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Relock Policy	
<b>Locks expired or cancelled &lt; 60 days:</b>	Worse-case pricing + 0.25%
<b>Locks expired or cancelled &gt; 60 days:</b>	Current Market + 0.25%
<b>Lock Extensions</b>	0.03% per day

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

Mortgage Clause	
<b>All States but Florida</b>	<b>Florida Only</b>
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

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

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	97.498	97.329	97.336	5.625	97.498	97.329	97.336	5.000	94.828	94.822	94.840	
5.750	98.052	98.113	98.110	5.750	98.052	98.113	98.110	5.125	95.441	95.427	95.443	
5.875	98.630	98.692	98.688	5.875	98.630	98.692	98.688	5.250	96.442	96.512	96.523	
6.000	99.176	99.239	99.234	6.000	99.176	99.239	99.234	5.375	97.081	97.112	97.120	
6.125	99.653	99.724	99.715	6.125	99.653	99.724	99.715	5.500	97.677	97.663	97.679	
6.250	99.843	99.835	99.824	6.250	99.843	99.835	99.824	5.625	98.242	98.297	98.298	
6.375	100.293	100.285	100.274	6.375	100.293	100.285	100.274	5.750	98.910	98.969	98.967	
6.500	100.778	100.770	100.759	6.500	100.778	100.770	100.759	5.875	99.452	99.516	99.511	
6.625	101.120	101.172	101.151	6.625	101.120	101.172	101.151	6.000	99.987	100.054	100.047	
6.750	101.345	101.320	101.293	6.750	101.345	101.320	101.293	6.125	100.416	100.483	100.476	
6.875	101.648	101.624	101.596	6.875	101.648	101.624	101.596	6.250	100.319	100.281	100.269	
7.000	102.024	102.013	101.987	7.000	102.024	102.013	101.987	6.375	100.845	100.807	100.796	
7.125	102.399	102.431	102.397	7.125	102.399	102.431	102.397	6.500	101.288	101.253	101.238	
7.250	102.374	102.333	102.290	7.250	102.374	102.333	102.290	6.625	101.636	101.542	101.622	
7.375	102.599	102.556	102.519	7.375	102.599	102.556	102.519	6.750	101.345	101.320	101.293	
7.500	102.852	102.863	102.818	7.500	102.852	102.863	102.818	6.875	101.648	101.624	101.596	
7.625	103.237	103.249	103.203	7.625	103.237	103.249	103.203	7.000	102.024	101.999	101.972	
7.750	102.751	102.735	102.682	7.750	102.751	102.735	102.682	7.125	102.291	102.267	102.240	
7.875	103.068	103.057	103.001	7.875	103.068	103.057	103.001	7.250	102.374	102.333	102.290	
8.000	103.399	103.362	103.303	8.000	103.399	103.362	103.303	7.375	102.446	102.452	102.409	
8.125	103.650	103.633	103.574	8.125	103.650	103.633	103.574	7.500	102.821	102.780	102.737	
8.250				8.250				7.625	103.064	103.024	102.980	
8.375				8.375				7.750	102.631	102.591	102.547	
8.500				8.500				7.875	102.424	102.411	102.356	
8.625				8.625				8.000	102.652	102.641	102.584	

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625	97.077	97.135	98.912	4.625	96.901	96.959	96.986					
4.750	97.433	97.496	97.520	4.750	97.491	97.554	97.578					
4.875	97.859	97.872	97.894	4.875	97.899	97.925	97.946					
5.000	98.262	98.329	98.350	5.000	98.404	98.434	98.452					
5.125	98.492	98.528	98.543	5.125	98.567	98.603	98.618					
5.250	98.791	98.832	98.844	5.250	99.104	98.895	98.906					
5.375	99.166	99.171	99.180	5.375	99.400	99.445	99.455					
5.500	99.902	99.880	99.886	5.500	99.902	99.880	99.886					
5.625	99.812	99.782	99.778	5.625	100.010	100.056	100.058					
5.750	100.305	100.275	100.272	5.750	100.305	100.304	100.303					
5.875	100.751	100.721	100.718	5.875	100.751	100.721	100.718					
6.000	101.033	101.003	101.000	6.000	101.033	101.003	101.000					
6.125	101.723	101.671	101.646	6.125	100.746	100.770	100.759					
6.250	101.198	101.146	101.121	6.250	101.198	101.146	101.121					
6.375	101.374	101.322	101.298	6.375	101.624	101.572	101.548					
6.500	101.872	101.820	101.795	6.500	101.872	101.820	101.795					
6.625	101.548	101.467	101.412	6.625	101.548	101.501	101.478					
6.750	101.763	101.931	101.876	6.750	102.013	101.931	101.876					
6.875	102.179	102.098	102.042	6.875	102.179	102.348	102.292					
7.000	102.401	102.570	102.514	7.000	102.401	102.570	102.514					

