BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Effective: **12/11/23 8:02 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

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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

Monday, December 11, 2023
Effective Time:
8:02:30 AM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625			
5.750			
5.875	97.421	97.571	97.620
6.000	98.074	98.240	98.268
6.125	98.519	98.669	98.716
6.250	99.146	99.146	99.146
6.375	99.682	99.663	99.663
6.500	100.218	100.199	100.199
6.625	100.586	100.567	100.567
6.750	100.717	100.710	100.701
6.875	101.220	101.203	101.201
7.000	101.586	101.568	101.567
7.125	101.885	101.853	101.844
7.250	101.771	101.816	101.814
7.375	102.218	102.283	102.264
7.500	102.539	102.602	102.586
7.625	102.794	102.754	102.765
7.750	102.519	102.453	102.419
7.875	102.953	102.885	102.835
8.000	103.338	103.269	103.219
8.125	103.559	103.491	103.441
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	97.421	97.571	97.620
6.000	98.074	98.240	98.268
6.125	98.519	98.669	98.716
6.250	99.146	99.146	99.146
6.375	99.682	99.663	99.663
6.500	100.218	100.199	100.199
6.625	100.586	100.567	100.567
6.750	100.717	100.710	100.701
6.875	101.220	101.203	101.201
7.000	101.586	101.568	101.567
7.125	101.885	101.853	101.844
7.250	101.771	101.816	101.814
7.375	102.218	102.283	102.264
7.500	102.539	102.602	102.586
7.625	102.794	102.754	102.765
7.750	102.519	102.453	102.419
7.875	102.953	102.885	102.835
8.000	103.338	103.269	103.219
8.125	103.559	103.491	103.441
8.250			
8.375			
8.500			
8.625			

Conventional 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	93.905	93.910	93.927
5.125	94.505	94.502	94.518
5.250	95.285	95.278	95.295
5.375	95.900	95.894	95.911
5.500	96.504	96.498	96.514
5.625	97.103	97.099	97.124
5.750	97.843	97.839	97.864
5.875	98.692	98.688	98.713
6.000	99.245	99.242	99.267
6.125	99.733	99.729	99.754
6.250	100.184	100.165	100.165
6.375	100.692	100.673	100.673
6.500	101.155	101.136	101.136
6.625	101.542	101.523	101.523
6.750	101.420	101.388	101.380
6.875	101.886	101.853	101.845
7.000	101.799	101.796	101.795
7.125	102.134	102.131	102.130
7.250	101.786	101.870	101.845
7.375	102.167	102.147	102.122
7.500	102.524	102.504	102.479
7.625	102.762	102.741	102.716
7.750	102.499	102.453	102.394
7.875	102.604	102.808	102.750
8.000	102.910	102.864	102.805

Conventional 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	97.330	97.473	97.536
5.125	97.473	97.649	97.684
5.250	97.972	97.979	98.021
5.375	98.243	98.336	98.383
5.500	98.613	98.836	98.884
5.625	99.011	98.991	98.958
5.750	99.461	99.431	99.431
5.875	99.910	99.880	99.880
6.000	100.253	100.223	100.223
6.125	100.059	100.057	100.040
6.250	100.521	100.520	100.503
6.375	100.946	100.694	100.678
6.500	100.995	101.243	101.226
6.625	100.892	100.827	100.732
6.750	101.338	101.274	101.157
6.875	101.496	101.432	101.315
7.000	101.760	101.695	101.828

Conventional 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625			
4.750			
4.875			
5.000	96.915	97.296	97.324
5.125	97.357	97.732	97.767
5.250	97.676	98.046	98.088
5.375	98.257	98.373	98.421
5.500	98.407	98.773	98.821
5.625	98.986	99.239	99.259
5.750	99.461	99.526	99.552
5.875	99.910	99.880	99.880
6.000	100.253	100.223	100.231
6.125	100.059	100.075	100.080
6.250	100.521	100.520	100.503
6.375	100.946	100.944	100.928
6.500	101.245	101.243	101.226
6.625	100.892	100.827	100.789
6.750	101.338	101.274	101.157
6.875	101.746	101.682	101.565
7.000	102.010	101.945	101.828

Conventional 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.750	100.780	100.763	100.739
6.875	101.252	101.219	101.211
7.000	101.705	101.673	101.664
7.125	101.989	101.957	101.949
7.250	101.897	102.009	101.997
7.375	102.277	102.344	102.315
7.500	102.690	102.647	102.630
7.625	102.895	102.852	102.835
7.750	102.784	102.773	102.704
7.875	103.074	103.063	102.993
8.000	103.248	103.237	103.166
8.125	103.488	103.477	103.406
8.250	100.873	100.694	100.602
8.375	101.073	100.894	100.801
8.500	101.258	101.079	100.985
8.625	101.399	101.220	101.126

Conventional 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.750	100.473	100.440	100.432
6.875	100.939	100.907	100.899
7.000	101.358	101.326	101.318
7.125	101.670	101.638	101.630
7.250	101.526	101.483	101.466
7.375	101.957	101.915	101.898
7.500	102.335	102.292	102.275
7.625	102.602	102.559	102.542
7.750	102.219	102.151	102.101
7.875	102.622	102.553	102.503
8.000	101.859	101.848	101.778
8.125	102.063	102.052	101.982
8.250	101.367	101.188	101.096
8.375	101.580	101.401	101.308
8.500			
8.625			

