7.500	102.537	102.509	102.450
7.625	102.931	102.823	102.726
7.750	102.963	102.855	102.699
7.875	100.231	100.117	100.004
8.000	99.498	99.311	99.254
8.125	99.880	99.692	99.634

VA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	101.350	101.400	101.396
6.625	101.657	101.657	101.653
6.750	101.920	101.869	101.830
6.875	101.576	101.496	101.432
7.000	102.017	101.938	101.874
7.125	102.439	102.360	102.296
7.250	102.393	102.314	102.250
7.375	102.181	102.242	102.184
7.500	102.537	102.509	102.450
7.625	102.931	102.823	102.726
7.750	102.963	102.855	102.699
7.875	100.231	100.117	100.004
8.000	99.498	99.311	99.254
8.125	99.880	99.692	99.634

VA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	100.348	100.476	100.507
6.250	100.989	100.805	100.870
6.375	100.940	100.953	100.949
6.500	101.350	101.400	101.396
6.625	101.657	101.657	101.653
6.750	101.920	101.869	101.830
6.875	101.576	101.496	101.432
7.000	102.017	101.938	101.874
7.125	102.439	102.360	102.296
7.250	102.393	102.314	102.250
7.375	102.181	102.242	102.184
7.500	102.537	102.509	102.450
7.625	102.931	102.823	102.726
7.750	102.963	102.855	102.699

VA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	92.939	93.158	93.279
4.625	93.341	93.560	93.681
4.750	93.878	93.907	93.935
4.875	94.029	94.058	94.086
5.000	94.093	94.121	94.149
5.125	94.193	94.221	94.250
5.250	95.936	95.950	95.964
5.375	95.840	95.854	95.868
5.500	96.100	96.114	96.129
5.625	96.452	96.466	96.480
5.750	97.504	97.497	97.490
5.875	97.821	97.813	97.806
6.000	98.126	98.119	98.112
6.125	98.379	98.372	98.365

VA 30 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	101.709	101.673	101.638
6.500	102.119	102.083	102.048
6.625	102.426	102.391	102.355
6.750	102.633	102.582	102.542
6.875	102.510	102.474	102.438
7.000	102.918	102.883	102.847
7.125	103.197	103.161	103.126
7.250	103.200	103.120	103.056
7.375	103.095	102.981	102.867
7.500	103.376	103.263	103.149
7.625	103.649	103.535	103.422
7.750	103.613	103.505	103.349
7.875	102.637	102.524	102.410
8.000	101.323	101.135	101.078
8.125	101.789	101.600	101.543

VA 25 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	101.709	101.673	101.638
6.500	102.119	102.083	102.048
6.625	102.426	102.391	102.355
6.750	102.633	102.582	102.542
6.875	102.510	102.474	102.438
7.000	102.918	102.883	102.847
7.125	103.197	103.161	103.126
7.250	103.200	103.120	103.056
7.375	103.095	102.981	102.867
7.500	103.376	103.263	103.149
7.625	103.649	103.535	103.422
7.750	103.613	103.505	103.349
7.875	102.637	102.524	102.410
8.000	101.323	101.135	101.078
8.125	101.789	101.600	101.543

VA 20 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.000	100.835	100.650	100.639
6.125	101.254	101.134	101.102
6.250	101.678	101.534	101.502
6.375	101.709	101.673	101.638
6.500	102.119	102.083	102.048
6.625	102.426	102.391	102.355
6.750	102.633	102.582	102.542
6.875	102.510	102.474	102.438
7.000	102.918	102.883	102.847
7.125	103.197	103.161	103.126
7.250	103.200	103.120	103.056
7.375	103.095	102.981	102.867
7.500	103.376	103.263	103.149
7.625	103.649	103.535	103.422
7.750			

VA 15 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	96.358	96.394	96.429
4.625	96.878	96.914	96.949
4.750	97.503	97.282	97.310
4.875	97.404	97.433	97.711
5.000	97.718	97.746	97.774
5.125	97.865	98.001	98.149
5.250	98.373	98.387	98.402
5.375	98.309	98.483	98.735
5.500	98.747	98.846	99.098
5.625	99.209	99.186	99.436
5.750	99.666	99.643	99.618
5.875	99.696	99.688	99.681
6.000	100.001	99.994	99.987
6.125	100.254	100.247	100.240

VA 10 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	96.358	96.394	96.429
4.625	96.878	96.914	96.949
4.750	97.503	97.282	97.310
4.875	97.404	97.433	97.711
5.000	97.718	97.746	97.774
5.125	97.865	98.001	98.149
5.250	98.373	98.387	98.402
5.375	98.309	98.483	98.735
5.500	98.747	98.846	99.098
5.625	99.209	99.186	99.436
5.750	99.666	99.643	99.618
5.875	99.696	99.688	99.681
6.000	100.001	99.994	99.987
6.125	100.254	100.247	100.240