Conventional Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	98.683	98.659	98.618	6.000	98.252	98.214	98.203	5.125	96.935	96.912	96.919	
6.125	99.492	99.468	99.427	6.125	98.890	98.852	98.841	5.250	97.447	97.424	97.430	
6.250	99.950	99.925	99.885	6.250	99.463	99.425	99.413	5.375	97.913	97.891	97.897	
6.375	100.350	100.319	100.303	6.375	100.341	100.302	100.191	5.500	98.228	98.206	98.212	
6.500	100.818	100.769	100.759	6.500	100.705	100.667	100.655	5.625	98.189	98.159	98.155	
6.625	101.071	101.033	101.022	6.625	101.014	100.975	100.964	5.750	98.780	98.728	98.703	
6.750	101.222	101.168	101.172	6.750	100.736	100.681	100.657	5.875	99.132	99.087	99.084	
6.875	101.547	101.493	101.492	6.875	101.221	101.166	101.142	6.000	99.466	99.414	99.389	
7.000	102.021	101.966	101.942	7.000	101.641	101.587	101.563	6.125	99.912	99.860	99.835	
7.125	102.232	102.177	102.153	7.125	101.901	101.846	101.822	6.250	100.383	100.331	100.306	
7.250	102.337	102.268	102.271	7.250	101.528	101.456	101.462	6.375	100.800	100.748	100.723	
7.375	102.646	102.641	102.603	7.375	101.824	101.770	101.744	6.500	101.007	100.955	100.931	
7.500	102.943	102.907	102.878	7.500	102.213	102.158	102.131	6.625	100.613	100.531	100.476	
7.625	103.126	103.139	103.093	7.625	102.431	102.377	102.350	6.750	101.073	100.992	100.936	
7.750	103.164	103.069	103.062	7.750	101.590	101.495	101.488	6.875	101.475	101.394	101.338	
7.875	103.482	103.388	103.381	7.875	101.004	100.891	100.845	7.000	98.579	98.549	98.521	

**Conventional Fixed Adjustments**

<b>Cumulative LLPA Cap</b>	
FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>												
	≤ 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			
740-779	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			

<b>Additional Purchase LLPA Adjusters</b>												
	≤ 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	0.000	-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			

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>												
	≤ 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			



**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

YOUR BFF IN WHOLESALE  
Friday, January 19, 2024  
Effective Time:  
7:56:01 AM

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	97.334	97.243	97.155	5.250				5.250				
5.375	97.705	97.614	97.526	5.375				5.375				
5.500	98.066	97.974	97.886	5.500				5.500				
5.625	98.422	98.331	98.243	5.625	97.795	97.704	97.616	5.625	96.149	96.086	96.023	
5.750	98.748	98.657	98.569	5.750	98.194	98.102	98.014	5.750	97.172	97.081	97.243	
5.875	98.793	98.701	98.613	5.875	98.504	98.412	98.325	5.875	97.584	97.493	97.405	
6.000	99.306	99.215	99.127	6.000	98.817	98.726	98.638	6.000	97.987	97.896	97.808	
6.125	99.286	99.445	99.357	6.125	99.132	99.041	98.953	6.125	98.381	98.290	98.202	
6.250	99.756	99.664	99.576	6.250	99.434	99.343	99.255	6.250	98.742	98.651	98.563	
6.375	99.957	99.866	99.778	6.375	99.714	99.623	99.535	6.375	99.061	99.220	99.132	
6.500	100.126	100.035	99.947	6.500	99.991	99.900	99.812	6.500	99.642	99.551	99.463	
6.625	100.252	100.160	100.073	6.625	100.007	100.166	100.078	6.625	99.729	99.637	99.549	
6.750	99.777	99.714	99.651	6.750	100.505	100.413	100.326	6.750	100.270	100.179	100.091	
6.875	99.977	99.914	99.851	6.875	99.964	99.901	99.838	6.875	100.510	100.419	100.331	
7.000	100.324	100.261	100.198	7.000	100.370	100.307	100.244	7.000	100.269	100.206	100.143	
7.125				7.125	100.609	100.546	100.483	7.125	100.536	100.473	100.411	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	96.979	96.916	96.853	5.250				5.250				
5.375	97.341	97.278	97.215	5.375				5.375				
5.500	97.651	97.588	97.525	5.500				5.500				
5.625	98.017	97.954	97.891	5.625	97.417	97.354	97.291	5.625	96.474	96.411	96.348	
5.750	98.353	98.290	98.227	5.750	97.841	97.778	97.715	5.750	96.950	96.887	96.824	
5.875	98.547	98.484	98.421	5.875	98.242	98.179	98.116	5.875	97.244	97.181	97.118	
6.000	98.886	98.823	98.760	6.000	98.477	98.414	98.351	6.000	97.719	97.656	97.593	
6.125	99.084	99.021	98.958	6.125	98.876	98.813	98.750	6.125	97.986	97.923	97.860	
6.250	99.426	99.363	99.300	6.250	99.276	99.213	99.150	6.250	98.436	98.373	98.310	
6.375	99.625	99.562	99.499	6.375	99.679	99.616	99.553	6.375	98.885	98.822	98.759	
6.500	99.823	99.760	99.697	6.500	99.748	99.685	99.622	6.500	99.335	99.272	99.209	
6.625	99.878	99.815	99.752	6.625	99.816	99.753	99.690	6.625	99.415	99.352	99.289	
6.750	100.101	100.038	99.975	6.750	100.221	100.158	100.095	6.750	99.870	99.807	99.744	
6.875	100.302	100.239	100.176	6.875	100.289	100.226	100.163	6.875	100.138	100.075	100.012	
7.000	100.649	100.586	100.523	7.000	100.695	100.632	100.569	7.000	100.593	100.530	100.467	
7.125	100.850	100.787	100.724	7.125	100.934	100.871	100.808	7.125	100.861	100.798	100.735	
2/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				5/1/5 ARM Margin: 2.75%				