Conventional 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.125	96.054	96.024	96.024
5.250	96.564	96.534	96.534
5.375	97.046	97.016	97.016
5.500	97.429	97.399	97.399
5.625	97.329	97.299	97.299
5.750	97.829	97.828	97.811
5.875	98.271	98.269	98.252
6.000	98.689	98.687	98.670
6.125	99.225	99.224	99.207
6.250	99.676	99.674	99.657
6.375	100.087	100.086	100.069
6.500	100.370	100.368	100.351
6.625	99.934	99.869	99.752
6.750	100.368	100.304	100.186
6.875	100.762	100.698	100.581
7.000	100.997	100.933	100.816

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

Monday, December 11, 2023
Effective Time:
8:02:30 AM

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

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

Conventional ARM

Conventional 5/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	96.441	96.360	96.260
5.375	96.806	96.726	96.625
5.500	97.164	97.084	96.984
5.625	97.521	97.440	97.340
5.750	97.863	97.783	97.682
5.875	98.193	98.112	98.012
6.000	98.512	98.432	98.331
6.125	98.822	98.742	98.641
6.250	99.098	99.018	98.917
6.375	99.359	99.279	99.179
6.500	99.601	99.521	99.420
6.625	99.815	99.734	99.634
6.750	100.022	99.941	99.841
6.875	100.230	100.150	100.050
7.000	100.458	100.378	100.277
7.125	100.177	100.114	100.051

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	96.793	96.713	96.612
5.750	97.246	97.165	97.065
5.875	97.669	97.588	97.488
6.000	98.071	97.990	97.890
6.125	98.451	98.371	98.270
6.250	98.790	98.711	98.648
6.375	99.175	99.112	99.049
6.500	99.417	99.343	99.280
6.625	99.716	99.636	99.536
6.750	100.041	99.978	99.915
6.875	100.235	100.154	100.054
7.000	100.512	100.449	100.386
7.125	100.498	100.435	100.372

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	95.880	95.817	95.755
5.750	96.358	96.295	96.232
5.875	97.255	97.175	97.074
6.000	97.707	97.627	97.526
6.125	98.158	98.077	97.977
6.250	98.537	98.457	98.356
6.375	98.861	98.780	98.680
6.500	99.195	99.115	99.014
6.625	99.533	99.453	99.353
6.750	99.843	99.763	99.662
6.875	100.130	100.049	99.949
7.000	100.496	100.433	100.370
7.125	100.513	100.450	100.387

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	96.298	96.235	96.172
5.375	96.663	96.600	96.537
5.500	97.028	96.965	96.902
5.625	97.394	97.331	97.268
5.750	97.736	97.673	97.610
5.875	97.932	97.869	97.806
6.000	98.269	98.206	98.143
6.125	98.462	98.399	98.336
6.250	98.798	98.735	98.672
6.375	98.994	98.931	98.868
6.500	99.335	99.272	99.209
6.625	99.533	99.470	99.407
6.750	99.757	99.694	99.631
6.875	99.954	99.891	99.828
7.000	100.297	100.234	100.171
7.125	100.496	100.433	100.370

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	96.754	96.691	96.628
5.750	97.181	97.118	97.055
5.875	97.609	97.546	97.483
6.000	98.038	97.975	97.912
6.125	98.442	98.379	98.316
6.250	98.844	98.781	98.718
6.375	99.244	99.181	99.118
6.500	99.476	99.413	99.350
6.625	99.707	99.644	99.581
6.750	100.110	100.047	99.984
6.875	100.177	100.114	100.051
7.000	100.582	100.519	100.456
7.125	100.817	100.754	100.691

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	96.200	96.137	96.074
5.750	96.677	96.614	96.551
5.875	96.972	96.909	96.846
6.000	97.451	97.388	97.325
6.125	97.745	97.682	97.619
6.250	98.225	98.162	98.099
6.375	98.680	98.617	98.554
6.500	99.133	99.070	99.007
6.625	99.397	99.334	99.271
6.750	99.848	99.785	99.722
6.875	100.110	100.047	99.984
7.000	100.565	100.502	100.439
7.125	100.832	100.769	100.706

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

Monday, December 11, 2023
Effective Time:
8:02:30 AM

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

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

Home Ready

Home Ready 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
6.000	97.647	97.679	97.679
6.125	98.519	98.527	98.527
6.250	99.146	99.146	99.146
6.375	99.644	99.644	99.644
6.500	100.405	100.386	100.386
6.625	100.854	100.835	100.835
6.750	100.780	100.748	100.739
6.875	101.280	101.248	101.240
7.000	101.759	101.727	101.718
7.125	102.153	102.121	102.113
7.250	101.812	101.769	101.753
7.375	102.277	102.234	102.218
7.500	102.719	102.676	102.659
7.625	103.064	103.021	103.004

Home Ready 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
6.000			
6.125			
6.250	98.896	98.896	98.896
6.375	99.394	99.394	99.394
6.500	100.405	100.386	100.386
6.625	100.854	100.835	100.835
6.750	100.780	100.748	100.739
6.875	101.280	101.248	101.240
7.000	101.759	101.727	101.718
7.125	102.153	102.121	102.113
7.250	101.812	101.769	101.753
7.375	102.277	102.234	102.218
7.500	102.719	102.676	102.659
7.625	103.064	103.021	103.004

