BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Effective: **2/15/24 9:55 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

Thursday, February 15, 2024
Effective Time:
9:55:26 AM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625	96.769	96.833	96.793
5.750	97.218	97.235	97.194
5.875	97.864	97.882	97.834
6.000	98.477	98.496	98.446
6.125	98.986	98.986	98.984
6.250	99.108	99.146	99.086
6.375	99.765	99.765	99.761
6.500	100.262	100.225	100.221
6.625	100.632	100.593	100.589
6.750	100.520	100.531	100.500
6.875	101.104	101.096	101.084
7.000	101.511	101.503	101.492
7.125	101.829	101.834	101.797
7.250	101.695	101.749	101.649
7.375	102.117	102.142	102.081
7.500	102.532	102.486	102.462
7.625	102.812	102.766	102.743
7.750	102.378	102.331	102.304
7.875	102.858	102.812	102.785
8.000	103.291	103.245	103.217
8.125	103.535	103.489	103.462
8.250			
8.375			
8.500			
8.625			

Conventional 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625	96.769	96.833	96.793
5.750	97.218	97.235	97.194
5.875	97.864	97.882	97.834
6.000	98.477	98.496	98.446
6.125	98.986	98.986	98.984
6.250	99.108	99.146	99.086
6.375	99.765	99.765	99.761
6.500	100.262	100.225	100.221
6.625	100.632	100.593	100.589
6.750	100.520	100.531	100.500
6.875	101.104	101.096	101.084
7.000	101.511	101.503	101.492
7.125	101.829	101.834	101.797
7.250	101.695	101.749	101.649
7.375	102.117	102.142	102.081
7.500	102.532	102.486	102.462
7.625	102.812	102.766	102.743
7.750	102.378	102.331	102.304
7.875	102.858	102.812	102.785
8.000	103.291	103.245	103.217
8.125	103.535	103.489	103.462
8.250			
8.375			
8.500			
8.625			

Conventional 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	94.273	94.227	94.211
5.125	94.857	94.811	94.795
5.250	95.858	95.812	95.796
5.375	96.497	96.451	96.435
5.500	97.093	97.047	97.032
5.625	97.588	97.542	97.526
5.750	98.124	98.078	98.062
5.875	98.763	98.717	98.701
6.000	99.309	99.263	99.247
6.125	99.729	99.683	99.667
6.250	99.777	99.731	99.715
6.375	100.328	100.282	100.266
6.500	100.784	100.738	100.722
6.625	101.131	101.085	101.069
6.750	100.867	100.821	100.798
6.875	101.375	101.329	101.305
7.000	101.511	101.503	101.492
7.125	101.802	101.794	101.782
7.250	101.692	101.734	101.679
7.375	102.117	102.100	102.081
7.500	102.454	102.438	102.418
7.625	102.759	102.743	102.723
7.750	102.303	102.278	102.247
7.875	102.039	102.067	102.003
8.000	102.292	102.318	102.264

Conventional 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625	96.385	96.150	96.177
4.750	96.899	96.664	96.691
4.875	97.315	97.330	97.107
5.000	97.691	97.455	97.482
5.125	97.689	97.709	97.721
5.250	98.087	98.090	98.104
5.375	98.557	98.573	98.584
5.500	99.293	99.247	99.231
5.625	99.219	99.244	99.241
5.750	99.621	99.575	99.558
5.875	100.077	100.031	100.015
6.000	100.491	100.516	100.512
6.125	100.207	100.159	100.140
6.250	100.672	100.624	100.605
6.375	100.945	100.899	100.883
6.500	101.293	101.245	101.226
6.625	101.130	101.088	101.054
6.750	101.512	101.469	101.436
6.875	101.862	101.816	101.799
7.000	102.079	102.033	102.016

Conventional 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625	96.204	96.204	96.225
4.750	96.602	96.533	96.553
4.875	96.987	96.932	96.922
5.000	97.400	97.410	97.400
5.125	97.811	97.816	97.825
5.250	98.111	98.112	98.128
5.375	98.431	98.428	98.442
5.500	99.043	99.247	99.231
5.625	99.110	99.064	99.048
5.750	99.621	99.575	99.558
5.875	100.077	100.031	100.015
6.000	100.357	100.311	100.294
6.125	100.074	100.012	99.991
6.250	100.510	100.464	100.448
6.375	100.945	100.899	100.883
6.500	101.186	101.140	101.124
6.625	101.031	100.974	100.941
6.750	101.441	101.395	101.379
6.875	101.862	101.816	101.799
7.000	102.079	102.033	102.016

Conventional 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.000	98.704	98.684	98.665
6.125	99.029	99.029	98.966
6.250	99.541	99.503	99.486
6.375	99.913	99.876	99.859
6.500	100.405	100.359	100.343
6.625	100.712	100.676	100.659
6.750	100.745	100.687	100.671
6.875	101.091	101.034	101.018
7.000	101.636	101.580	101.564
7.125	101.754	101.948	101.682
7.250	101.731	101.782	101.681
7.375	102.024	102.074	101.731
7.500	102.308	102.359	102.016
7.625	102.462	102.495	102.197
7.750	101.931	101.955	101.884
7.875	102.289	102.308	102.243