**Conventional ARM Adjustments**

<b>Cumulative LLPA Cap</b>	
FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0.000

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤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	

<b>Additional Purchase LLPA Adjusters</b>										
	≤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	

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤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	

<b>Additional R/T Refinance LLPA Adjusters</b>										
	≤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	

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤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

<b>Additional Miscellaneous LLPA Adjusters</b>	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	97.917	97.917	97.913	5.750	97.528	97.504	97.473	4.375				
5.875	98.512	98.512	98.509	5.875	97.995	97.971	97.944	4.500				
6.000	99.083	99.083	99.080	6.000	98.468	98.443	98.416	4.625				
6.125	99.336	99.336	99.333	6.125	99.032	99.000	98.957	4.750	96.561	96.549	96.537	
6.250	99.843	99.835	99.824	6.250	99.540	99.502	99.491	4.875	96.959	96.947	96.935	
6.375	100.357	100.319	100.307	6.375	100.107	100.069	100.057	5.000	97.816	97.808	97.801	
6.500	100.900	100.862	100.850	6.500	100.650	100.612	100.600	5.125	97.950	97.943	97.936	
6.625	101.345	101.307	101.295	6.625	101.095	101.057	101.045	5.250	98.486	98.479	98.472	
6.750	101.345	101.320	101.293	6.750	100.793	100.739	100.715	5.375	98.767	98.760	98.752	
6.875	101.648	101.624	101.596	6.875	101.317	101.262	101.238	5.500	99.132	99.125	99.117	
7.000	102.072	102.018	101.993	7.000	101.822	101.768	101.743	5.625	99.405	99.397	99.389	
7.125	102.475	102.421	102.397	7.125	102.225	102.171	102.147	5.750	99.716	99.709	99.701	
7.250	102.374	102.333	102.290	7.250	101.816	101.761	101.734	5.875	99.961	99.954	99.946	
7.375	102.554	102.500	102.472	7.375	102.304	102.250	102.222	6.000	100.051	100.044	100.036	

Home Ready 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.375												
4.500												
4.625												
4.750	96.370	96.358	96.346									
4.875	96.682	96.670	96.658									
5.000	96.859	96.848	96.838									
5.125	97.310	97.299	97.289									
5.250	97.610	97.599	97.589									
5.375	97.906	97.895	97.885									
5.500	98.211	98.189	98.166									
5.625	98.528	98.506	98.483									
5.750	98.809	98.787	98.765									
5.875	99.062	99.052	99.042									
6.000	99.485	99.463	99.440									

**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

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	97.917	97.917	97.913	5.750	97.528	97.504	97.473	4.250				
5.875	98.512	98.512	98.509	5.875	97.995	97.971	97.944	4.375				
6.000	99.083	99.083	99.080	6.000	98.468	98.443	98.416	4.500				
6.125	99.336	99.336	99.333	6.125	99.032	99.000	98.957	4.625				
6.250	99.843	99.835	99.824	6.250	99.231	99.190	99.146	4.750	96.561	96.549	96.537	
6.375	100.293	100.285	100.274	6.375	99.551	99.511	99.467	4.875	96.959	96.947	96.935	
6.500	100.528	100.520	100.509	6.500	99.848	99.808	99.774	5.000	97.816	97.808	97.801	
6.625	100.854	100.846	100.835	6.625	100.240	100.218	100.188	5.125	97.950	97.943	97.936	
6.750	101.095	101.070	101.043	6.750	100.390	100.333	100.274	5.250	98.486	98.479	98.472	
6.875	101.398	101.374	101.346	6.875	100.621	100.564	100.504	5.375	98.767	98.760	98.752	
7.000	101.774	101.749	101.722	7.000	100.898	100.841	100.787	5.500	99.132	99.125	99.117	
7.125	102.041	102.017	101.990	7.125	101.137	101.097	101.097	5.625	99.405	99.397	99.389	
7.250	102.124	102.083	102.040	7.250	101.201	101.161	101.117	5.750	99.716	99.709	99.701	
7.375	102.437	102.397	102.353	7.375	101.681	101.640	101.597	5.875	99.961	99.954	99.946	
7.500	102.571	102.530	102.487	7.500	102.023	101.982	101.939	6.000	100.051	100.044	100.036	