Home Ready 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750			
4.875			
5.000	97.080	97.076	97.068
5.125	97.223	97.219	97.210
5.250	97.722	97.718	97.710
5.375	97.993	97.989	97.981
5.500	98.363	98.359	98.351
5.625	98.761	98.741	98.708
5.750	99.102	99.083	99.049
5.875	99.406	99.386	99.352
6.000	99.506	99.487	99.453

Home Ready 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	95.537	95.518	95.493
4.875	95.673	95.653	95.628
5.000	95.909	95.889	95.864
5.125	96.279	96.259	96.234
5.250	96.730	96.694	96.644
5.375	97.192	97.157	97.106
5.500	97.645	97.609	97.559
5.625	98.054	98.019	97.969
5.750	98.350	98.314	98.264
5.875	98.619	98.584	98.534
6.000	99.105	99.070	99.019

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

Monday, December 11, 2023
Effective Time:
8:02:30 AM

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

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

Home Possible

Home Possible 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.875			
6.000	97.647	97.679	97.679
6.125	98.519	98.527	98.527
6.250	99.146	99.146	99.146
6.375	99.644	99.644	99.644
6.500	100.108	100.108	100.108
6.625	100.212	100.212	100.212
6.750	100.717	100.710	100.701
6.875	101.131	101.123	101.115
7.000	101.303	101.295	101.287
7.125	101.547	101.539	101.531
7.250	101.771	101.500	101.475
7.375	101.917	101.897	101.872
7.500	102.274	102.254	102.229
7.625	102.512	102.491	102.466

Home Possible 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.875			
6.000			
6.125	98.269	98.277	98.277
6.250	98.896	98.896	98.896
6.375	99.394	99.394	99.394
6.500	99.858	99.858	99.858
6.625	100.212	100.212	100.212
6.750	100.467	100.460	100.451
6.875	100.881	100.873	100.865
7.000	101.303	101.295	101.287
7.125	101.547	101.539	101.531
7.250	101.521	101.500	101.475
7.375	101.917	101.897	101.872
7.500	102.274	102.254	102.229
7.625	102.512	102.491	102.466

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	97.080	97.076	97.068
5.125	97.223	97.219	97.210
5.250	97.722	97.718	97.710
5.375	97.993	97.989	97.981
5.500	98.363	98.359	98.351
5.625	98.761	98.741	98.708
5.750	99.102	99.083	99.049
5.875	99.406	99.386	99.352
6.000	99.506	99.487	99.453

Home Possible 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.125			
4.250			
4.375			
4.500			
4.625			
4.750	95.537	95.518	95.493
4.875	95.673	95.653	95.628
5.000	95.909	95.889	95.864
5.125	96.279	96.259	96.234
5.250	96.730	96.694	96.644
5.375	97.192	97.157	97.106
5.500	97.645	97.609	97.559
5.625	98.054	98.019	97.969
5.750	98.350	98.314	98.264

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

Monday, December 11, 2023
Effective Time:
8:02:30 AM

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

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

RefiNow

RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.125				2.125				2.125			
5.250				2.250				2.250			
5.375				2.375				2.375			
5.500				2.500				2.500			
5.625	94.751	94.772	94.780	2.625				2.625			
5.750	95.460	95.481	95.489	2.750				2.750			
5.875	97.160	97.308	97.359	2.875				2.875			
6.000	97.677	97.821	97.878	3.000				3.000			
6.125	98.215	98.358	98.416	3.125				3.125			
6.250	98.846	98.814	98.843	3.250				3.250			
6.375	99.307	99.269	99.306	3.375				3.375			
6.500	99.771	99.729	99.771	3.500				3.500			
6.625	100.258	100.216	100.258	3.625				3.625			
6.750	100.392	100.363	100.377	3.750				3.750			
6.875	100.805	100.770	100.791	3.875				3.875			
7.000	101.146	101.107	101.134	4.000				4.000			
7.125	101.599	101.559	101.586	4.125				4.125			
7.250	101.513	101.564	101.563	4.250				4.250			
7.375	101.775	101.820	101.826								

RefiNow 10 Yr Fixed											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
1.750				1.750							
1.875				1.875							
2.000				2.000							
2.125				2.125							
2.250				2.250							
2.375				2.375							
2.500				2.500							
2.625				2.625							
2.750				2.750							
2.875				2.875							
3.000				3.000							
3.125				3.125							
3.250				3.250							
3.375				3.375							
3.500				3.500							
3.625				3.625							
3.750				3.750							
3.875				3.875							
4.000				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