Conventional 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.000	98.166	98.120	98.104
6.125	98.589	98.542	98.527
6.250	99.011	98.965	98.949
6.375	99.814	99.767	99.752
6.500	100.045	99.999	99.983
6.625	100.602	100.556	100.540
6.750	99.905	99.847	99.831
6.875	100.291	100.250	100.223
7.000	100.573	100.533	100.506
7.125	100.947	100.891	100.875
7.250	101.163	101.084	101.060
7.375	101.443	101.364	101.340
7.500	101.732	101.654	101.630
7.625	102.068	101.991	101.967
7.750	101.349	101.248	101.216
7.875	100.463	100.491	100.321

Conventional 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.125	96.263	96.218	96.201
5.250	96.800	96.754	96.738
5.375	97.298	97.252	97.236
5.500	97.619	97.573	97.556
5.625	97.487	97.441	97.425
5.750	98.079	98.033	98.017
5.875	98.443	98.397	98.381
6.000	98.762	98.716	98.699
6.125	99.211	99.165	99.148
6.250	99.696	99.650	99.633
6.375	100.120	100.074	100.058
6.500	100.322	100.276	100.259
6.625	100.033	99.987	99.971
6.750	100.502	100.456	100.440
6.875	100.907	100.861	100.845
7.000	101.064	101.018	101.002

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

Additional Miscellaneous LLPA Adjusters

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Thursday, February 15, 2024
Effective Time:
9:55:26 AM

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

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

Conventional ARM

Conventional 5/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	97.085	96.993	96.896
5.375	97.460	97.368	97.271
5.500	97.826	97.735	97.638
5.625	98.186	98.094	97.997
5.750	98.487	98.395	98.298
5.875	98.724	98.632	98.535
6.000	98.956	98.864	98.767
6.125	99.182	99.090	98.993
6.250	99.387	99.295	99.198
6.375	99.541	99.450	99.603
6.500	99.709	99.867	99.770
6.625	99.883	99.791	99.694
6.750	99.467	99.404	99.341
6.875	99.669	99.606	99.543
7.000	100.015	99.952	99.889
7.125			

2/1/5 ARM — Margin: 2.75%

Conventional 7/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	97.760	97.668	97.571
5.750	98.152	98.060	97.963
5.875	98.444	98.352	98.255
6.000	98.723	98.631	98.534
6.125	98.988	98.896	98.799
6.250	99.232	99.141	99.044
6.375	99.676	99.584	99.487
6.500	99.647	99.806	99.709
6.625	99.891	99.800	99.703
6.750	99.606	99.543	99.480
6.875	99.678	99.615	99.552
7.000	100.087	100.024	99.961
7.125	100.327	100.264	100.201

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	95.917	95.854	95.791
5.750	97.492	97.400	97.303
5.875	97.956	97.864	97.767
6.000	98.324	98.233	98.136
6.125	98.589	98.498	98.401
6.250	98.894	98.802	98.705
6.375	99.212	99.120	99.023
6.500	99.442	99.351	99.254
6.625	99.569	99.478	99.381
6.750	100.013	99.922	99.825
6.875	100.268	100.177	100.080
7.000	99.995	99.932	99.869
7.125	100.265	100.202	100.140

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	96.678	96.615	96.552
5.375	97.015	96.952	96.889
5.500	97.321	97.258	97.195
5.625	97.687	97.624	97.561
5.750	98.026	97.963	97.900
5.875	98.225	98.162	98.099
6.000	98.566	98.503	98.440
6.125	98.765	98.702	98.639
6.250	99.108	99.045	98.982
6.375	99.308	99.245	99.182
6.500	99.509	99.446	99.383
6.625	99.568	99.505	99.442
6.750	99.792	99.729	99.666
6.875	99.994	99.931	99.868
7.000	100.340	100.277	100.214
7.125	100.544	100.481	100.418

2/1/5 ARM — Margin: 2.75%

Conventional 7/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	97.144	97.081	97.018
5.750	97.544	97.481	97.418
5.875	97.943	97.880	97.817
6.000	98.176	98.113	98.050
6.125	98.577	98.514	98.451
6.250	98.981	98.918	98.855
6.375	99.386	99.323	99.260
6.500	99.455	99.392	99.329
6.625	99.525	99.462	99.399
6.750	99.931	99.868	99.805
6.875	100.003	99.940	99.877
7.000	100.412	100.349	100.286
7.125	100.652	100.589	100.526

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	96.241	96.178	96.115
5.750	96.718	96.655	96.592
5.875	96.989	96.926	96.863
6.000	97.438	97.375	97.312
6.125	97.703	97.640	97.577
6.250	98.151	98.088	98.025
6.375	98.602	98.539	98.476
6.500	99.057	98.994	98.931
6.625	99.139	99.076	99.013
6.750	99.594	99.531	99.468
6.875	99.862	99.799	99.736
7.000	100.319	100.256	100.193
7.125	100.590	100.527	100.464

5/1/5 ARM — Margin: 2.75%

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

Thursday, February 15, 2024
Effective Time:
9:55:26 AM

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

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

Home Ready

Home Ready 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.750	96.946	96.946	96.944
5.875	97.564	97.564	97.562
6.000	98.148	98.148	98.146
6.125	98.736	98.736	98.734
6.250	98.840	98.840	98.836
6.375	99.515	99.515	99.511
6.500	100.456	100.410	100.394
6.625	100.902	100.856	100.840
6.750	100.596	100.550	100.526
6.875	101.144	101.097	101.084
7.000	101.668	101.622	101.599
7.125	102.065	102.019	101.996
7.250	101.733	101.687	101.664
7.375	102.244	102.198	102.174