Home Possible 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125												
4.250												
4.375												
4.500												
4.625												
4.750	96.370	96.358	96.346									
4.875	96.682	96.670	96.658									
5.000	96.859	96.848	96.838									
5.125	97.310	97.299	97.289									
5.250	97.610	97.599	97.589									
5.375	97.906	97.895	97.885									
5.500	98.211	98.189	98.166									
5.625	98.528	98.506	98.483									
5.750	98.809	98.787	98.765									

**Home Possible Adjustments**

<b>Cumulative LLPA Caps</b>	
Home Possible	0.000

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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	

<b>Additional Purchase LLPA Adjusters</b>										
	≤ 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	

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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	

<b>Additional R/T Refinance LLPA Adjusters</b>										
	≤ 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	

<b>Additional Miscellaneous LLPA Adjusters</b>	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030



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

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

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	97.159	97.249	97.253	2.625				2.625				
5.750	97.758	97.820	97.817	2.750				2.750				
5.875	98.322	98.389	98.383	2.875				2.875				
6.000	98.862	98.933	98.924	3.000				3.000				
6.125	99.362	99.433	99.425	3.125				3.125				
6.250	99.410	99.452	99.436	3.250				3.250				
6.375	99.881	99.928	99.909	3.375				3.375				
6.500	100.374	100.425	100.404	3.500				3.500				
6.625	100.830	100.882	100.861	3.625				3.625				
6.750	100.703	100.726	100.698	3.750				3.750				
6.875	101.180	101.208	101.177	3.875				3.875				
7.000	101.620	101.652	101.618	4.000				4.000				
7.125	102.109	102.141	102.107	4.125				4.125				
7.250	101.814	101.817	101.777	4.250				4.250				
7.375	102.201	102.209	102.165									

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

<b>Cumulative LLPA Cap</b>	
FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0.000

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional Purchase LLPA Adjusters</b>									
	≤ 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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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

<b>Additional Miscellaneous LLPA Adjusters</b>	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030



