BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Effective: **12/8/23 7:57 AM**

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

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Mortgagee Clause

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

Delegated Admin Fee's

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

Relock Policy

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

Lender ID

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

Eligible States

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

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

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

Friday, December 8, 2023
Effective Time:
7:57:15 AM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625			
5.750			
5.875	97.513	97.366	97.386
6.000	98.168	98.038	98.067
6.125	98.606	98.711	98.732
6.250	99.113	99.117	99.124
6.375	99.679	99.647	99.630
6.500	100.189	100.157	100.145
6.625	100.557	100.528	100.530
6.750	100.655	100.698	100.690
6.875	101.227	101.288	101.288
7.000	101.589	101.649	101.647
7.125	101.851	101.891	101.876
7.250	101.731	101.783	101.760
7.375	102.189	102.254	102.238
7.500	102.508	102.571	102.554
7.625	102.727	102.721	102.691
7.750	102.469	102.442	102.403
7.875	102.887	102.824	102.782
8.000	103.262	103.198	103.156
8.125	103.486	103.423	103.381
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	97.513	97.366	97.386
6.000	98.168	98.038	98.067
6.125	98.606	98.711	98.732
6.250	99.113	99.117	99.124
6.375	99.679	99.647	99.630
6.500	100.189	100.157	100.145
6.625	100.557	100.528	100.530
6.750	100.655	100.698	100.690
6.875	101.227	101.288	101.288
7.000	101.589	101.649	101.647
7.125	101.851	101.891	101.876
7.250	101.731	101.783	101.760
7.375	102.189	102.254	102.238
7.500	102.508	102.571	102.554
7.625	102.727	102.721	102.691
7.750	102.469	102.442	102.403
7.875	102.887	102.824	102.782
8.000	103.262	103.198	103.156
8.125	103.486	103.423	103.381
8.250			
8.375			
8.500			
8.625			

Conventional 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	93.858	93.873	93.923
5.125	94.514	94.481	94.515
5.250	95.293	95.261	95.202
5.375	95.909	95.876	95.817
5.500	96.512	96.480	96.421
5.625	97.180	97.142	97.092
5.750	97.917	97.880	97.829
5.875	98.756	98.718	98.668
6.000	99.303	99.265	99.215
6.125	99.784	99.746	99.696
6.250	100.165	100.132	100.116
6.375	100.667	100.635	100.618
6.500	101.126	101.093	101.077
6.625	101.513	101.481	101.464
6.750	101.370	101.334	101.317
6.875	101.828	101.792	101.775
7.000	101.796	101.871	101.837
7.125	102.142	101.967	101.933
7.250	101.748	101.832	101.788
7.375	102.109	102.095	102.078
7.500	102.461	102.446	102.430
7.625	102.694	102.679	102.662
7.750	102.428	102.380	102.321
7.875	102.770	102.722	102.664
8.000	102.822	103.023	102.965

Conventional 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	97.512	97.633	97.595
5.125	97.495	97.605	97.801
5.250	97.827	97.931	98.123
5.375	98.237	98.287	98.476
5.500	98.689	98.790	98.729
5.625	99.061	98.995	99.061
5.750	99.541	99.475	99.467
5.875	99.987	99.921	99.913
6.000	100.333	100.268	100.259
6.125	100.028	100.096	100.029
6.250	100.479	100.497	100.489
6.375	100.901	100.919	100.661
6.500	101.201	101.219	100.961
6.625	100.736	100.705	100.634
6.750	101.181	101.150	101.041
6.875	101.338	101.307	101.198
7.000	101.600	101.569	101.460

Conventional 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	97.231	97.352	97.451
5.125	97.576	97.686	97.881
5.250	97.894	97.998	98.190
5.375	98.471	98.572	98.511
5.500	98.624	98.724	98.913
5.625	99.085	99.174	99.362
5.750	99.541	99.475	99.642
5.875	99.987	99.921	99.925
6.000	100.333	100.268	100.311
6.125	100.299	100.367	100.029
6.250	100.547	100.610	100.489
6.375	100.901	100.919	100.661
6.500	101.201	101.225	101.211
6.625	100.736	100.705	100.596
6.750	101.181	101.150	101.041
6.875	101.338	101.307	101.198
7.000	101.600	101.819	101.460

Conventional 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.750	100.919	101.028	101.010
6.875	101.444	101.566	101.555
7.000	101.746	101.866	101.854
7.125	101.945	102.045	102.020
7.250	101.851	101.962	101.929
7.375	102.212	102.303	102.277
7.500	102.621	102.579	102.571
7.625	102.829	102.787	102.779
7.750	102.543	102.539	102.460
7.875	102.882	102.831	102.777
8.000	103.018	103.012	102.933
8.125	103.233	103.227	103.148
8.250	100.629	100.446	100.354
8.375	100.825	100.641	100.548
8.500	101.007	100.823	100.730
8.625	101.152	100.968	100.874