Home Ready 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.750	96.847	96.814	96.777
5.875	97.484	97.451	97.414
6.000	98.136	98.104	98.066
6.125	98.475	98.443	98.405
6.250	98.606	98.574	98.538
6.375	98.952	98.920	98.884
6.500	100.206	100.160	100.144
6.625	100.652	100.606	100.590
6.750	100.346	100.300	100.276
6.875	100.894	100.847	100.824
7.000	101.418	101.372	101.349
7.125	101.815	101.769	101.746
7.250	101.483	101.437	101.414
7.375	101.994	101.948	101.924

Home Ready 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	95.792	95.757	95.743
4.875	96.201	96.167	96.153
5.000	96.860	96.826	96.812
5.125	97.051	97.025	97.011
5.250	97.450	97.446	97.438
5.375	97.811	97.787	97.775
5.500	98.195	98.181	98.173
5.625	98.451	98.448	98.440
5.750	98.736	98.731	98.723
5.875	99.060	99.024	99.016
6.000	99.385	99.340	99.328

Home Ready 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	95.345	95.310	95.296
4.875	95.664	95.629	95.615
5.000	96.017	95.990	95.977
5.125	96.481	96.456	96.442
5.250	96.787	96.761	96.748
5.375	97.091	97.067	97.055
5.500	97.516	97.492	97.480
5.625	97.825	97.778	97.766
5.750	98.119	98.072	98.060
5.875	98.411	98.365	98.353
6.000	98.725	98.680	98.668

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

Thursday, February 15, 2024
Effective Time:
9:55:26 AM

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

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

Home Possible

Home Possible 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.750	96.946	96.946	96.944
5.875	97.564	97.564	97.562
6.000	98.148	98.148	98.146
6.125	98.736	98.736	98.734
6.250	98.840	98.840	98.836
6.375	99.515	99.515	99.511
6.500	99.975	99.975	99.971
6.625	100.343	100.343	100.339
6.750	100.270	100.262	100.250
6.875	100.854	100.846	100.834
7.000	101.261	101.253	101.242
7.125	101.552	101.544	101.532
7.250	101.378	101.362	101.342
7.375	101.867	101.850	101.831
7.500	102.204	102.188	102.168

Home Possible 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.750	96.847	96.814	96.777
5.875	97.484	97.451	97.414
6.000	98.136	98.104	98.066
6.125	98.475	98.443	98.405
6.250	98.606	98.574	98.538
6.375	98.952	98.920	98.884
6.500	99.332	99.306	99.282
6.625	99.743	99.717	99.693
6.750	99.952	99.911	99.868
6.875	100.192	100.152	100.108
7.000	100.471	100.431	100.387
7.125	100.713	100.672	100.629
7.250	100.816	100.800	100.781
7.375	101.342	101.075	101.056
7.500	101.708	101.442	101.422

Home Possible 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.250			
4.375			
4.500			
4.625			
4.750	95.792	95.757	95.743
4.875	96.201	96.167	96.153
5.000	96.860	96.826	96.812
5.125	97.051	97.025	97.011
5.250	97.450	97.446	97.438
5.375	97.811	97.787	97.775
5.500	98.195	98.181	98.173
5.625	98.451	98.448	98.440
5.750	98.736	98.731	98.723
5.875	99.060	99.024	99.016
6.000	99.385	99.340	99.328

Home Possible 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.125			
4.250			
4.375			
4.500			
4.625			
4.750	95.345	95.310	95.296
4.875	95.664	95.629	95.615
5.000	96.017	95.990	95.977
5.125	96.481	96.456	96.442
5.250	96.787	96.761	96.748
5.375	97.091	97.067	97.055
5.500	97.516	97.492	97.480
5.625	97.825	97.778	97.766
5.750	98.119	98.072	98.060

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

Thursday, February 15, 2024
Effective Time:
9:55:26 AM

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

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

RefiNow

RefiNow 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375			
5.500			
5.625	96.252	96.288	96.288
5.750	96.855	96.858	96.832
5.875	97.449	97.447	97.429
6.000	98.026	98.021	98.008
6.125	98.514	98.508	98.496
6.250	98.738	98.762	98.724
6.375	99.246	99.265	99.236
6.500	99.725	99.740	99.715
6.625	100.183	100.199	100.174
6.750	100.169	100.183	100.135
6.875	100.613	100.622	100.582
7.000	101.076	101.081	101.043
7.125	101.539	101.544	101.507
7.250	101.266	101.300	101.241
7.375	101.650	101.680	101.628

RefiNow 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			
4.125			
4.250			

RefiNow 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			
4.125			
4.250			

RefiNow 10 Yr Fixed

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

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

Rate	15 Day	30 Day	45 Day

RefiNow Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

Additional Miscellaneous LLPA Adjusters

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Thursday, February 15, 2024
Effective Time:
9:55:26 AM