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

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

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	96.868	96.917	96.935	5.000				5.000	96.868	96.917	96.935	
5.125	97.652	97.701	97.719	5.125				5.125	97.652	97.701	97.719	
5.250	98.559	98.608	98.626	5.250	98.559	98.608	98.626	5.250	98.559	98.608	98.626	
5.375	98.795	98.795	98.795	5.375	98.795	98.795	98.795	5.375	98.795	98.795	98.795	
5.500	99.561	99.583	99.584	5.500	99.561	99.583	99.584	5.500	99.561	99.583	99.584	
5.625	100.037	100.060	100.061	5.625	100.037	100.060	100.061	5.625	100.037	100.060	100.061	
5.750	101.018	100.808	100.598	5.750	101.018	100.808	100.598	5.750	101.018	100.808	100.598	
5.875	100.919	100.959	100.749	5.875	100.919	100.959	100.749	5.875	100.919	100.959	100.749	
6.000	101.640	101.430	101.220	6.000	101.640	101.430	101.220	6.000	101.640	101.430	101.220	
6.125	102.057	101.847	101.637	6.125	102.057	101.847	101.637	6.125	102.057	101.847	101.637	
6.250	102.320	102.110	102.005	6.250	102.320	102.110	102.005	6.250	102.320	102.110	102.005	
6.375	101.767	101.719	101.670	6.375	101.767	101.719	101.670	6.375	101.767	101.719	101.670	
6.500	102.165	102.166	102.137	6.500	102.165	102.166	102.137	6.500	102.165	102.166	102.137	
6.625	102.609	102.610	102.582	6.625	102.609	102.610	102.582	6.625	102.609	102.610	102.582	
6.750	102.768	102.725	102.696	6.750	102.768	102.725	102.696	6.750	102.768	102.725	102.696	
6.875	102.714	102.641	102.569	6.875	102.714	102.641	102.569	6.875	102.714	102.641	102.569	
7.000	102.889	102.838	102.794	7.000	102.889	102.838	102.794	7.000	102.889	102.838	102.794	
7.125	103.331	103.306	103.262	7.125	103.331	103.306	103.262	7.125	103.331	103.306	103.262	
7.250	103.307	103.205	103.132	7.250	103.307	103.205	103.132	7.250	103.307	103.205	103.132	
7.375	102.819	102.768	102.709	7.375	102.819	102.768	102.709	7.375	102.819	102.768	102.709	
7.500	103.255	103.204	103.145	7.500	103.255	103.204	103.145	7.500	103.255	103.204	103.145	
7.625	103.538	103.428	103.368	7.625	103.538	103.428	103.368	7.625	103.538	103.428	103.368	
7.750	103.534	103.416	103.327	7.750	103.534	103.416	103.327	7.750	103.534	103.416	103.327	
7.875				7.875				7.875				
8.000				8.000				8.000				
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				5.000	94.981	95.030	94.965	
2.875				2.875				5.125	95.755	95.803	95.739	
3.000				3.000				5.250	96.763	96.786	96.733	
3.125				3.125				5.375	97.436	97.208	97.405	
3.250				3.250				5.500	97.991	98.014	97.961	
3.375				3.375				5.625	98.718	98.740	98.687	
3.500	91.949	92.021	92.083	3.500	91.949	92.021	92.083	5.750	99.386	99.175	99.115	
3.625	92.499	92.571	92.633	3.625	92.499	92.571	92.633	5.875	100.221	99.982	99.959	
3.750	93.653	93.734	93.781	3.750	93.653	93.734	93.781	6.000	100.792	100.554	100.531	
3.875	94.202	94.283	94.330	3.875	94.202	94.283	94.330	6.125	101.217	101.229	101.206	
4.000	94.750	94.831	94.878	4.000	94.750	94.831	94.878	6.250	101.221	101.168	100.894	
4.125	95.295	95.376	95.423	4.125	95.295	95.376	95.423	6.375	101.274	101.276	101.247	
4.250	96.016	96.107	96.139	4.250	96.016	96.107	96.139	6.500	101.779	101.780	101.751	
4.375	96.560	96.651	96.682	4.375	96.560	96.651	96.682	6.625	102.223	102.224	102.196	
4.500	97.100	97.190	97.222	4.500	97.100	97.190	97.222	6.750	101.864	101.779	101.722	
4.625	97.633	97.724	97.756	4.625	97.633	97.724	97.756	6.875	101.701	101.677	101.620	
4.750	97.972	97.847	97.864	4.750	97.972	97.847	97.864	7.000	102.204	102.180	102.123	