Conventional 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.750	100.424	100.387	100.370
6.875	100.883	100.846	100.830
7.000	101.298	101.261	101.245
7.125	101.612	101.575	101.559
7.250	101.468	101.427	101.418
7.375	101.891	101.849	101.841
7.500	102.265	102.224	102.215
7.625	102.535	102.494	102.485
7.750	102.168	102.105	102.063
7.875	102.554	102.491	102.449
8.000	101.861	101.856	101.777
8.125	101.813	102.057	101.728
8.250	101.125	100.943	100.850
8.375	101.334	101.152	101.059
8.500			
8.625			

Conventional 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.125	96.016	96.004	95.987
5.250	96.525	96.512	96.496
5.375	96.993	96.981	96.964
5.500	97.375	97.363	97.346
5.625	97.415	97.349	97.341
5.750	97.882	97.816	97.808
5.875	98.315	98.250	98.241
6.000	98.651	98.668	98.660
6.125	99.187	99.205	99.196
6.250	99.634	99.652	99.643
6.375	100.043	100.061	100.052
6.500	100.327	100.344	100.336
6.625	99.778	99.747	99.638
6.750	100.211	100.180	100.071
6.875	100.604	100.573	100.464
7.000	100.838	100.807	100.698

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Friday, December 8, 2023
Effective Time:
7:57:15 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	96.566	96.486	96.389
5.375	96.933	96.852	96.756
5.500	97.291	97.211	97.115
5.625	97.649	97.569	97.472
5.750	97.993	97.913	97.817
5.875	98.324	98.244	98.147
6.000	98.645	98.565	98.468
6.125	98.956	98.876	98.780
6.250	99.227	99.147	99.050
6.375	99.492	99.411	99.315
6.500	99.751	99.670	99.574
6.625	99.997	99.916	99.820
6.750	100.237	100.156	100.060
6.875	100.485	100.404	100.308
7.000	100.736	100.656	100.559
7.125	100.449	100.386	100.323

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	96.937	96.857	96.761
5.750	97.392	97.311	97.215
5.875	97.816	97.735	97.639
6.000	98.219	98.139	98.043
6.125	98.601	98.521	98.424
6.250	98.934	98.854	98.780
6.375	99.308	99.245	99.182
6.500	99.567	99.487	99.414
6.625	99.941	99.878	99.815
6.750	100.177	100.114	100.051
6.875	100.583	100.520	100.457
7.000	100.820	100.757	100.694
7.125	100.806	100.743	100.680

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	96.015	95.952	95.890
5.750	96.494	96.431	96.368
5.875	97.402	97.322	97.225
6.000	97.856	97.775	97.679
6.125	98.308	98.227	98.131
6.250	98.681	98.601	98.505
6.375	99.009	98.928	98.832
6.500	99.345	99.265	99.168
6.625	99.685	99.605	99.536
6.750	99.993	99.912	99.816
6.875	100.377	100.314	100.252
7.000	100.645	100.582	100.519
7.125	100.662	100.599	100.537

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	96.410	96.347	96.284
5.375	96.776	96.713	96.650
5.500	97.143	97.080	97.017
5.625	97.511	97.448	97.385
5.750	97.854	97.791	97.728
5.875	98.193	98.130	98.067
6.000	98.388	98.325	98.262
6.125	98.726	98.663	98.600
6.250	98.919	98.856	98.793
6.375	99.261	99.198	99.135
6.500	99.459	99.396	99.333
6.625	99.802	99.739	99.676
6.750	100.026	99.963	99.900
6.875	100.370	100.307	100.244
7.000	100.569	100.506	100.443
7.125	100.769	100.706	100.643

2/1/5 ARM Margin: 2.75%

Conventional 7/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	96.878	96.815	96.752
5.750	97.307	97.244	97.181
5.875	97.737	97.674	97.611
6.000	98.167	98.104	98.041
6.125	98.573	98.510	98.447
6.250	98.975	98.912	98.849
6.375	99.378	99.315	99.252
6.500	99.610	99.547	99.484
6.625	100.011	99.948	99.885
6.750	100.246	100.183	100.120
6.875	100.653	100.590	100.527
7.000	100.890	100.827	100.764
7.125	101.126	101.063	101.000

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	96.335	96.272	96.209
5.750	96.813	96.750	96.687
5.875	97.293	97.230	97.167
6.000	97.589	97.526	97.463
6.125	98.070	98.007	97.944
6.250	98.366	98.303	98.240
6.375	98.823	98.760	98.697
6.500	99.277	99.214	99.151
6.625	99.731	99.668	99.605
6.750	99.994	99.931	99.868
6.875	100.447	100.384	100.321
7.000	100.714	100.651	100.588
7.125	100.982	100.919	100.856

5/1/5 ARM Margin: 2.75%

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Friday, December 8, 2023
Effective Time:
7:57:15 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	97.313	97.219	97.219
6.125	98.206	98.203	98.195
6.250	99.096	99.092	99.084
6.375	99.585	99.582	99.573
6.500	100.376	100.343	100.327
6.625	100.825	100.793	100.776
6.750	100.733	100.696	100.679
6.875	101.226	101.189	101.173
7.000	101.699	101.662	101.645
7.125	102.095	102.059	102.042
7.250	101.756	101.715	101.706
7.375	102.213	102.171	102.163
7.500	102.649	102.608	102.599
7.625	102.997	102.956	102.947