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

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

Government

FHA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	95.856	95.931	95.906
5.125	96.639	96.714	96.689
5.250	97.625	97.633	97.641
5.375	98.242	98.250	98.258
5.500	98.786	98.795	98.803
5.625	99.328	99.336	99.344
5.750	99.723	99.513	99.358
5.875	99.962	99.752	99.568
6.000	100.555	100.345	100.143
6.125	100.957	100.747	100.537
6.250	101.208	100.998	100.825
6.375	100.959	100.918	100.878
6.500	101.545	101.505	101.465
6.625	101.869	101.829	101.789
6.750	101.930	101.873	101.817
6.875	101.853	101.796	101.740
7.000	102.216	102.160	102.103
7.125	102.450	102.393	102.350
7.250	102.540	102.462	102.413
7.375	101.850	101.744	101.663
7.500	102.300	102.194	102.113
7.625	102.734	102.628	102.547
7.750	102.756	102.649	102.568
7.875			
8.000			

FHA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	97.625	97.633	97.641
5.375	98.242	98.250	98.258
5.500	98.786	98.795	98.803
5.625	99.328	99.336	99.344
5.750	99.723	99.513	99.358
5.875	99.962	99.752	99.568
6.000	100.555	100.345	100.143
6.125	100.957	100.747	100.537
6.250	101.208	100.998	100.825
6.375	100.959	100.918	100.878
6.500	101.545	101.505	101.465
6.625	101.869	101.829	101.789
6.750	101.930	101.873	101.817
6.875	101.853	101.796	101.740
7.000	102.216	102.160	102.103
7.125	102.450	102.393	102.350
7.250	102.540	102.462	102.413
7.375	101.850	101.744	101.663
7.500	102.300	102.194	102.113
7.625	102.734	102.628	102.547
7.750	102.756	102.649	102.568
7.875			
8.000			

FHA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	95.856	95.931	95.906
5.125	96.639	96.714	96.689
5.250	97.625	97.633	97.641
5.375	98.242	98.250	98.258
5.500	98.786	98.795	98.803
5.625	99.328	99.336	99.344
5.750	99.723	99.513	99.358
5.875	99.962	99.752	99.568
6.000	100.555	100.345	100.143
6.125	100.957	100.747	100.537
6.250	101.208	100.998	100.825
6.375	100.959	100.918	100.878
6.500	101.545	101.505	101.465
6.625	101.869	101.829	101.789
6.750	101.930	101.873	101.817
6.875	101.853	101.796	101.740
7.000	102.216	102.160	102.103
7.125	102.450	102.393	102.350
7.250	102.540	102.462	102.413
7.375	101.850	101.744	101.663
7.500	102.300	102.194	102.113
7.625	102.734	102.628	102.547
7.750	102.756	102.649	102.568
7.875			
8.000			

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	91.051	91.112	91.168
3.625	91.600	91.660	91.717
3.750	92.687	92.754	92.793
3.875	93.235	93.301	93.341
4.000	93.781	93.848	93.888
4.125	94.326	94.393	94.433
4.250	94.933	94.991	95.014
4.375	95.476	95.534	95.557
4.500	96.015	96.073	96.097
4.625	96.799	96.857	96.881
4.750	97.060	97.015	96.998
4.875	97.343	97.407	97.414
5.000	97.863	97.927	97.684
5.125	98.368	98.182	98.189
5.250	98.448	98.403	98.393
5.375	98.580	98.651	98.641
5.500	99.055	99.126	99.116
5.625	99.505	99.576	99.566
5.750	99.621	99.575	99.559
5.875	99.572	99.572	99.545
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	91.051	91.112	91.168
3.625	91.600	91.660	91.717
3.750	92.687	92.754	92.793
3.875	93.235	93.301	93.341
4.000	93.781	93.848	93.888
4.125	94.326	94.393	94.433
4.250	94.933	94.991	95.014
4.375	95.476	95.534	95.557
4.500	96.015	96.073	96.097
4.625	96.799	96.857	96.881
4.750	97.060	97.015	96.998
4.875	97.343	97.407	97.414
5.000	97.863	97.927	97.684
5.125	98.368	98.182	98.189
5.250	98.448	98.403	98.393
5.375	98.580	98.651	98.641
5.500	99.055	99.126	99.116
5.625	99.505	99.576	99.566
5.750	99.621	99.575	99.559
5.875	99.572	99.572	99.545
6.000			

FHA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.000	94.219	94.284	94.176
5.125	94.742	94.807	94.699
5.250	96.408	96.338	96.290
5.375	96.971	97.151	97.102
5.500	97.783	97.713	97.665
5.625	98.346	98.276	98.227
5.750	98.658	98.588	98.540
5.875	99.039	99.068	99.002
6.000	99.614	99.643	99.577
6.125	100.241	100.020	99.954
6.250	100.258	99.926	100.112
6.375	100.233	100.244	100.209
6.500	100.789	100.799	100.764
6.625	101.269	101.280	101.245
6.750	101.041	100.974	100.942
6.875	101.061	101.054	101.002
7.000	101.566	101.559	101.507
7.125	102.043	102.035	101.983
7.250	100.782	100.757	100.692
7.375	101.336	101.311	101.246
7.500	101.776	101.751	101.686
7.625	102.002	101.977	101.912
7.750			
7.875			
8.000			
8.125			
8.250			