4.875	98.058	98.127	98.143	4.875	98.058	98.127	98.143	7.125	102.672	102.647	102.591	
5.000	98.576	98.645	98.661	5.000	98.576	98.645	98.661	7.250	101.915	101.864	101.805	
5.125	99.079	99.147	99.164	5.125	99.079	99.147	99.164	7.375	102.433	102.382	102.323	
5.250	99.150	99.148	99.149	5.250	99.150	99.148	99.149	7.500	102.869	102.818	102.759	
5.375	99.314	99.392	99.393	5.375	99.314	99.392	99.393	7.625	103.092	103.042	102.982	
5.500	99.785	99.863	99.864	5.500	99.785	99.863	99.864	7.750				
5.625	100.228	100.306	100.307	5.625	100.228	100.306	100.307	7.875				
5.750	100.375	100.345	100.342	5.750	100.375	100.345	100.342	8.000				
5.875	100.323	100.380	100.365	5.875	100.323	100.380	100.365	8.125				
6.000				6.000				8.250				
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.250	96.763	96.786	96.733	5.000	94.981	95.030	94.965	4.500	94.507	94.598	94.504	
5.375	97.436	97.208	97.405	5.125	95.755	95.803	95.739	4.625	95.026	95.117	95.023	
5.500	97.991	98.014	97.961	5.250	96.763	96.786	96.733	4.750	93.611	93.680	93.544	
5.625	98.718	98.740	98.687	5.375	97.436	97.208	97.405	4.875	94.120	94.189	94.005	
5.750	99.386	99.175	99.115	5.500	97.991	98.014	97.961	5.000	94.604	94.423	94.489	
5.875	100.221	99.982	99.959	5.625	98.718	98.740	98.687	5.125	94.805	94.874	94.690	
6.000	100.792	100.554	100.531	5.750	99.386	99.175	99.115	5.250	95.437	95.437	95.437	
6.125	101.217	101.229	101.206	5.875	100.221	99.982	99.959	5.375	95.756	95.756	95.506	
6.250	101.221	101.168	100.894	6.000	100.792	100.554	100.531	5.500	96.128	96.128	95.878	
6.375	101.274	101.276	101.247	6.125	101.217	101.229	101.206	5.625	96.505	96.505	96.255	
6.500	101.779	101.780	101.751	6.250	101.221	101.168	100.894	5.750	97.016	97.065	97.113	
6.625	102.223	102.224	102.196	6.375	101.274	101.276	101.247	5.875	97.295	97.343	97.392	
6.750	101.864	101.779	101.722	6.500	101.779	101.780	101.751	6.000	97.611	97.659	97.708	
6.875	101.701	101.677	101.620	6.625	102.223	102.224	102.196	6.125	97.876	97.925	97.973	
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.250	98.559	98.608	98.626	5.250	98.559	98.608	98.626	5.250	98.559	98.608	98.626	
5.375	98.795	98.795	98.795	5.375	98.795	98.795	98.795	5.375	98.795	98.795	98.795	
5.500	99.561	99.583	99.584	5.500	99.561	99.583	99.584	5.500	99.561	99.583	99.584	
5.625	100.037	100.060	100.061	5.625	100.037	100.060	100.061	5.625	100.037	100.060	100.061	
5.750	101.018	100.808	100.598	5.750	101.018	100.808	100.598	5.750	101.018	100.808	100.598	
5.875	100.919	100.959	100.749	5.875	100.919	100.959	100.749	5.875	100.919	100.959	100.749	
6.000	101.640	101.430	101.220	6.000	101.640	101.430	101.220	6.000	101.640	101.430	101.220	
6.125	102.057	101.847	101.637	6.125	102.057	101.847	101.637	6.125	102.057	101.847	101.637	
6.250	102.320	102.110	102.005	6.250	102.320	102.110	102.005	6.250	102.320	102.110	102.005	
6.375	101.767	101.719	101.670	6.375	101.767	101.719	101.670	6.375	101.767	101.719	101.670	
6.500	102.165	102.166	102.137	6.500	102.165	102.166	102.137	6.500	102.165	102.166	102.137	
6.625	102.609	102.610	102.582	6.625	102.609	102.610	102.582	6.625	102.609	102.610	102.582	
6.750	102.768	102.725	102.696	6.750	102.768	102.725	102.696	6.750	102.768	102.725	102.696	
6.875	102.714	102.641	102.569	6.875	102.714	102.641	102.569	6.875	102.714	102.641	102.569	
7.000	102.889	102.838	102.794	7.000	102.889	102.838	102.794	7.000	102.889	102.838	102.794	
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	97.100	97.190	97.222	4.250	96.016	96.107	96.139	5.250	96.763	96.786	96.733	
4.625	97.633	97.724	97.756	4.375	96.560	96.651						