Home Ready 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
6.000			
6.125			
6.250	98.846	98.842	98.834
6.375	99.335	99.332	99.323
6.500	100.376	100.343	100.327
6.625	100.825	100.793	100.776
6.750	100.733	100.696	100.679
6.875	101.226	101.189	101.173
7.000	101.699	101.662	101.645
7.125	102.095	102.059	102.042
7.250	101.756	101.715	101.706
7.375	102.213	102.171	102.163
7.500	102.649	102.608	102.599
7.625	102.997	102.956	102.947

Home Ready 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750			
4.875			
5.000	97.057	97.049	97.041
5.125	97.178	97.170	97.162
5.250	97.483	97.467	97.450
5.375	97.750	97.734	97.718
5.500	98.261	98.246	98.213
5.625	98.689	98.674	98.641
5.750	99.025	99.010	98.977
5.875	99.321	99.307	99.273
6.000	99.315	99.301	99.268

Home Ready 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	95.454	95.431	95.406
4.875	95.586	95.562	95.537
5.000	95.820	95.796	95.771
5.125	96.138	96.114	96.089
5.250	96.674	96.644	96.594
5.375	97.132	97.102	97.052
5.500	97.579	97.549	97.499
5.625	97.985	97.955	97.905
5.750	98.277	98.247	98.196
5.875	98.538	98.508	98.458
6.000	99.017	98.987	98.937

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

Friday, December 8, 2023
Effective Time:
7:57:15 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	97.313	97.219	97.219
6.125	98.206	98.203	98.195
6.250	99.096	99.092	99.084
6.375	99.585	99.582	99.573
6.500	99.796	99.793	99.784
6.625	100.179	100.175	100.167
6.750	100.405	100.391	100.366
6.875	100.802	100.788	100.763
7.000	101.220	101.206	101.181
7.125	101.472	101.458	101.433
7.250	101.717	101.702	101.685
7.375	102.109	102.094	102.078
7.500	102.211	102.196	102.180
7.625	102.444	102.429	102.412

Home Possible 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.875			
6.000			
6.125	98.206	98.203	98.195
6.250	98.846	98.842	98.834
6.375	99.335	99.332	99.323
6.500	99.796	99.793	99.784
6.625	100.179	100.175	100.167
6.750	100.405	100.391	100.366
6.875	100.802	100.788	100.763
7.000	101.220	101.206	101.181
7.125	101.472	101.458	101.433
7.250	101.467	101.452	101.435
7.375	101.859	101.844	101.828
7.500	102.211	102.196	102.180
7.625	102.444	102.429	102.412

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	97.057	97.049	97.041
5.125	97.178	97.170	97.162
5.250	97.483	97.467	97.450
5.375	97.750	97.734	97.718
5.500	98.261	98.246	98.213
5.625	98.689	98.674	98.641
5.750	99.025	99.010	98.977
5.875	99.321	99.307	99.273
6.000	99.315	99.301	99.268

Home Possible 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.125			
4.250			
4.375			
4.500			
4.625			
4.750	95.454	95.431	95.406
4.875	95.586	95.562	95.537
5.000	95.820	95.796	95.771
5.125	96.138	96.114	96.089
5.250	96.674	96.644	96.594
5.375	97.132	97.102	97.052
5.500	97.579	97.549	97.499
5.625	97.985	97.955	97.905
5.750	98.277	98.247	98.196

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Friday, December 8, 2023
Effective Time:
7:57:15 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	94.878	94.878	94.875
5.750	95.582	95.582	95.579
5.875	97.251	97.352	97.371
6.000	97.766	97.863	97.878
6.125	98.304	98.401	98.416
6.250	98.852	98.867	98.874
6.375	99.307	99.316	99.320
6.500	99.765	99.770	99.770
6.625	100.256	100.261	100.261
6.750	100.399	100.448	100.440
6.875	100.806	100.849	100.837
7.000	101.142	101.181	101.166
7.125	101.600	101.639	101.624
7.250	101.480	101.531	101.508
7.375	101.739	101.784	101.757

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

Friday, December 8, 2023
Effective Time:
7:57:15 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	97.650	97.763	97.674
5.500	98.451	98.564	98.474
5.625	98.924	99.037	98.948
5.750	99.558	99.672	99.582
5.875	100.218	100.033	100.095
6.000	100.728	100.553	100.648
6.125	101.141	101.074	101.169
6.250	101.440	101.531	101.626
6.375	101.456	101.435	101.454
6.500	101.863	101.916	101.945
6.625	102.272	102.341	102.370
6.750	102.531	102.599	102.628
6.875	102.327	102.270	102.214
7.000	102.734	102.677	102.620
7.125	103.013	102.956	102.973
7.250	103.106	102.993	102.893
7.375	103.022	102.908	102.794
7.500	103.303	103.189	103.167
7.625	103.574	103.460	103.347
7.750	103.707	103.591	103.430
7.875	102.688	102.575	102.461
8.000	101.099	100.904	100.854
8.125	101.568	101.376	101.322