Monday, December 11, 2023
Effective Time:
8:02:30 AM

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

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

Government

FHA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.481	97.599	97.634
5.500	98.280	98.398	98.433
5.625	98.751	98.868	98.904
5.750	99.383	99.501	99.537
5.875	100.162	100.021	99.991
6.000	100.693	100.571	100.541
6.125	101.123	101.089	101.059
6.250	101.447	101.542	101.512
6.375	101.497	101.476	101.454
6.500	101.918	101.896	101.875
6.625	102.231	102.216	102.276
6.750	102.484	102.480	102.540
6.875	102.324	102.324	102.324
7.000	102.741	102.741	102.741
7.125	103.028	103.028	103.028
7.250	103.055	102.966	102.902
7.375	102.877	102.763	102.649
7.500	103.165	103.052	102.956
7.625	103.445	103.332	103.218
7.750	103.702	103.572	103.410
7.875	102.789	102.676	102.562
8.000	101.333	101.138	101.088
8.125	101.819	101.627	101.575

FHA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.481	97.599	97.634
5.500	98.280	98.398	98.433
5.625	98.751	98.868	98.904
5.750	99.383	99.501	99.537
5.875	100.162	100.021	99.991
6.000	100.693	100.571	100.541
6.125	101.123	101.089	101.059
6.250	101.447	101.542	101.512
6.375	101.497	101.476	101.454
6.500	101.918	101.896	101.875
6.625	102.231	102.216	102.276
6.750	102.484	102.480	102.540
6.875	102.324	102.324	102.324
7.000	102.741	102.741	102.741
7.125	103.028	103.028	103.028
7.250	103.055	102.966	102.902
7.375	102.877	102.763	102.649
7.500	103.165	103.052	102.956
7.625	103.445	103.332	103.218
7.750	103.702	103.572	103.410
7.875	102.789	102.676	102.562
8.000	101.333	101.138	101.088
8.125	101.819	101.627	101.575

FHA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250			
5.375	97.481	97.599	97.634
5.500	98.280	98.398	98.433
5.625	98.751	98.868	98.904
5.750	99.383	99.501	99.537
5.875	100.162	100.021	99.991
6.000	100.693	100.571	100.541
6.125	101.123	101.089	101.059
6.250	101.447	101.542	101.512
6.375	101.497	101.476	101.454
6.500	101.918	101.896	101.875
6.625	102.231	102.216	102.276
6.750	102.484	102.480	102.540
6.875	102.324	102.324	102.324
7.000	102.741	102.741	102.741
7.125	103.028	103.028	103.028
7.250	103.055	102.966	102.902
7.375	102.877	102.763	102.649
7.500	103.165	103.052	102.956
7.625	103.445	103.332	103.218
7.750	103.702	103.572	103.410

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	90.533	90.783	91.119
3.625	91.080	91.330	91.665
3.750	92.354	92.581	92.881
3.875	92.899	93.127	93.426
4.000	93.444	93.671	93.971
4.125	93.986	94.214	94.513
4.250	94.577	94.782	95.092
4.375	95.669	95.641	95.883
4.500	96.283	96.254	96.420
4.625	96.805	96.777	96.951
4.750	97.203	97.239	97.274
4.875	97.355	97.641	97.676
5.000	97.701	97.736	98.031
5.125	98.016	98.199	98.285
5.250	98.324	98.267	98.347
5.375	98.462	98.623	98.595
5.500	98.940	98.851	99.074
5.625	99.395	99.306	99.528
5.750	99.483	99.464	99.457
5.875	99.796	99.789	99.782
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	90.533	90.783	91.119
3.625	91.080	91.330	91.665
3.750	92.354	92.581	92.881
3.875	92.899	93.127	93.426
4.000	93.444	93.671	93.971
4.125	93.986	94.214	94.513
4.250	94.577	94.782	95.092
4.375	95.669	95.641	95.883
4.500	96.283	96.254	96.420
4.625	96.805	96.777	96.951
4.750	97.203	97.239	97.274
4.875	97.355	97.641	97.676
5.000	97.701	97.736	98.031
5.125	98.016	98.199	98.285
5.250	98.324	98.267	98.347
5.375	98.462	98.623	98.595
5.500	98.940	98.851	99.074
5.625	99.395	99.306	99.528
5.750	99.483	99.464	99.457
5.875	99.796	99.789	99.782
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	95.806	95.923	95.959
5.500	96.605	96.722	96.758
5.625	97.076	97.193	97.229
5.750	98.462	98.557	98.527
5.875	99.352	99.197	99.167
6.000	99.902	99.747	99.717
6.125	100.420	100.265	100.235
6.250	100.714	100.779	100.595
6.375	101.023	101.096	101.156
6.500	101.509	101.582	101.392
6.625	101.927	101.750	101.810
6.750	101.771	101.714	101.633
6.875	101.613	101.664	101.689
7.000	102.077	102.128	102.153
7.125	102.495	102.546	102.571
7.250	102.249	102.160	102.096
7.375	102.268	102.297	102.053
7.500	102.706	102.734	102.490
7.625	102.881	102.910	102.916
7.750	102.802	102.672	102.510
7.875	100.383	100.270	100.156
8.000	99.466	99.270	99.222
8.125	99.871	99.678	99.627

FHA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	101.509	101.582	101.392
6.625	101.927	101.750	101.810
6.750	101.771	101.714	101.633
6.875	101.613	101.664	101.689
7.000	102.077	102.128	102.153
7.125	102.495	102.546	102.571
7.250	102.249	102.160	102.096
7.375	102.268	102.297	102.053
7.500	102.706	102.734	102.490
7.625	102.881	102.910	102.916
7.750	102.802	102.672	102.510
7.875	100.383	100.270	100.156
8.000	99.466	99.270	99.222
8.125	99.871	99.678	99.627