FHA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.250	96.408	96.338	96.290
5.375	96.971	97.151	97.102
5.500	97.783	97.713	97.665
5.625	98.346	98.276	98.227
5.750	98.658	98.588	98.540
5.875	99.039	99.068	99.002
6.000	99.614	99.643	99.577
6.125	100.241	100.020	99.954
6.250	100.258	99.926	100.112
6.375	100.233	100.244	100.209
6.500	100.789	100.799	100.764
6.625	101.269	101.280	101.245
6.750	101.041	100.974	100.942
6.875	101.061	101.054	101.002

FHA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.000	94.219	94.284	94.176
5.125	94.742	94.807	94.699
5.250	96.408	96.338	96.290
5.375	96.971	97.151	97.102
5.500	97.783	97.713	97.665
5.625	98.346	98.276	98.227
5.750	98.658	98.588	98.540
5.875	99.039	99.068	99.002
6.000	99.614	99.643	99.577
6.125	100.241	100.020	99.954
6.250	100.258	99.926	100.112
6.375	100.233	100.244	100.209
6.500	100.789	100.799	100.764
6.625	101.269	101.280	101.245
6.750	101.041	100.974	100.942
6.875	101.061	101.054	101.002

FHA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	93.424	93.482	93.380
4.625	93.946	94.004	93.902
4.750	92.785	92.740	92.723
4.875	93.161	92.975	93.032
5.000	93.653	93.468	93.524
5.125	94.117	93.931	93.988
5.250	94.173	94.207	94.111
5.375	94.335	94.406	94.196
5.500	94.741	94.812	94.602
5.625	95.350	95.171	95.211
5.750	95.096	95.050	95.034
5.875	94.614	94.568	94.552
6.000	95.084	95.038	95.022
6.125	95.549	95.503	95.487

FHA 30 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.250	97.625	97.633	97.641
5.375	98.242	98.250	98.258
5.500	98.786	98.795	98.803
5.625	99.328	99.336	99.344
5.750	99.723	99.513	99.358
5.875	99.962	99.752	99.568
6.000	100.555	100.345	100.143
6.125	100.957	100.747	100.537
6.250	101.208	100.998	100.825
6.375	100.959	100.918	100.878
6.500	101.545	101.505	101.465
6.625	101.869	101.829	101.789
6.750	101.930	101.873	101.817
6.875	101.853	101.796	101.740
7.000	102.216	102.160	102.103

FHA 25 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.250	97.625	97.633	97.641
5.375	98.242	98.250	98.258
5.500	98.786	98.795	98.803
5.625	99.328	99.336	99.344
5.750	99.723	99.513	99.358
5.875	99.962	99.752	99.568
6.000	100.555	100.345	100.143
6.125	100.957	100.747	100.537
6.250	101.208	100.998	100.825
6.375	100.959	100.918	100.878
6.500	101.545	101.505	101.465
6.625	101.869	101.829	101.789
6.750	101.930	101.873	101.817
6.875	101.853	101.796	101.740
7.000	102.216	102.160	102.103

FHA 20 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.250	97.625	97.633	97.641
5.375	98.242	98.250	98.258
5.500	98.786	98.795	98.803
5.625	99.328	99.336	99.344
5.750	99.723	99.513	99.358
5.875	99.962	99.752	99.568
6.000	100.555	100.345	100.143
6.125	100.957	100.747	100.537
6.250	101.208	100.998	100.825
6.375	100.959	100.918	100.878
6.500	101.545	101.505	101.465
6.625	101.869	101.829	101.789
6.750	101.930	101.873	101.817
6.875	101.853	101.796	101.740
7.000	102.216	102.160	102.103

FHA 15 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	96.015	96.073	96.097
4.625	96.799	96.857	96.881
4.750	97.060	97.015	96.998
4.875	97.343	97.407	97.414
5.000	97.863	97.927	97.684
5.125	98.368	98.182	98.189
5.250	98.448	98.403	98.393
5.375	98.580	98.651	98.641
5.500	99.055	99.126	99.116
5.625	99.505	99.576	99.566
5.750	99.621	99.575	99.559
5.875	99.572	99.572	99.545
6.000	100.001	100.000	99.974

FHA 10 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.250	94.933	94.991	95.014
4.375	95.476	95.534	95.557
4.500	96.015	96.073	96.097
4.625	96.799	96.857	96.881
4.750	97.060	97.015	96.998
4.875	97.343	97.407	97.414
5.000	97.863	97.927	97.684
5.125	98.368	98.182	98.189
5.250	98.448	98.403	98.393
5.375	98.580	98.651	98.641
5.500	99.055	99.126	99.116
5.625	99.505	99.576	99.566
5.750	99.621	99.575	99.559

FHA 30 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	96.408	96.338	96.290
5.375	96.971	97.151	97.102
5.500	97.783	97.713	97.665
5.625	98.346	98.276	98.227
5.750	98.658	98.588	98.540
5.875	99.039	99.068	99.002
6.000	99.614	99.643	99.577
6.125	100.241	100.020	99.954
6.250	100.258	99.926	100.112
6.375	100.233	100.244	100.209
6.500	100.789	100.799	100.764
6.625	101.269	101.280	101.245
6.750	101.041	100.974	100.942