FHA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.650	97.763	97.674
5.500	98.451	98.564	98.474
5.625	98.924	99.037	98.948
5.750	99.558	99.672	99.582
5.875	100.218	100.033	100.095
6.000	100.728	100.553	100.648
6.125	101.141	101.074	101.169
6.250	101.440	101.531	101.626
6.375	101.456	101.435	101.454
6.500	101.863	101.916	101.945
6.625	102.272	102.341	102.370
6.750	102.531	102.599	102.628
6.875	102.327	102.270	102.214
7.000	102.734	102.677	102.620
7.125	103.013	102.956	102.973
7.250	103.106	102.993	102.893
7.375	103.022	102.908	102.794
7.500	103.303	103.189	103.167
7.625	103.574	103.460	103.347
7.750	103.707	103.591	103.430
7.875	102.688	102.575	102.461
8.000	101.099	100.904	100.854
8.125	101.568	101.376	101.322

FHA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250			
5.375	97.650	97.763	97.674
5.500	98.451	98.564	98.474
5.625	98.924	99.037	98.948
5.750	99.558	99.672	99.582
5.875	100.218	100.033	100.095
6.000	100.728	100.553	100.648
6.125	101.141	101.074	101.169
6.250	101.440	101.531	101.626
6.375	101.456	101.435	101.454
6.500	101.863	101.916	101.945
6.625	102.272	102.341	102.370
6.750	102.531	102.599	102.628
6.875	102.327	102.270	102.214
7.000	102.734	102.677	102.620
7.125	103.013	102.956	102.973
7.250	103.106	102.993	102.893
7.375	103.022	102.908	102.794
7.500	103.303	103.189	103.167
7.625	103.574	103.460	103.347
7.750	103.707	103.591	103.430

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	90.902	91.147	91.170
3.625	91.449	91.695	91.718
3.750	92.568	92.791	92.950
3.875	93.114	93.338	93.497
4.000	93.660	93.883	94.042
4.125	94.203	94.427	94.585
4.250	94.967	95.168	95.181
4.375	95.759	95.960	95.973
4.500	96.297	96.498	96.512
4.625	96.830	97.031	97.045
4.750	97.416	97.194	97.472
4.875	97.565	97.594	97.639
5.000	97.737	97.916	98.159
5.125	97.994	98.173	98.416
5.250	98.307	98.264	98.461
5.375	98.567	98.473	98.711
5.500	99.048	98.955	99.193
5.625	99.506	99.413	99.651
5.750	99.569	99.524	99.495
5.875	99.847	99.982	99.543
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	90.902	91.147	91.170
3.625	91.449	91.695	91.718
3.750	92.568	92.791	92.950
3.875	93.114	93.338	93.497
4.000	93.660	93.883	94.042
4.125	94.203	94.427	94.585
4.250	94.967	95.168	95.181
4.375	95.759	95.960	95.973
4.500	96.297	96.498	96.512
4.625	96.830	97.031	97.045
4.750	97.416	97.194	97.472
4.875	97.565	97.594	97.639
5.000	97.737	97.916	98.159
5.125	97.994	98.173	98.416
5.250	98.307	98.264	98.461
5.375	98.567	98.473	98.711
5.500	99.048	98.955	99.193
5.625	99.506	99.413	99.651
5.750	99.569	99.524	99.495
5.875	99.847	99.982	99.543
6.000			

FHA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.875			
5.000			
5.125			
5.250			
5.375	95.974	96.088	95.998
5.500	96.775	96.888	96.799
5.625	97.248	97.362	97.272
5.750	98.439	98.530	98.624
5.875	99.330	99.171	99.266
6.000	99.883	99.724	99.818
6.125	100.404	100.245	100.340
6.250	100.725	100.790	100.605
6.375	101.140	100.959	100.988
6.500	101.381	101.450	101.479
6.625	101.806	101.875	101.904
6.750	101.682	101.631	101.590
6.875	101.566	101.613	101.669
7.000	102.032	102.079	102.135
7.125	102.454	102.500	102.557
7.250	102.239	102.152	102.337
7.375	102.406	102.180	102.260
7.500	102.846	102.621	102.701
7.625	103.024	103.048	102.879
7.750	102.807	102.691	102.530
7.875	100.282	100.169	100.055
8.000	99.229	99.033	98.985
8.125	99.615	99.421	99.369

FHA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	101.381	101.450	101.479
6.625	101.806	101.875	101.904
6.750	101.682	101.631	101.590
6.875	101.566	101.613	101.669
7.000	102.032	102.079	102.135
7.125	102.454	102.500	102.557
7.250	102.239	102.152	102.337
7.375	102.406	102.180	102.260
7.500	102.846	102.621	102.701
7.625	103.024	103.048	102.879
7.750	102.807	102.691	102.530
7.875	100.282	100.169	100.055
8.000	99.229	99.033	98.985
8.125	99.615	99.421	99.369

FHA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	100.404	100.245	100.340
6.250	100.725	100.790	100.605
6.375	101.140	100.959	100.988
6.500	101.381	101.450	101.479
6.625	101.806	101.875	101.904
6.750	101.682	101.631	101.590
6.875	101.566	101.613	101.669
7.000	102.032	102.079	102.135
7.125	102.454	102.500	102.557
7.250	102.239	102.152	102.337
7.375	102.406	102.180	102.260
7.500	102.846	102.621	102.701
7.625	103.024	103.048	102.879
7.750	102.807	102.691	102.530