VA 30 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.625	101.657	101.657	101.653
6.750	101.920	101.869	101.830
6.875	101.576	101.496	101.432
7.000	102.017	101.938	101.874
7.125	102.439	102.360	102.296
7.250	102.393	102.314	102.250
7.375	102.181	102.242	102.184
7.500	102.537	102.509	102.450
7.625	102.931	102.823	102.726
7.750	102.963	102.855	102.699
7.875	100.231	100.117	100.004
8.000	99.498	99.311	99.254
8.125	99.880	99.692	99.634
8.250			

VA 25 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.500	101.350	101.400	101.396
6.625	101.657	101.657	101.653
6.750	101.920	101.869	101.830
6.875	101.576	101.496	101.432
7.000	102.017	101.938	101.874
7.125	102.439	102.360	102.296
7.250	102.393	102.314	102.250
7.375	102.181	102.242	102.184
7.500	102.537	102.509	102.450
7.625	102.931	102.823	102.726
7.750	102.963	102.855	102.699
7.875	100.231	100.117	100.004
8.000	99.498	99.311	99.254
8.125	99.880	99.692	99.634

VA 20 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.125	100.348	100.476	100.507
6.250	100.989	100.805	100.870
6.375	100.940	100.953	100.949
6.500	101.350	101.400	101.396
6.625	101.657	101.657	101.653
6.750	101.920	101.869	101.830
6.875	101.576	101.496	101.432
7.000	102.017	101.938	101.874
7.125	102.439	102.360	102.296
7.250	102.393	102.314	102.250
7.375	102.181	102.242	102.184
7.500	102.537	102.509	102.450
7.625	102.931	102.823	102.726
7.750	102.963	102.855	102.699

VA 15 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
4.500	92.939	93.158	93.279
4.625	93.341	93.560	93.681
4.750	93.878	93.907	93.935
4.875	94.029	94.058	94.086
5.000	94.093	94.121	94.149
5.125	94.193	94.221	94.250
5.250	95.936	95.950	95.964
5.375	95.840	95.854	95.868
5.500	96.100	96.114	96.129
5.625	96.452	96.466	96.480
5.750	97.504	97.497	97.490
5.875	97.821	97.813	97.806
6.000	98.126	98.119	98.112
6.125	98.379	98.372	98.365

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

Thursday, December 7, 2023
Effective Time:
8:48:20 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	97.748	97.538	97.238	6.750	95.148	94.938	94.638	6.750			
6.875	98.011	97.778	97.478	6.875	95.411	95.178	94.878	6.875			
7.000	98.425	98.192	97.892	7.000	95.825	95.592	95.292	7.000			
7.125	98.798	98.565	98.265	7.125	96.198	95.965	95.665	7.125			
7.250	99.162	98.929	98.629	7.250	96.562	96.329	96.029	7.250			
7.375	99.525	99.231	98.931	7.375	96.925	96.631	96.331	7.375			
7.500	99.909	99.615	99.315	7.500	97.309	97.015	96.715	7.500			
7.625	100.252	99.958	99.658	7.625	97.652	97.358	97.058	7.625			
7.750	100.576	100.282	99.982	7.750	97.976	97.682	97.382	7.750			
7.875	100.767	100.413	100.113	7.875	98.167	97.813	97.513	7.875			
8.000	101.121	100.767	100.467	8.000	98.521	98.167	97.867	8.000			
8.125	101.434	101.080	100.780	8.125	98.834	98.480	98.180	8.125			
8.250	101.718	101.364	101.064	8.250	99.118	98.764	98.464	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	95.748	95.538	95.238	6.750	93.148	92.938	92.638	6.750			
6.875	96.011	95.778	95.478	6.875	93.411	93.178	92.878	6.875			
7.000	96.425	96.192	95.892	7.000	93.825	93.592	93.292	7.000			
7.125	96.798	96.565	96.265	7.125	94.198	93.965	93.665	7.125			
7.250	97.162	96.929	96.629	7.250	94.562	94.329	94.029	7.250			
7.375	97.525	97.231	96.931	7.375	94.925	94.631	94.331	7.375			
7.500	97.909	97.615	97.315	7.500	95.309	95.015	94.715	7.500			
7.625	98.252	97.958	97.658	7.625	95.652	95.358	95.058	7.625			
7.750	98.576	98.282	97.982	7.750	95.976	95.682	95.382	7.750			
7.875	98.767	98.413	98.113	7.875	96.167	95.813	95.513	7.875			
8.000	99.121	98.767	98.467	8.000	96.521	96.167	95.867	8.000			
8.125	99.434	99.080	98.780	8.125	96.834	96.480	96.180	8.125			
8.250	99.718	99.364	99.064	8.250	97.118	96.764	96.464	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.