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

Your BFF in Wholesale  
Friday, January 19, 2024  
Effective Time:  
7:56:01 AM

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 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				5.125				4.750				
5.250				5.250				4.875				
5.375	98.795	98.816	98.818	5.375	98.795	98.816	98.818	5.000				
5.500	99.466	99.508	99.510	5.500	99.466	99.508	99.510	5.125				
5.625	99.876	99.876	99.876	5.625	99.876	99.876	99.876	5.250	98.422	98.491	98.509	
5.750	100.768	100.808	100.598	5.750	100.768	100.808	100.598	5.375	98.795	98.816	98.818	
5.875	100.919	100.959	100.749	5.875	100.919	100.959	100.749	5.500	99.466	99.508	99.510	
6.000	101.390	101.430	101.220	6.000	101.390	101.430	101.220	5.625	99.876	99.876	99.876	
6.125	102.057	101.847	101.637	6.125	102.057	101.847	101.637	5.750	100.768	100.808	100.598	
6.250	102.070	102.110	101.900	6.250	102.070	102.110	101.900	5.875	100.919	100.959	100.749	
6.375	101.767	101.719	101.670	6.375	101.767	101.719	101.670	6.000	101.390	101.430	101.220	
6.500	102.124	102.076	102.027	6.500	102.124	102.076	102.027	6.125	102.057	101.847	101.637	
6.625	102.520	102.472	102.423	6.625	102.520	102.472	102.423	6.250	102.070	102.110	101.900	
6.750	102.768	102.695	102.622	6.750	102.768	102.695	102.622	6.375	101.767	101.719	101.670	
6.875	102.464	102.641	102.569	6.875	102.464	102.641	102.569	6.500	102.124	102.076	102.027	
7.000	102.889	102.817	102.744	7.000	102.889	102.817	102.744	6.625	102.520	102.472	102.423	
7.125	103.092	103.019	102.946	7.125	103.092	103.019	102.946	6.750	102.768	102.695	102.622	
7.250	103.307	103.205	103.132	7.250	103.307	103.205	103.132	6.875	102.464	102.641	102.569	
7.375	102.683	102.581	102.522	7.375	102.683	102.581	102.522	7.000	102.889	102.817	102.744	
7.500	103.118	103.000	102.911	7.500	103.118	103.000	102.911	7.125	103.092	103.019	102.946	
7.625	103.538	103.420	103.332	7.625	103.538	103.420	103.332	7.250	103.307	103.205	103.132	
7.750	103.534	103.416	103.327	7.750	103.534	103.416	103.327	7.375	102.683	102.581	102.522	
7.875				7.875				7.500	103.118	103.000	102.911	
8.000				8.000				7.625	103.538	103.420	103.332	
8.125				8.125				7.750	103.534	103.416	103.327	
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				4.875				
2.875				2.875				5.000				
3.000				3.000				5.125				
3.125				3.125				5.250	96.823	96.865	96.812	
3.250				3.250				5.375	97.193	97.235	97.432	
3.375				3.375				5.500	97.885	97.927	97.874	
3.500	91.957	92.029	92.091	3.500	91.957	92.029	92.091	5.625	98.497	98.539	98.486	
3.625	92.471	92.543	92.605	3.625	92.471	92.543	92.605	5.750	99.386	99.180	99.157	
3.750	93.718	93.799	93.846	3.750	93.718	93.799	93.846	5.875	100.162	100.194	100.171	
3.875	94.229	94.310	94.357	3.875	94.229	94.310	94.357	6.000	100.673	100.705	100.682	
4.000	94.734	94.815	94.862	4.000	94.734	94.815	94.862	6.125	101.220	101.252	101.229	
4.125	95.230	95.311	95.358	4.125	95.230	95.311	95.358	6.250	101.221	101.168	100.894	
4.250	96.063	96.144	96.186	4.250	96.063	96.144	96.186	6.375	101.112	101.133	101.104	
4.375	96.553	96.644	96.676	4.375	96.553	96.644	96.676	6.500	101.829	101.600	101.571	
4.500	97.029	97.120	97.151	4.500	97.029	97.120	97.151	6.625	102.202	101.974	101.945	
4.625	97.736	97.577	97.608	4.625	97.736	97.577	97.608	6.750	101.864	101.779	101.722	
4.750	97.792	97.859	97.875	4.750	97.792	97.859	97.875	6.875	101.740	101.735	101.678	
4.875	97.990	98.059	98.075	4.875	97.990	98.059	98.075	7.000	102.107	102.102	102.046	
5.000	98.665	98.484	98.500	5.000	98.665	98.484	98.500	7.125	102.470	102.465	102.409	
5.125	99.063	99.132	99.148	5.125	99.063	99.132	99.148	7.250	101.796	101.766	101.706	
5.250	99.150	99.127	99.133	5.250	99.150	99.127	99.133	7.375	102.214	102.183	102.124	
5.375	99.425	99.253	99.254	5.375	99.425	99.253	99.254	7.500	102.549	102.518	102.459	
5.500	99.786	99.864	99.865	5.500	99.786	99.864	99.865	7.625	102.841	102.811	102.751	
5.625	100.116	100.195	100.196	5.625	100.116	100.195	100.196	7.750				
5.750	100.125	100.345	100.342	5.750	100.125	100.345	100.342	7.875				
5.875	100.145	100.201	100.187	5.875	100.145	100.201	100.187	8.000				
6.000				6.000				8.125				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.500	101.829	101.600	101.571	6.125	101.220	101.252	101.229	4.500	94.350	94.441	94.348	
6.625	102.202	101.974	101.945	6.250	101.221	101.168	100.894	4.625	94.757	94.848	94.754	
6.750	101.864	101.779	101.722	6.375	101.112	101.133	101.104	4.750	93.566	93.635	93.544	
6.875	101.740	101.735	101.678	6.500	101.829	101.600	101.571	4.875	93.963	94.032	93.848	
7.000	102.107	102.102	102.046	6.625	102.202	101.974	101.945	5.000	94.321	94.390	94.206	
7.125	102.470	102.465	102.409	6.750	101.864	101.779	101.722	5.125	94.640	94.708	94.525	
7.250	101.796	101.766	101.706	6.875	101.740	101.735	101.678	5.250	95.437	95.437	95.437	
7.375	102.214	102.183	102.124	7.000	102.107	102.102	102.046	5.375	95.506	95.506	95.506	
7.500	102.549	102.518	102.459	7.125	102.470	102.465	102.409	5.500	95.878	95.878	95.878	
7.625	102.841	102.811	102.751	7.250	101.796	101.766	101.706	5.625	96.255	96.255	96.255	
7.750				7.375	102.214	102.183	102.124	5.750	97.016	97.065	97.113	
7.875				7.500	102.549	102.518	102.459	5.875	97.295	97.343	97.392	
8.000				7.625	102.841	102.811	102.751	6.000	97.611	97.659	97.708	
8.125				7.750				6.125	97.876	97.925	97.973	
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.375	101.767	101.719	101.670	6.375	101.767	101.719	101.670	6.000	101.390	101.430	101.220	
6.500	102.124	102.076	102.027	6.500	102.124	102.076	102.027	6.125	102.057	101.847	101.637	
6.625	102.520	102.472	102.423	6.625	102.520	102.472	102.423	6.250	102.070	102.110	101.900	
6.750	102.768	102.695	102.622	6.750	102.768	102.695	102.622	6.375	101.767	101.719	101.670	
6.875	102.464	102.641	102.569	6.875	102.464	102.641	102.569	6.500	102.124	102.076	102.027	
7.000	102.889	102.817	102.744	7.000	102.889	102.817	102.744	6.625	102.520	102.472	102.423	
7.125	103.092	103.019	102.946	7.125	103.092	103.019	102.946	6.750	102.768	102.695	102.622	
7.250	103.307	103.205	103.132	7.250	103.307	103.205	103.132	6.875	102.464	102.641	102.569	
7.375	102.683	102.581	102.522	7.375	102.683	102.581	102.522	7.000	102.889	102.817	102.744	
7.500	103.118	103.000	102.911	7.500	103.118	103.000	102.911	7.125	103.092	103.019	102.946	
7.625	103.538	103.420	103.332	7.625	103.538	103.420	103.332	7.250	103.307	103.205	103.132	
7.750	103.534	103.416	103.327	7.750	103.534	103.416	103.327	7.375	102.683	102.581	102.522	
7.875				7.875				7.500	103.118	103.000	102.911	
8.000				8.000				7.625	103.538	103.420	103.332	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 5 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	97.029	97.120	97.151	4.500	97.029	97.120	97.151	6.625	102.202	101.974	101.945	
4.625	97.736	97.577	97.608	4.625	97.736	97.577	97.608	6.750	101.864	101.779	101.722	
4.750	97.792	97.859	97.875	4.750	97.792	97.859	97.875	6.875	101.740	101.735	101.678	
4.875	97.990	98.059	98.075	4.875	97.990	98.059	98.075	7.000	102.107	102.102	102.046	
5.												