FHA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	93.456	93.657	93.670
4.625	93.976	94.177	94.191
4.750	93.791	93.819	93.847
4.875	93.940	93.969	93.997
5.000	94.001	94.030	94.308
5.125	94.349	94.377	94.412
5.250	95.869	95.827	95.784
5.375	95.765	95.722	95.680
5.500	96.121	96.079	96.036
5.625	96.474	96.431	96.388
5.750	97.369	97.362	97.355
5.875	97.681	97.673	97.666
6.000	97.981	97.973	97.966
6.125	98.229	98.222	98.215

FHA 30 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.375	101.456	101.435	101.454
6.500	101.863	101.916	101.945
6.625	102.272	102.341	102.370
6.750	102.531	102.599	102.628
6.875	102.327	102.270	102.214
7.000	102.734	102.677	102.620
7.125	103.013	102.956	102.973
7.250	103.106	102.993	102.893
7.375	103.022	102.908	102.794
7.500	103.303	103.189	103.167
7.625	103.574	103.460	103.347
7.750	103.707	103.591	103.430
7.875	102.688	102.575	102.461
8.000	101.099	100.904	100.854
8.125	101.568	101.376	101.322

FHA 25 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.375	101.456	101.435	101.454
6.500	101.863	101.916	101.945
6.625	102.272	102.341	102.370
6.750	102.531	102.599	102.628
6.875	102.327	102.270	102.214
7.000	102.734	102.677	102.620
7.125	103.013	102.956	102.973
7.250	103.106	102.993	102.893
7.375	103.022	102.908	102.794
7.500	103.303	103.189	103.167
7.625	103.574	103.460	103.347
7.750	103.707	103.591	103.430
7.875	102.688	102.575	102.461
8.000	101.099	100.904	100.854
8.125	101.568	101.376	101.322

FHA 20 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.000	100.728	100.553	100.648
6.125	101.141	101.074	101.169
6.250	101.440	101.531	101.626
6.375	101.456	101.435	101.454
6.500	101.863	101.916	101.945
6.625	102.272	102.341	102.370
6.750	102.531	102.599	102.628
6.875	102.327	102.270	102.214
7.000	102.734	102.677	102.620
7.125	103.013	102.956	102.973
7.250	103.106	102.993	102.893
7.375	103.022	102.908	102.794
7.500	103.303	103.189	103.167
7.625	103.574	103.460	103.347
7.750	103.707	103.591	103.430

FHA 15 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	96.297	96.498	96.512
4.625	96.830	97.031	97.045
4.750	97.416	97.194	97.472
4.875	97.565	97.594	97.639
5.000	97.737	97.916	98.159
5.125	97.994	98.173	98.416
5.250	98.307	98.264	98.461
5.375	98.567	98.473	98.711
5.500	99.048	98.955	99.193
5.625	99.506	99.413	99.651
5.750	99.569	99.524	99.495
5.875	99.847	99.982	99.543
6.000			

FHA 10 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	96.297	96.498	96.512
4.625	96.830	97.031	97.045
4.750	97.416	97.194	97.472
4.875	97.565	97.594	97.639
5.000	97.737	97.916	98.159
5.125	97.994	98.173	98.416
5.250	98.307	98.264	98.461
5.375	98.567	98.473	98.711
5.500	99.048	98.955	99.193
5.625	99.506	99.413	99.651
5.750	99.569	99.524	99.495
5.875	99.847	99.982	99.543
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.625	101.806	101.875	101.904
6.750	101.682	101.631	101.590
6.875	101.566	101.613	101.669
7.000	102.032	102.079	102.135
7.125	102.454	102.500	102.557
7.250	102.239	102.152	102.337
7.375	102.406	102.180	102.260
7.500	102.846	102.621	102.701
7.625	103.024	103.048	102.879
7.750	102.807	102.691	102.530
7.875	100.282	100.169	100.055
8.000	99.229	99.033	98.985
8.125	99.615	99.421	99.369

FHA 25 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.500	101.381	101.450	101.479
6.625	101.806	101.875	101.904
6.750	101.682	101.631	101.590
6.875	101.566	101.613	101.669
7.000	102.032	102.079	102.135
7.125	102.454	102.500	102.557
7.250	102.239	102.152	102.337
7.375	102.406	102.180	102.260
7.500	102.846	102.621	102.701
7.625	103.024	103.048	102.879
7.750	102.807	102.691	102.530
7.875	100.282	100.169	100.055
8.000	99.229	99.033	98.985
8.125	99.615	99.421	99.369

FHA 20 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.125	100.404	100.245	100.340
6.250	100.725	100.790	100.605
6.375	101.140	100.959	100.988
6.500	101.381	101.450	101.479
6.625	101.806	101.875	101.904
6.750	101.682	101.631	101.590
6.875	101.566	101.613	101.669
7.000	102.032	102.079	102.135
7.125	102.454	102.500	102.557
7.250	102.239	102.152	102.337
7.375	102.406	102.180	102.260
7.500	102.846	102.621	102.701
7.625	103.024	103.048	102.879
7.750	102.807	102.691	102.530