FHA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	100.420	100.265	100.235
6.250	100.714	100.779	100.595
6.375	101.023	101.096	101.156
6.500	101.509	101.582	101.392
6.625	101.927	101.750	101.810
6.750	101.771	101.714	101.633
6.875	101.613	101.664	101.689
7.000	102.077	102.128	102.153
7.125	102.495	102.546	102.571
7.250	102.249	102.160	102.096
7.375	102.268	102.297	102.053
7.500	102.706	102.734	102.490
7.625	102.881	102.910	102.916
7.750	102.802	102.672	102.510

FHA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	93.062	93.267	93.578
4.625	93.580	93.786	94.096
4.750	93.828	93.864	93.899
4.875	93.980	94.016	94.051
5.000	94.076	94.111	94.147
5.125	94.184	94.219	94.505
5.250	95.887	95.830	95.773
5.375	95.797	95.740	95.684
5.500	96.167	96.110	96.053
5.625	96.548	96.492	96.435
5.750	97.596	97.589	97.582
5.875	97.921	97.914	97.907
6.000	98.238	98.230	98.223
6.125	98.495	98.488	98.481

FHA 30 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.375	101.497	101.476	101.454
6.500	101.918	101.896	101.875
6.625	102.231	102.216	102.276
6.750	102.484	102.480	102.540
6.875	102.324	102.324	102.324
7.000	102.741	102.741	102.741
7.125	103.028	103.028	103.028
7.250	103.055	102.966	102.902
7.375	102.877	102.763	102.649
7.500	103.165	103.052	102.956
7.625	103.445	103.332	103.218
7.750	103.702	103.572	103.410
7.875	102.789	102.676	102.562
8.000	101.333	101.138	101.088
8.125	101.819	101.627	101.575

FHA 25 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.375	101.497	101.476	101.454
6.500	101.918	101.896	101.875
6.625	102.231	102.216	102.276
6.750	102.484	102.480	102.540
6.875	102.324	102.324	102.324
7.000	102.741	102.741	102.741
7.125	103.028	103.028	103.028
7.250	103.055	102.966	102.902
7.375	102.877	102.763	102.649
7.500	103.165	103.052	102.956
7.625	103.445	103.332	103.218
7.750	103.702	103.572	103.410
7.875	102.789	102.676	102.562
8.000	101.333	101.138	101.088
8.125	101.819	101.627	101.575

FHA 20 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
6.000	100.693	100.571	100.541
6.125	101.123	101.089	101.059
6.250	101.447	101.542	101.512
6.375	101.497	101.476	101.454
6.500	101.918	101.896	101.875
6.625	102.231	102.216	102.276
6.750	102.484	102.480	102.540
6.875	102.324	102.324	102.324
7.000	102.741	102.741	102.741
7.125	103.028	103.028	103.028
7.250	103.055	102.966	102.902
7.375	102.877	102.763	102.649
7.500	103.165	103.052	102.956
7.625	103.445	103.332	103.218
7.750	103.702	103.572	103.410

FHA 15 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	96.283	96.254	96.420
4.625	96.805	96.777	96.951
4.750	97.203	97.239	97.274
4.875	97.355	97.641	97.676
5.000	97.701	97.736	98.031
5.125	98.016	98.199	98.285
5.250	98.324	98.267	98.347
5.375	98.462	98.623	98.595
5.500	98.940	98.851	99.074
5.625	99.395	99.306	99.528
5.750	99.483	99.464	99.457
5.875	99.796	99.789	99.782
6.000			

FHA 10 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	96.283	96.254	96.420
4.625	96.805	96.777	96.951
4.750	97.203	97.239	97.274
4.875	97.355	97.641	97.676
5.000	97.701	97.736	98.031
5.125	98.016	98.199	98.285
5.250	98.324	98.267	98.347
5.375	98.462	98.623	98.595
5.500	98.940	98.851	99.074
5.625	99.395	99.306	99.528
5.750	99.483	99.464	99.457
5.875	99.796	99.789	99.782
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.625	101.927	101.750	101.810
6.750	101.771	101.714	101.633
6.875	101.613	101.664	101.689
7.000	102.077	102.128	102.153
7.125	102.495	102.546	102.571
7.250	102.249	102.160	102.096
7.375	102.268	102.297	102.053
7.500	102.706	102.734	102.490
7.625	102.881	102.910	102.916
7.750	102.802	102.672	102.510
7.875	100.383	100.270	100.156
8.000	99.466	99.270	99.222
8.125	99.871	99.678	99.627

FHA 25 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.500	101.509	101.582	101.392
6.625	101.927	101.750	101.810
6.750	101.771	101.714	101.633
6.875	101.613	101.664	101.689
7.000	102.077	102.128	102.153
7.125	102.495	102.546	102.571
7.250	102.249	102.160	102.096
7.375	102.268	102.297	102.053
7.500	102.706	102.734	102.490
7.625	102.881	102.910	102.916
7.750	102.802	102.672	102.510
7.875	100.383	100.270	100.156
8.000	99.466	99.270	99.222
8.125	99.871	99.678	99.627