FHA 25 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	96.408	96.338	96.290
5.375	96.971	97.151	97.102
5.500	97.783	97.713	97.665
5.625	98.346	98.276	98.227
5.750	98.658	98.588	98.540
5.875	99.039	99.068	99.002
6.000	99.614	99.643	99.577
6.125	100.241	100.020	99.954
6.250	100.258	99.926	100.112
6.375	100.233	100.244	100.209
6.500	100.789	100.799	100.764
6.625	101.269	101.280	101.245
6.750	101.041	100.974	100.942
6.875	101.061	101.054	101.002

FHA 20 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	96.408	96.338	96.290
5.375	96.971	97.151	97.102
5.500	97.783	97.713	97.665
5.625	98.346	98.276	98.227
5.750	98.658	98.588	98.540
5.875	99.039	99.068	99.002
6.000	99.614	99.643	99.577
6.125	100.241	100.020	99.954
6.250	100.258	99.926	100.112
6.375	100.233	100.244	100.209
6.500	100.789	100.799	100.764
6.625	101.269	101.280	101.245
6.750	101.041	100.974	100.942
6.875	101.061	101.054	101.002

FHA 15 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
4.500	93.424	93.482	93.380
4.625	93.946	94.004	93.902
4.750	92.785	92.740	92.723
4.875	93.161	92.975	93.032
5.000	93.653	93.468	93.524
5.125	94.117	93.931	93.988
5.250	94.173	94.207	94.111
5.375	94.335	94.406	94.196
5.500	94.741	94.812	94.602
5.625	95.350	95.171	95.211
5.750	95.096	95.050	95.034
5.875	94.614	94.568	94.552
6.000	95.084	95.038	95.022
6.125	95.549	95.503	95.487

Government Adjustments

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

Loan Amount Adjustments

$75K - $99,999			-0.750
$100K - $150K			-0.375

Other Adjustments

2 Unit			-0.500
3-4 units			-1.000
MFH			-1.750
Non-Owner/2nd Home (Streamline o			-1.500
Temporary BuyDown			-0.500
Manual Underwrite			-0.375
Lock Extension per Day			-0.030

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Thursday, February 15, 2024
Effective Time:
9:55:26 AM

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

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

Government

VA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.992	98.250	98.258
5.500	98.786	98.795	98.803
5.625	99.078	99.336	99.344
5.750	99.473	99.513	99.303
5.875	99.962	99.752	99.542
6.000	100.305	100.345	100.135
6.125	100.957	100.747	100.544
6.250	101.208	100.998	100.788
6.375	100.959	100.918	100.878
6.500	101.295	101.505	101.465
6.625	101.869	101.829	101.789
6.750	101.930	101.873	101.817
6.875	101.603	101.546	101.490
7.000	102.216	102.160	102.103
7.125	102.450	102.393	102.336
7.250	102.540	102.462	102.413
7.375	101.850	101.744	101.663
7.500	102.300	102.194	102.113
7.625	102.484	102.628	102.547
7.750	102.756	102.649	102.568
7.875			
8.000			
8.125			

VA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	97.992	98.250	98.258
5.500	98.786	98.795	98.803
5.625	99.078	99.336	99.344
5.750	99.473	99.513	99.303
5.875	99.962	99.752	99.542
6.000	100.305	100.345	100.135
6.125	100.957	100.747	100.544
6.250	101.208	100.998	100.788
6.375	100.959	100.918	100.878
6.500	101.295	101.505	101.465
6.625	101.869	101.829	101.789
6.750	101.930	101.873	101.817
6.875	101.603	101.546	101.490
7.000	102.216	102.160	102.103
7.125	102.450	102.393	102.336
7.250	102.540	102.462	102.413
7.375	101.850	101.744	101.663
7.500	102.300	102.194	102.113
7.625	102.484	102.628	102.547
7.750	102.756	102.649	102.568
7.875			
8.000			
8.125			

VA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250	97.625	97.633	97.641
5.375	97.992	98.250	98.258
5.500	98.786	98.795	98.803
5.625	99.078	99.336	99.344
5.750	99.473	99.513	99.303
5.875	99.962	99.752	99.542
6.000	100.305	100.345	100.135
6.125	100.957	100.747	100.544
6.250	101.208	100.998	100.788
6.375	100.959	100.918	100.878
6.500	101.295	101.505	101.465
6.625	101.869	101.829	101.789
6.750	101.930	101.873	101.817
6.875	101.603	101.546	101.490
7.000	102.216	102.160	102.103
7.125	102.450	102.393	102.336
7.250	102.540	102.462	102.413
7.375	101.850	101.744	101.663
7.500	102.300	102.194	102.113
7.625	102.484	102.628	102.547
7.750	102.756	102.649	102.568

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	91.060	91.120	91.177
3.625	91.573	91.634	91.690
3.750	92.753	92.820	92.860
3.875	93.264	93.331	93.371
4.000	93.769	93.836	93.876
4.125	94.267	94.334	94.374
4.250	94.983	95.041	95.064
4.375	95.476	95.534	95.557
4.500	95.957	96.015	96.038
4.625	96.671	96.729	96.752
4.750	97.060	97.015	96.998
4.875	97.290	97.354	97.361
5.000	97.724	97.788	97.795
5.125	98.132	98.196	98.203
5.250	98.448	98.402	98.386
5.375	98.459	98.530	98.520
5.500	99.080	98.901	98.891
5.625	99.420	99.491	99.481
5.750	99.621	99.575	99.559
5.875	99.406	99.405	99.379
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	91.060	91.120	91.177
3.625	91.573	91.634	91.690
3.750	92.753	92.820	92.860
3.875	93.264	93.331	93.371
4.000	93.769	93.836	93.876
4.125	94.267	94.334	94.374
4.250	94.983	95.041	95.064
4.375	95.476	95.534	95.557
4.500	95.957	96.015	96.038
4.625	96.671	96.729	96.752
4.750	97.060	97.015	96.998
4.875	97.290	97.354	97.361
5.000	97.724	97.788	97.795
5.125	98.132	98.196	98.203
5.250	98.448	98.402	98.386
5.375	98.459	98.530	98.520
5.500	99.080	98.901	98.891
5.625	99.420	99.491	99.481
5.750	99.621	99.575	99.559
5.875	99.406	99.405	99.379
6.000			