FHA 15 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
4.500	93.456	93.657	93.670
4.625	93.976	94.177	94.191
4.750	93.791	93.819	93.847
4.875	93.940	93.969	93.997
5.000	94.001	94.030	94.308
5.125	94.349	94.377	94.412
5.250	95.869	95.827	95.784
5.375	95.765	95.722	95.680
5.500	96.121	96.079	96.036
5.625	96.474	96.431	96.388
5.750	97.369	97.362	97.355
5.875	97.681	97.673	97.666
6.000	97.981	97.973	97.966
6.125	98.229	98.222	98.215

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
250 Baker St., Suite 200
Costa Mesa, CA, 92626

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

Friday, December 8, 2023
Effective Time:
7:57:15 AM

Government

VA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.630	97.763	97.674
5.500	98.318	98.451	98.362
5.625	98.677	98.811	98.721
5.750	99.374	99.507	99.418
5.875	100.218	100.033	100.062
6.000	100.728	100.544	100.596
6.125	101.141	100.958	101.053
6.250	101.413	101.328	101.409
6.375	101.456	101.435	101.413
6.500	101.863	101.841	101.820
6.625	102.166	102.144	102.123
6.750	102.395	102.343	102.303
6.875	102.327	102.270	102.214
7.000	102.734	102.677	102.620
7.125	103.013	102.956	102.899
7.250	103.106	102.993	102.893
7.375	103.022	102.908	102.794
7.500	103.303	103.189	103.075
7.625	103.574	103.460	103.347
7.750	103.707	103.591	103.430
7.875	102.688	102.575	102.461
8.000	101.099	100.904	100.854
8.125	101.568	101.376	101.322

VA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.630	97.763	97.674
5.500	98.318	98.451	98.362
5.625	98.677	98.811	98.721
5.750	99.374	99.507	99.418
5.875	100.218	100.033	100.062
6.000	100.728	100.544	100.596
6.125	101.141	100.958	101.053
6.250	101.413	101.328	101.409
6.375	101.456	101.435	101.413
6.500	101.863	101.841	101.820
6.625	102.166	102.144	102.123
6.750	102.395	102.343	102.303
6.875	102.327	102.270	102.214
7.000	102.734	102.677	102.620
7.125	103.013	102.956	102.899
7.250	103.106	102.993	102.893
7.375	103.022	102.908	102.794
7.500	103.303	103.189	103.075
7.625	103.574	103.460	103.347
7.750	103.707	103.591	103.430
7.875	102.688	102.575	102.461
8.000	101.099	100.904	100.854
8.125	101.568	101.376	101.322

VA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250			
5.375	97.630	97.763	97.674
5.500	98.318	98.451	98.362
5.625	98.677	98.811	98.721
5.750	99.374	99.507	99.418
5.875	100.218	100.033	100.062
6.000	100.728	100.544	100.596
6.125	101.141	100.958	101.053
6.250	101.413	101.328	101.409
6.375	101.456	101.435	101.413
6.500	101.863	101.841	101.820
6.625	102.166	102.144	102.123
6.750	102.395	102.343	102.303
6.875	102.327	102.270	102.214
7.000	102.734	102.677	102.620
7.125	103.013	102.956	102.899
7.250	103.106	102.993	102.893
7.375	103.022	102.908	102.794
7.500	103.303	103.189	103.075
7.625	103.574	103.460	103.347
7.750	103.707	103.591	103.430

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	90.911	91.156	91.179
3.625	91.423	91.669	91.692
3.750	92.634	92.857	93.016
3.875	93.144	93.367	93.526
4.000	93.648	93.871	94.030
4.125	94.145	94.368	94.527
4.250	95.017	95.218	95.232
4.375	95.759	95.960	95.973
4.500	96.271	96.439	96.452
4.625	96.790	96.902	96.915
4.750	97.416	97.194	97.472
4.875	97.565	97.594	97.622
5.000	97.626	97.776	98.019
5.125	98.007	98.186	98.179
5.250	98.307	98.264	98.436
5.375	98.446	98.602	98.590
5.500	98.822	98.978	98.966
5.625	99.169	99.326	99.314
5.750	99.569	99.504	99.495
5.875	99.680	99.815	99.541
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	90.911	91.156	91.179
3.625	91.423	91.669	91.692
3.750	92.634	92.857	93.016
3.875	93.144	93.367	93.526
4.000	93.648	93.871	94.030
4.125	94.145	94.368	94.527
4.250	95.017	95.218	95.232
4.375	95.759	95.960	95.973
4.500	96.271	96.439	96.452
4.625	96.790	96.902	96.915
4.750	97.416	97.194	97.472
4.875	97.565	97.594	97.622
5.000	97.626	97.776	98.019
5.125	98.007	98.186	98.179
5.250	98.307	98.264	98.436
5.375	98.446	98.602	98.590
5.500	98.822	98.978	98.966
5.625	99.169	99.326	99.314
5.750	99.569	99.504	99.495
5.875	99.680	99.815	99.541
6.000			