FHA 20 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
6.125	100.420	100.265	100.235
6.250	100.714	100.779	100.595
6.375	101.023	101.096	101.156
6.500	101.509	101.582	101.392
6.625	101.927	101.750	101.810
6.750	101.771	101.714	101.633
6.875	101.613	101.664	101.689
7.000	102.077	102.128	102.153
7.125	102.495	102.546	102.571
7.250	102.249	102.160	102.096
7.375	102.268	102.297	102.053
7.500	102.706	102.734	102.490
7.625	102.881	102.910	102.916
7.750	102.802	102.672	102.510

FHA 15 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
4.500	93.062	93.267	93.578
4.625	93.580	93.786	94.096
4.750	93.828	93.864	93.899
4.875	93.980	94.016	94.051
5.000	94.076	94.111	94.147
5.125	94.184	94.219	94.505
5.250	95.887	95.830	95.773
5.375	95.797	95.740	95.684
5.500	96.167	96.110	96.053
5.625	96.548	96.492	96.435
5.750	97.596	97.589	97.582
5.875	97.921	97.914	97.907
6.000	98.238	98.230	98.223
6.125	98.495	98.488	98.481

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

Monday, December 11, 2023
Effective Time:
8:02:30 AM

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

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

Government

VA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.461	97.599	97.635
5.500	98.148	98.285	98.321
5.625	98.504	98.642	98.677
5.750	99.198	99.335	99.371
5.875	100.162	99.985	99.955
6.000	100.693	100.515	100.485
6.125	101.123	100.966	100.935
6.250	101.403	101.326	101.296
6.375	101.497	101.476	101.454
6.500	101.918	101.896	101.875
6.625	102.231	102.210	102.189
6.750	102.484	102.426	102.345
6.875	102.324	102.324	102.324
7.000	102.741	102.741	102.741
7.125	103.028	103.028	103.028
7.250	103.055	102.966	102.902
7.375	102.877	102.763	102.649
7.500	103.165	103.052	102.938
7.625	103.445	103.332	103.218
7.750	103.702	103.572	103.410
7.875	102.789	102.676	102.562
8.000	101.333	101.138	101.088
8.125	101.819	101.627	101.575

VA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.461	97.599	97.635
5.500	98.148	98.285	98.321
5.625	98.504	98.642	98.677
5.750	99.198	99.335	99.371
5.875	100.162	99.985	99.955
6.000	100.693	100.515	100.485
6.125	101.123	100.966	100.935
6.250	101.403	101.326	101.296
6.375	101.497	101.476	101.454
6.500	101.918	101.896	101.875
6.625	102.231	102.210	102.189
6.750	102.484	102.426	102.345
6.875	102.324	102.324	102.324
7.000	102.741	102.741	102.741
7.125	103.028	103.028	103.028
7.250	103.055	102.966	102.902
7.375	102.877	102.763	102.649
7.500	103.165	103.052	102.938
7.625	103.445	103.332	103.218
7.750	103.702	103.572	103.410
7.875	102.789	102.676	102.562
8.000	101.333	101.138	101.088
8.125	101.819	101.627	101.575

VA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250			
5.375	97.461	97.599	97.635
5.500	98.148	98.285	98.321
5.625	98.504	98.642	98.677
5.750	99.198	99.335	99.371
5.875	100.162	99.985	99.955
6.000	100.693	100.515	100.485
6.125	101.123	100.966	100.935
6.250	101.403	101.326	101.296
6.375	101.497	101.476	101.454
6.500	101.918	101.896	101.875
6.625	102.231	102.210	102.189
6.750	102.484	102.426	102.345
6.875	102.324	102.324	102.324
7.000	102.741	102.741	102.741
7.125	103.028	103.028	103.028
7.250	103.055	102.966	102.902
7.375	102.877	102.763	102.649
7.500	103.165	103.052	102.938
7.625	103.445	103.332	103.218
7.750	103.702	103.572	103.410

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	90.543	90.793	91.128
3.625	91.054	91.304	91.639
3.750	92.420	92.648	92.947
3.875	92.928	93.156	93.456
4.000	93.431	93.659	93.958
4.125	93.926	94.154	94.453
4.250	94.627	94.832	95.142
4.375	95.669	95.641	95.882
4.500	96.283	96.254	96.359
4.625	96.805	96.777	96.819
4.750	97.203	97.239	97.274
4.875	97.355	97.391	97.676
5.000	97.701	97.736	97.888
5.125	97.809	97.958	98.295
5.250	98.324	98.267	98.322
5.375	98.339	98.500	98.473
5.500	98.712	98.873	98.845
5.625	99.056	99.217	99.439
5.750	99.483	99.464	99.457
5.875	99.796	99.789	99.782
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	90.543	90.793	91.128
3.625	91.054	91.304	91.639
3.750	92.420	92.648	92.947
3.875	92.928	93.156	93.456
4.000	93.431	93.659	93.958
4.125	93.926	94.154	94.453
4.250	94.627	94.832	95.142
4.375	95.669	95.641	95.882
4.500	96.283	96.254	96.359
4.625	96.805	96.777	96.819
4.750	97.203	97.239	97.274
4.875	97.355	97.391	97.676
5.000	97.701	97.736	97.888
5.125	97.809	97.958	98.295
5.250	98.324	98.267	98.322
5.375	98.339	98.500	98.473
5.500	98.712	98.873	98.845
5.625	99.056	99.217	99.439
5.750	99.483	99.464	99.457
5.875	99.796	99.789	99.782
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	95.804	95.941	95.977
5.500	96.490	96.628	96.663
5.625	96.847	96.984	97.020
5.750	98.505	98.620	98.589
5.875	99.314	99.179	99.149
6.000	99.844	99.709	99.679
6.125	100.295	100.160	100.129
6.250	100.714	100.779	100.595
6.375	100.843	100.936	100.996
6.500	101.320	101.413	101.473
6.625	101.604	101.697	101.757
6.750	101.771	101.714	101.633
6.875	101.414	101.411	101.436
7.000	101.862	101.786	101.812
7.125	102.290	102.202	102.178
7.250	102.249	102.160	102.096
7.375	102.059	102.108	102.114
7.500	102.370	102.385	102.391
7.625	102.767	102.668	102.675
7.750	102.802	102.672	102.510
7.875	100.383	100.270	100.156
8.000	99.466	99.270	99.222
8.125	99.871	99.678	99.627