VA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.875			
5.000			
5.125			
5.250	96.408	96.338	96.290
5.375	96.971	97.151	96.852
5.500	97.533	97.713	97.665
5.625	98.096	98.026	97.977
5.750	98.658	98.588	98.540
5.875	99.192	98.991	98.925
6.000	99.699	99.498	99.433
6.125	100.223	100.022	99.957
6.250	100.258	99.926	100.112
6.375	100.353	100.134	100.098
6.500	100.890	100.671	100.636
6.625	101.280	101.311	101.275
6.750	101.041	100.974	100.942
6.875	100.880	100.893	100.841
7.000	101.249	101.262	101.210
7.125	101.656	101.636	101.584
7.250	100.690	100.684	100.620
7.375	101.145	101.140	101.075
7.500	101.485	101.480	101.416
7.625	101.780	101.775	101.711
7.750			
7.875			
8.000			
8.125			

VA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	100.890	100.671	100.636
6.625	101.280	101.311	101.275
6.750	101.041	100.974	100.942
6.875	100.880	100.893	100.841
7.000	101.249	101.262	101.210
7.125	101.656	101.636	101.584
7.250	100.690	100.684	100.620
7.375	101.145	101.140	101.075
7.500	101.485	101.480	101.416
7.625	101.780	101.775	101.711
7.750			
7.875			
8.000			
8.125			

VA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	100.223	100.022	99.957
6.250	100.258	99.926	100.112
6.375	100.353	100.134	100.098
6.500	100.890	100.671	100.636
6.625	101.280	101.311	101.275
6.750	101.041	100.974	100.942
6.875	100.880	100.893	100.841
7.000	101.249	101.262	101.210
7.125	101.656	101.636	101.584
7.250	100.690	100.684	100.620
7.375	101.145	101.140	101.075
7.500	101.485	101.480	101.416
7.625	101.780	101.775	101.711
7.750			

VA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	93.290	93.348	93.246
4.625	93.711	93.769	93.667
4.750	92.785	92.740	92.723
4.875	93.028	93.092	92.899
5.000	93.403	93.468	93.274
5.125	93.741	93.805	93.631
5.250	94.173	94.127	94.111
5.375	94.385	94.206	94.246
5.500	94.679	94.750	94.540
5.625	94.934	95.005	94.813
5.750	95.096	95.050	95.034
5.875	94.614	94.568	94.552
6.000	95.084	95.038	95.022
6.125	95.549	95.503	95.487

VA 30 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	100.959	100.918	100.878
6.500	101.295	101.505	101.465
6.625	101.869	101.829	101.789
6.750	101.930	101.873	101.817
6.875	101.603	101.546	101.490
7.000	102.216	102.160	102.103
7.125	102.450	102.393	102.336
7.250	102.540	102.462	102.413
7.375	101.850	101.744	101.663
7.500	102.300	102.194	102.113
7.625	102.484	102.628	102.547
7.750	102.756	102.649	102.568
7.875			
8.000			
8.125			

VA 25 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	100.959	100.918	100.878
6.500	101.295	101.505	101.465
6.625	101.869	101.829	101.789
6.750	101.930	101.873	101.817
6.875	101.603	101.546	101.490
7.000	102.216	102.160	102.103
7.125	102.450	102.393	102.336
7.250	102.540	102.462	102.413
7.375	101.850	101.744	101.663
7.500	102.300	102.194	102.113
7.625	102.484	102.628	102.547
7.750	102.756	102.649	102.568
7.875			
8.000			
8.125			

VA 20 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.000	100.305	100.345	100.135
6.125	100.957	100.747	100.544
6.250	101.208	100.998	100.788
6.375	100.959	100.918	100.878
6.500	101.295	101.505	101.465
6.625	101.869	101.829	101.789
6.750	101.930	101.873	101.817
6.875	101.603	101.546	101.490
7.000	102.216	102.160	102.103
7.125	102.450	102.393	102.336
7.250	102.540	102.462	102.413
7.375	101.850	101.744	101.663
7.500	102.300	102.194	102.113
7.625	102.484	102.628	102.547
7.750			

VA 15 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	95.957	96.015	96.038
4.625	96.671	96.729	96.752
4.750	97.060	97.015	96.998
4.875	97.290	97.354	97.361
5.000	97.724	97.788	97.795
5.125	98.132	98.196	98.203
5.250	98.448	98.402	98.386
5.375	98.459	98.530	98.520
5.500	99.080	98.901	98.891
5.625	99.420	99.491	99.481
5.750	99.621	99.575	99.559
5.875	99.406	99.405	99.379
6.000	99.983	99.983	99.956
6.125	100.295	100.295	100.268