VA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.875			
5.000			
5.125			
5.250			
5.375	95.972	96.106	96.016
5.500	96.661	96.794	96.705
5.625	97.020	97.153	97.064
5.750	98.482	98.593	98.687
5.875	99.294	99.155	99.250
6.000	99.829	99.690	99.784
6.125	100.285	100.396	100.241
6.250	100.725	100.790	100.605
6.375	100.967	101.055	101.084
6.500	101.452	101.541	101.320
6.625	101.746	101.835	101.614
6.750	101.682	101.631	101.590
6.875	101.422	101.361	101.417
7.000	101.863	101.777	101.791
7.125	102.285	102.198	102.161
7.250	102.239	102.152	102.337
7.375	102.195	102.240	102.070
7.500	102.474	102.519	102.599
7.625	102.775	102.804	102.884
7.750	102.807	102.691	102.530
7.875	100.282	100.169	100.055
8.000	99.229	99.033	98.985
8.125	99.615	99.421	99.369

VA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	101.452	101.541	101.320
6.625	101.746	101.835	101.614
6.750	101.682	101.631	101.590
6.875	101.422	101.361	101.417
7.000	101.863	101.777	101.791
7.125	102.285	102.198	102.161
7.250	102.239	102.152	102.337
7.375	102.195	102.240	102.070
7.500	102.474	102.519	102.599
7.625	102.775	102.804	102.884
7.750	102.807	102.691	102.530
7.875	100.282	100.169	100.055
8.000	99.229	99.033	98.985
8.125	99.615	99.421	99.369

VA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	100.285	100.396	100.241
6.250	100.725	100.790	100.605
6.375	100.967	101.055	101.084
6.500	101.452	101.541	101.320
6.625	101.746	101.835	101.614
6.750	101.682	101.631	101.590
6.875	101.422	101.361	101.417
7.000	101.863	101.777	101.791
7.125	102.285	102.198	102.161
7.250	102.239	102.152	102.337
7.375	102.195	102.240	102.070
7.500	102.474	102.519	102.599
7.625	102.775	102.804	102.884
7.750	102.807	102.691	102.530

VA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	93.320	93.521	93.534
4.625	93.738	93.939	93.953
4.750	93.791	93.819	93.847
4.875	93.940	93.969	93.997
5.000	94.001	94.030	94.058
5.125	94.099	94.127	94.406
5.250	95.869	95.827	95.784
5.375	95.765	95.722	95.680
5.500	96.121	96.079	96.036
5.625	96.474	96.431	96.388
5.750	97.369	97.362	97.355
5.875	97.681	97.673	97.666
6.000	97.981	97.973	97.966
6.125	98.229	98.222	98.215

VA 30 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	101.456	101.435	101.413
6.500	101.863	101.841	101.820
6.625	102.166	102.144	102.123
6.750	102.395	102.343	102.303
6.875	102.327	102.270	102.214
7.000	102.734	102.677	102.620
7.125	103.013	102.956	102.899
7.250	103.106	102.993	102.893
7.375	103.022	102.908	102.794
7.500	103.303	103.189	103.075
7.625	103.574	103.460	103.347
7.750	103.707	103.591	103.430
7.875	102.688	102.575	102.461
8.000	101.099	100.904	100.854
8.125	101.568	101.376	101.322

VA 25 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	101.456	101.435	101.413
6.500	101.863	101.841	101.820
6.625	102.166	102.144	102.123
6.750	102.395	102.343	102.303
6.875	102.327	102.270	102.214
7.000	102.734	102.677	102.620
7.125	103.013	102.956	102.899
7.250	103.106	102.993	102.893
7.375	103.022	102.908	102.794
7.500	103.303	103.189	103.075
7.625	103.574	103.460	103.347
7.750	103.707	103.591	103.430
7.875	102.688	102.575	102.461
8.000	101.099	100.904	100.854
8.125	101.568	101.376	101.322

VA 20 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.000	100.728	100.544	100.596
6.125	101.141	100.958	101.053
6.250	101.413	101.328	101.409
6.375	101.456	101.435	101.413
6.500	101.863	101.841	101.820
6.625	102.166	102.144	102.123
6.750	102.395	102.343	102.303
6.875	102.327	102.270	102.214
7.000	102.734	102.677	102.620
7.125	103.013	102.956	102.899
7.250	103.106	102.993	102.893
7.375	103.022	102.908	102.794
7.500	103.303	103.189	103.075
7.625	103.574	103.460	103.347
7.750			

VA 15 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	96.271	96.439	96.452
4.625	96.790	96.902	96.915
4.750	97.416	97.194	97.472
4.875	97.565	97.594	97.622
5.000	97.626	97.776	98.019
5.125	98.007	98.186	98.179
5.250	98.307	98.264	98.436
5.375	98.446	98.602	98.590
5.500	98.822	98.978	98.966
5.625	99.169	99.326	99.314
5.750	99.569	99.504	99.495
5.875	99.680	99.815	99.541
6.000	100.014	100.148	99.841
6.125	100.331	100.465	100.096