VA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	101.320	101.413	101.473
6.625	101.604	101.697	101.757
6.750	101.771	101.714	101.633
6.875	101.414	101.411	101.436
7.000	101.862	101.786	101.812
7.125	102.290	102.202	102.178
7.250	102.249	102.160	102.096
7.375	102.059	102.108	102.114
7.500	102.370	102.385	102.391
7.625	102.767	102.668	102.675
7.750	102.802	102.672	102.510
7.875	100.383	100.270	100.156
8.000	99.466	99.270	99.222
8.125	99.871	99.678	99.627

VA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	100.295	100.160	100.129
6.250	100.714	100.779	100.595
6.375	100.843	100.936	100.996
6.500	101.320	101.413	101.473
6.625	101.604	101.697	101.757
6.750	101.771	101.714	101.633
6.875	101.414	101.411	101.436
7.000	101.862	101.786	101.812
7.125	102.290	102.202	102.178
7.250	102.249	102.160	102.096
7.375	102.059	102.108	102.114
7.500	102.370	102.385	102.391
7.625	102.767	102.668	102.675
7.750	102.802	102.672	102.510

VA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	92.922	93.128	93.438
4.625	93.337	93.543	93.853
4.750	93.828	93.864	93.899
4.875	93.980	94.016	94.051
5.000	94.076	94.111	94.147
5.125	94.184	94.219	94.255
5.250	95.887	95.830	95.773
5.375	95.797	95.740	95.684
5.500	96.167	96.110	96.053
5.625	96.548	96.492	96.435
5.750	97.596	97.589	97.582
5.875	97.921	97.914	97.907
6.000	98.238	98.230	98.223
6.125	98.495	98.488	98.481

VA 30 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	101.497	101.476	101.454
6.500	101.918	101.896	101.875
6.625	102.231	102.210	102.189
6.750	102.484	102.426	102.345
6.875	102.324	102.324	102.324
7.000	102.741	102.741	102.741
7.125	103.028	103.028	103.028
7.250	103.055	102.966	102.902
7.375	102.877	102.763	102.649
7.500	103.165	103.052	102.938
7.625	103.445	103.332	103.218
7.750	103.702	103.572	103.410
7.875	102.789	102.676	102.562
8.000	101.333	101.138	101.088
8.125	101.819	101.627	101.575

VA 25 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	101.497	101.476	101.454
6.500	101.918	101.896	101.875
6.625	102.231	102.210	102.189
6.750	102.484	102.426	102.345
6.875	102.324	102.324	102.324
7.000	102.741	102.741	102.741
7.125	103.028	103.028	103.028
7.250	103.055	102.966	102.902
7.375	102.877	102.763	102.649
7.500	103.165	103.052	102.938
7.625	103.445	103.332	103.218
7.750	103.702	103.572	103.410
7.875	102.789	102.676	102.562
8.000	101.333	101.138	101.088
8.125	101.819	101.627	101.575

VA 20 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.000	100.693	100.515	100.485
6.125	101.123	100.966	100.935
6.250	101.403	101.326	101.296
6.375	101.497	101.476	101.454
6.500	101.918	101.896	101.875
6.625	102.231	102.210	102.189
6.750	102.484	102.426	102.345
6.875	102.324	102.324	102.324
7.000	102.741	102.741	102.741
7.125	103.028	103.028	103.028
7.250	103.055	102.966	102.902
7.375	102.877	102.763	102.649
7.500	103.165	103.052	102.938
7.625	103.445	103.332	103.218
7.750			

VA 15 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	96.283	96.254	96.359
4.625	96.805	96.777	96.819
4.750	97.203	97.239	97.274
4.875	97.355	97.391	97.676
5.000	97.701	97.736	97.888
5.125	97.809	97.958	98.295
5.250	98.324	98.267	98.322
5.375	98.339	98.500	98.473
5.500	98.712	98.873	98.845
5.625	99.056	99.217	99.439
5.750	99.483	99.464	99.457
5.875	99.796	99.789	99.782
6.000	100.113	100.105	100.098
6.125	100.370	100.363	100.356