**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**

Effective Time:  
 7:56:01 AM

Government DPA												
BFF_DPA_Repayable <sup>1</sup>				BFF_DPA_Forgivable <sup>2</sup>								
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	98.725	98.567	98.267	6.750	96.125	95.967	95.667	6.750				
6.875	98.862	98.681	98.381	6.875	96.262	96.081	95.781	6.875				
7.000	99.341	99.160	98.860	7.000	96.741	96.560	96.260	7.000				
7.125	99.774	99.593	99.293	7.125	97.174	96.993	96.693	7.125				
7.250	100.176	99.995	99.695	7.250	97.576	97.395	97.095	7.250				
7.375	100.507	100.266	99.966	7.375	97.907	97.666	97.366	7.375				
7.500	100.946	100.705	100.405	7.500	98.346	98.105	97.805	7.500				
7.625	101.339	101.098	100.798	7.625	98.739	98.498	98.198	7.625				
7.750	101.711	101.470	101.170	7.750	99.111	98.870	98.570	7.750				
7.875	100.955	100.654	100.354	7.875	98.355	98.054	97.754	7.875				
8.000	101.364	101.063	100.763	8.000	98.764	98.463	98.163	8.000				
8.125	101.727	101.426	101.126	8.125	99.127	98.826	98.526	8.125				
8.250	102.069	101.768	101.468	8.250	99.469	99.168	98.868	8.250				
8.375				8.375				8.375				

  

Government DPA												
BFF_DPA_HB_Repayable <sup>1</sup>				BFF_DPA_HB_Forgivable <sup>2</sup>								
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	96.725	96.567	96.267	6.750	94.125	93.967	93.667	6.750				
6.875	96.862	96.681	96.381	6.875	94.262	94.081	93.781	6.875				
7.000	97.341	97.160	96.860	7.000	94.741	94.560	94.260	7.000				
7.125	97.774	97.593	97.293	7.125	95.174	94.993	94.693	7.125				
7.250	98.176	97.995	97.695	7.250	95.576	95.395	95.095	7.250				
7.375	98.507	98.266	97.966	7.375	95.907	95.666	95.366	7.375				
7.500	98.946	98.705	98.405	7.500	96.346	96.105	95.805	7.500				
7.625	99.339	99.098	98.798	7.625	96.739	96.498	96.198	7.625				
7.750	99.711	99.470	99.170	7.750	97.111	96.870	96.570	7.750				
7.875	98.955	98.654	98.354	7.875	96.355	96.054	95.754	7.875				
8.000	99.364	99.063	98.763	8.000	96.764	96.463	96.163	8.000				
8.125	99.727	99.426	99.126	8.125	97.127	96.826	96.526	8.125				
8.250	100.069	99.768	99.468	8.250	97.469	97.168	96.868	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

<sup>(1)</sup> 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.  
<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.