VA 10 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	96.271	96.439	96.452
4.625	96.790	96.902	96.915
4.750	97.416	97.194	97.472
4.875	97.565	97.594	97.622
5.000	97.626	97.776	98.019
5.125	98.007	98.186	98.179
5.250	98.307	98.264	98.436
5.375	98.446	98.602	98.590
5.500	98.822	98.978	98.966
5.625	99.169	99.326	99.314
5.750	99.569	99.504	99.495
5.875	99.680	99.815	99.541
6.000	100.014	100.148	99.841
6.125	100.331	100.465	100.096

VA 30 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.625	101.746	101.835	101.614
6.750	101.682	101.631	101.590
6.875	101.422	101.361	101.417
7.000	101.863	101.777	101.791
7.125	102.285	102.198	102.161
7.250	102.239	102.152	102.337
7.375	102.195	102.240	102.070
7.500	102.474	102.519	102.599
7.625	102.775	102.804	102.884
7.750	102.807	102.691	102.530
7.875	100.282	100.169	100.055
8.000	99.229	99.033	98.985
8.125	99.615	99.421	99.369
8.250			

VA 25 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.500	101.452	101.541	101.320
6.625	101.746	101.835	101.614
6.750	101.682	101.631	101.590
6.875	101.422	101.361	101.417
7.000	101.863	101.777	101.791
7.125	102.285	102.198	102.161
7.250	102.239	102.152	102.337
7.375	102.195	102.240	102.070
7.500	102.474	102.519	102.599
7.625	102.775	102.804	102.884
7.750	102.807	102.691	102.530
7.875	100.282	100.169	100.055
8.000	99.229	99.033	98.985
8.125	99.615	99.421	99.369

VA 20 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.125	100.285	100.396	100.241
6.250	100.725	100.790	100.605
6.375	100.967	101.055	101.084
6.500	101.452	101.541	101.320
6.625	101.746	101.835	101.614
6.750	101.682	101.631	101.590
6.875	101.422	101.361	101.417
7.000	101.863	101.777	101.791
7.125	102.285	102.198	102.161
7.250	102.239	102.152	102.337
7.375	102.195	102.240	102.070
7.500	102.474	102.519	102.599
7.625	102.775	102.804	102.884
7.750	102.807	102.691	102.530

VA 15 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
4.500	93.320	93.521	93.534
4.625	93.738	93.939	93.953
4.750	93.791	93.819	93.847
4.875	93.940	93.969	93.997
5.000	94.001	94.030	94.058
5.125	94.099	94.127	94.406
5.250	95.869	95.827	95.784
5.375	95.765	95.722	95.680
5.500	96.121	96.079	96.036
5.625	96.474	96.431	96.388
5.750	97.369	97.362	97.355
5.875	97.681	97.673	97.666
6.000	97.981	97.973	97.966
6.125	98.229	98.222	98.215

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

Friday, December 8, 2023
Effective Time:
7:57:15 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	97.530	97.304	97.004	6.750	94.930	94.704	94.404	6.750			
6.875	97.964	97.738	97.438	6.875	95.364	95.138	94.838	6.875			
7.000	98.378	98.152	97.852	7.000	95.778	95.552	95.252	7.000			
7.125	98.751	98.525	98.225	7.125	96.151	95.925	95.625	7.125			
7.250	99.115	98.889	98.589	7.250	96.515	96.289	95.989	7.250			
7.375	99.322	99.036	98.736	7.375	96.722	96.436	96.136	7.375			
7.500	99.706	99.420	99.120	7.500	97.106	96.820	96.520	7.500			
7.625	100.049	99.763	99.463	7.625	97.449	97.163	96.863	7.625			
7.750	100.373	100.087	99.787	7.750	97.773	97.487	97.187	7.750			
7.875	100.564	100.218	99.918	7.875	97.964	97.618	97.318	7.875			
8.000	100.918	100.572	100.272	8.000	98.318	97.972	97.672	8.000			
8.125	101.231	100.885	100.585	8.125	98.631	98.285	97.985	8.125			
8.250	101.515	101.169	100.869	8.250	98.915	98.569	98.269	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	95.530	95.304	95.004	6.750	92.930	92.704	92.404	6.750			
6.875	95.964	95.738	95.438	6.875	93.364	93.138	92.838	6.875			
7.000	96.378	96.152	95.852	7.000	93.778	93.552	93.252	7.000			
7.125	96.751	96.525	96.225	7.125	94.151	93.925	93.625	7.125			
7.250	97.115	96.889	96.589	7.250	94.515	94.289	93.989	7.250			
7.375	97.322	97.036	96.736	7.375	94.722	94.436	94.136	7.375			
7.500	97.706	97.420	97.120	7.500	95.106	94.820	94.520	7.500			
7.625	98.049	97.763	97.463	7.625	95.449	95.163	94.863	7.625			
7.750	98.373	98.087	97.787	7.750	95.773	95.487	95.187	7.750			
7.875	98.564	98.218	97.918	7.875	95.964	95.618	95.318	7.875			
8.000	98.918	98.572	98.272	8.000	96.318	95.972	95.672	8.000			
8.125	99.231	98.885	98.585	8.125	96.631	96.285	95.985	8.125			
8.250	99.515	99.169	98.869	8.250	96.915	96.569	96.269	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.