VA 10 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	96.283	96.254	96.359
4.625	96.805	96.777	96.819
4.750	97.203	97.239	97.274
4.875	97.355	97.391	97.676
5.000	97.701	97.736	97.888
5.125	97.809	97.958	98.295
5.250	98.324	98.267	98.322
5.375	98.339	98.500	98.473
5.500	98.712	98.873	98.845
5.625	99.056	99.217	99.439
5.750	99.483	99.464	99.457
5.875	99.796	99.789	99.782
6.000	100.113	100.105	100.098
6.125	100.370	100.363	100.356

VA 30 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.625	101.604	101.697	101.757
6.750	101.771	101.714	101.633
6.875	101.414	101.411	101.436
7.000	101.862	101.786	101.812
7.125	102.290	102.202	102.178
7.250	102.249	102.160	102.096
7.375	102.059	102.108	102.114
7.500	102.370	102.385	102.391
7.625	102.767	102.668	102.675
7.750	102.802	102.672	102.510
7.875	100.383	100.270	100.156
8.000	99.466	99.270	99.222
8.125	99.871	99.678	99.627
8.250			

VA 25 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.500	101.320	101.413	101.473
6.625	101.604	101.697	101.757
6.750	101.771	101.714	101.633
6.875	101.414	101.411	101.436
7.000	101.862	101.786	101.812
7.125	102.290	102.202	102.178
7.250	102.249	102.160	102.096
7.375	102.059	102.108	102.114
7.500	102.370	102.385	102.391
7.625	102.767	102.668	102.675
7.750	102.802	102.672	102.510
7.875	100.383	100.270	100.156
8.000	99.466	99.270	99.222
8.125	99.871	99.678	99.627

VA 20 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.125	100.295	100.160	100.129
6.250	100.714	100.779	100.595
6.375	100.843	100.936	100.996
6.500	101.320	101.413	101.473
6.625	101.604	101.697	101.757
6.750	101.771	101.714	101.633
6.875	101.414	101.411	101.436
7.000	101.862	101.786	101.812
7.125	102.290	102.202	102.178
7.250	102.249	102.160	102.096
7.375	102.059	102.108	102.114
7.500	102.370	102.385	102.391
7.625	102.767	102.668	102.675
7.750	102.802	102.672	102.510

VA 15 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
4.500	92.922	93.128	93.438
4.625	93.337	93.543	93.853
4.750	93.828	93.864	93.899
4.875	93.980	94.016	94.051
5.000	94.076	94.111	94.147
5.125	94.184	94.219	94.255
5.250	95.887	95.830	95.773
5.375	95.797	95.740	95.684
5.500	96.167	96.110	96.053
5.625	96.548	96.492	96.435
5.750	97.596	97.589	97.582
5.875	97.921	97.914	97.907
6.000	98.238	98.230	98.223
6.125	98.495	98.488	98.481

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

Monday, December 11, 2023
Effective Time:
8:02:30 AM

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

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

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	97.571	97.354	97.054	6.750	94.971	94.754	94.454	6.750			
6.875	97.935	97.685	97.385	6.875	95.335	95.085	94.785	6.875			
7.000	98.359	98.109	97.809	7.000	95.759	95.509	95.209	7.000			
7.125	98.742	98.492	98.192	7.125	96.142	95.892	95.592	7.125			
7.250	99.106	98.856	98.556	7.250	96.506	96.256	95.956	7.250			
7.375	99.408	99.094	98.794	7.375	96.808	96.494	96.194	7.375			
7.500	99.802	99.488	99.188	7.500	97.202	96.888	96.588	7.500			
7.625	100.145	99.831	99.531	7.625	97.545	97.231	96.931	7.625			
7.750	100.479	100.165	99.865	7.750	97.879	97.565	97.265	7.750			
7.875	100.580	100.201	99.901	7.875	97.980	97.601	97.301	7.875			
8.000	100.934	100.555	100.255	8.000	98.334	97.955	97.655	8.000			
8.125	101.257	100.878	100.578	8.125	98.657	98.278	97.978	8.125			
8.250	101.561	101.182	100.882	8.250	98.961	98.582	98.282	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	95.571	95.354	95.054	6.750	92.971	92.754	92.454	6.750			
6.875	95.935	95.685	95.385	6.875	93.335	93.085	92.785	6.875			
7.000	96.359	96.109	95.809	7.000	93.759	93.509	93.209	7.000			
7.125	96.742	96.492	96.192	7.125	94.142	93.892	93.592	7.125			
7.250	97.106	96.856	96.556	7.250	94.506	94.256	93.956	7.250			
7.375	97.408	97.094	96.794	7.375	94.808	94.494	94.194	7.375			
7.500	97.802	97.488	97.188	7.500	95.202	94.888	94.588	7.500			
7.625	98.145	97.831	97.531	7.625	95.545	95.231	94.931	7.625			
7.750	98.479	98.165	97.865	7.750	95.879	95.565	95.265	7.750			
7.875	98.580	98.201	97.901	7.875	95.980	95.601	95.301	7.875			
8.000	98.934	98.555	98.255	8.000	96.334	95.955	95.655	8.000			
8.125	99.257	98.878	98.578	8.125	96.657	96.278	95.978	8.125			
8.250	99.561	99.182	98.882	8.250	96.961	96.582	96.282	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.