VA 10 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	95.957	96.015	96.038
4.625	96.671	96.729	96.752
4.750	97.060	97.015	96.998
4.875	97.290	97.354	97.361
5.000	97.724	97.788	97.795
5.125	98.132	98.196	98.203
5.250	98.448	98.402	98.386
5.375	98.459	98.530	98.520
5.500	99.080	98.901	98.891
5.625	99.420	99.491	99.481
5.750	99.621	99.575	99.559
5.875	99.406	99.405	99.379
6.000	99.983	99.983	99.956
6.125	100.295	100.295	100.268

VA 30 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.625	101.280	101.311	101.275
6.750	101.041	100.974	100.942
6.875	100.880	100.893	100.841
7.000	101.249	101.262	101.210
7.125	101.656	101.636	101.584
7.250	100.690	100.684	100.620
7.375	101.145	101.140	101.075
7.500	101.485	101.480	101.416
7.625	101.780	101.775	101.711
7.750			
7.875			
8.000			
8.125			
8.250			

VA 25 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.500	100.890	100.671	100.636
6.625	101.280	101.311	101.275
6.750	101.041	100.974	100.942
6.875	100.880	100.893	100.841
7.000	101.249	101.262	101.210
7.125	101.656	101.636	101.584
7.250	100.690	100.684	100.620
7.375	101.145	101.140	101.075
7.500	101.485	101.480	101.416
7.625	101.780	101.775	101.711
7.750			
7.875			
8.000			
8.125			

VA 20 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.125	100.223	100.022	99.957
6.250	100.258	99.926	100.112
6.375	100.353	100.134	100.098
6.500	100.890	100.671	100.636
6.625	101.280	101.311	101.275
6.750	101.041	100.974	100.942
6.875	100.880	100.893	100.841
7.000	101.249	101.262	101.210
7.125	101.656	101.636	101.584
7.250	100.690	100.684	100.620
7.375	101.145	101.140	101.075
7.500	101.485	101.480	101.416
7.625	101.780	101.775	101.711
7.750			

VA 15 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
4.500	93.290	93.348	93.246
4.625	93.711	93.769	93.667
4.750	92.785	92.740	92.723
4.875	93.028	93.092	92.899
5.000	93.403	93.468	93.274
5.125	93.741	93.805	93.631
5.250	94.173	94.127	94.111
5.375	94.385	94.206	94.246
5.500	94.679	94.750	94.540
5.625	94.934	95.005	94.813
5.750	95.096	95.050	95.034
5.875	94.614	94.568	94.552
6.000	95.084	95.038	95.022
6.125	95.549	95.503	95.487

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

Thursday, February 15, 2024
Effective Time:
9:55:26 AM

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

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

Government DPA

BFF_DPA_Repayable[1]				BFF_DPA_Forgivable[2]							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	97.892	97.757	97.457	6.750	95.292	95.157	94.857	6.750			
6.875	97.544	97.386	97.086	6.875	94.944	94.786	94.486	6.875			
7.000	98.063	97.905	97.605	7.000	95.463	95.305	95.005	7.000			
7.125	98.526	98.368	98.068	7.125	95.926	95.768	95.468	7.125			
7.250	99.351	99.133	98.833	7.250	96.751	96.533	96.233	7.250			
7.375	99.850	99.632	99.332	7.375	97.250	97.032	96.732	7.375			
7.500	100.329	100.111	99.811	7.500	97.729	97.511	97.211	7.500			
7.625	100.762	100.544	100.244	7.625	98.162	97.944	97.644	7.625			
7.750	101.164	100.946	100.646	7.750	98.564	98.346	98.046	7.750			
7.875	100.468	100.190	99.890	7.875	97.868	97.590	97.290	7.875			
8.000	100.907	100.629	100.329	8.000	98.307	98.029	97.729	8.000			
8.125	101.300	101.022	100.722	8.125	98.700	98.422	98.122	8.125			
8.250	101.672	101.394	101.094	8.250	99.072	98.794	98.494	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	95.892	95.757	95.457	6.750	93.292	93.157	92.857	6.750			
6.875	95.544	95.386	95.086	6.875	92.944	92.786	92.486	6.875			
7.000	96.063	95.905	95.605	7.000	93.463	93.305	93.005	7.000			
7.125	96.526	96.368	96.068	7.125	93.926	93.768	93.468	7.125			
7.250	97.351	97.133	96.833	7.250	94.751	94.533	94.233	7.250			
7.375	97.850	97.632	97.332	7.375	95.250	95.032	94.732	7.375			
7.500	98.329	98.111	97.811	7.500	95.729	95.511	95.211	7.500			
7.625	98.762	98.544	98.244	7.625	96.162	95.944	95.644	7.625			
7.750	99.164	98.946	98.646	7.750	96.564	96.346	96.046	7.750			
7.875	98.468	98.190	97.890	7.875	95.868	95.590	95.290	7.875			
8.000	98.907	98.629	98.329	8.000	96.307	96.029	95.729	8.000			
8.125	99.300	99.022	98.722	8.125	96.700	96.422	96.122	8.125			
8.250	99.672	99.394	99.094	8.250	97.072	96.794	96.494	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.