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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>	0.025% 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



**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  
Wednesday, February 21, 2024  
Effective Time:  
1:16:35 PM

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	96.284	96.291	96.046	5.625	96.284	96.291	96.046	5.000	93.795	93.748	93.733	
5.750	96.786	96.786	96.781	5.750	96.786	96.786	96.781	5.125	94.397	94.350	94.335	
5.875	97.397	97.397	97.392	5.875	97.397	97.397	97.392	5.250	95.413	95.366	95.351	
6.000	97.972	97.972	97.967	6.000	97.972	97.972	97.967	5.375	96.056	96.010	95.995	
6.125	98.508	98.508	98.503	6.125	98.508	98.508	98.503	5.500	96.416	96.620	96.605	
6.250	98.743	98.743	98.733	6.250	98.743	98.743	98.733	5.625	97.194	97.148	97.133	
6.375	99.373	99.373	99.364	6.375	99.373	99.373	99.364	5.750	97.694	97.648	97.633	
6.500	99.914	99.914	99.843	6.500	99.914	99.868	99.843	5.875	98.337	98.291	98.276	
6.625	100.300	100.254	100.229	6.625	100.300	100.254	100.229	6.000	98.895	98.849	98.834	
6.750	100.286	100.278	100.260	6.750	100.286	100.278	100.260	6.125	99.321	99.275	99.260	
6.875	100.808	100.799	100.782	6.875	100.808	100.799	100.782	6.250	99.442	99.396	99.371	
7.000	101.254	101.208	101.189	7.000	101.254	101.208	101.189	6.375	99.991	99.944	99.919	
7.125	101.574	101.530	101.513	7.125	101.574	101.530	101.513	6.500	100.460	100.414	100.389	
7.250	101.803	101.530	101.485	7.250	101.603	101.530	101.485	6.625	100.800	100.754	100.729	
7.375	102.019	101.904	101.804	7.375	101.904	101.804	101.804	6.750	100.657	100.606	100.581	
7.500	102.421	102.375	102.341	7.500	102.421	102.375	102.341	6.875	101.156	101.110	101.085	
7.625	102.711	102.665	102.630	7.625	102.711	102.665	102.630	7.000	101.215	101.207	101.189	
7.750	102.226	102.164	102.114	7.750	102.226	102.164	102.114	7.125	101.538	101.530	101.513	
7.875	102.707	102.644	102.595	7.875	102.707	102.644	102.595	7.250	101.583	101.549	101.496	
8.000	103.136	103.074	103.024	8.000	103.136	103.074	103.024	7.375	101.946	101.929	101.904	
8.125	103.409	103.346	103.296	8.125	103.409	103.346	103.296	7.500	102.194	102.178	102.153	
8.250				8.250				7.625	102.494	102.478	102.453	
8.375				8.375				7.750	102.103	102.079	102.037	
8.500				8.500				7.875	101.979	101.921	101.854	
8.625				8.625				8.000	102.214	102.160	102.092	

  

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	95.841	95.871	95.891	4.625	95.811	95.936	95.956					
4.750	96.376	96.396	96.408	4.750	96.308	96.308	96.281					
4.875	97.031	97.058	96.828	4.875	96.786	96.786	96.743					
5.000	97.154	97.178	97.198	5.000	97.113	97.113	97.075					
5.125	97.372	97.389	97.396	5.125	97.497	97.501	97.498					
5.250	97.880	97.897	97.904	5.250	97.815	97.822	97.816					
5.375	98.237	98.246	98.252	5.375	98.148	98.149	98.141					
5.500	99.090	99.043	99.022	5.500	98.840	98.793	98.772					
5.625	99.005	99.024	99.019	5.625	99.005	98.959	98.937					
5.750	99.517	99.471	99.449	5.750	99.517	99.471	99.449					
5.875	99.978	99.932	99.911	5.875	99.728	99.682	99.661					
6.000	100.274	100.228	100.207	6.000	100.004	100.228	100.207					
6.125	100.034	100.009	99.991	6.125	100.021	99.975	99.953					
6.250	100.510	100.476	100.458	6.250	100.510	100.464	100.443					
6.375	100.949	100.903	100.881	6.375	100.949	100.903	100.881					
6.500	101.211	101.165	101.143	6.500	101.211	101.165	101.143					
6.625	100.997	100.951	100.929	6.625	100.997	100.951	100.929					
6.750	101.472	101.425	101.404	6.750	101.472	101.425	101.404					
6.875	101.897	101.851	101.830	6.875	101.897	101.851	101.830					
7.000	102.140	102.093	102.072	7.000	102.140	102.093	102.072					

  

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	98.224	98.203	98.179	6.000	97.789	97.743	97.728	5.125	96.088	96.042	96.020	
6.125	98.895	98.874	98.850	6.125	98.244	98.198	98.183	5.250	96.629	96.583	96.561	
6.250	99.205	99.169	99.154	6.250	98.730	98.674	98.649	5.375	97.125	97.079	97.057	
6.375	99.575	99.540	99.525	6.375	99.521	99.475	99.450	5.500	97.462	97.416	97.395	
6.500	100.056	100.050	100.025	6.500	99.765	99.719	99.694	5.625	97.430	97.384	97.363	
6.625	100.436	100.390	100.365	6.625	100.121	100.075	100.050	5.750	97.990	97.943	97.922	
6.750	100.430	100.374	100.362	6.750	99.591	99.535	99.523	5.875	98.392	98.346	98.325	
6.875	100.775	100.719	100.707	6.875	99.970	99.931	99.919	6.000	98.754	98.708	98.687	
7.000	101.321	101.266	101.254	7.000	100.292	100.246	100.221	6.125	99.259	99.213	99.191	
7.125	101.695	101.642	101.630	7.125	100.641	100.587	100.575	6.250	99.743	99.697	99.676	
7.250	101.691	101.618	101.323	7.250	101.052	100.974	100.965	6.375	100.174	100.128	100.106	
7.375	101.965	101.889	101.592	7.375	101.333	101.256	101.247	6.500	100.409	100.363	100.341	
7.500	102.219	102.145	101.846	7.500	101.625	101.549	101.540	6.625	100.110	100.064	100.042	
7.625	102.381	102.346	102.033	7.625	101.970	101.894	101.885	6.750	100.580	100.534	100.512	
7.750	101.962	101.901	101.831	7.750	101.207	101.108	101.101	6.875	100.993	100.947	100.925	
7.875	102.340	102.239	102.182	7.875	100.314	100.151	100.084	7.000	101.183	101.137	101.115	

  

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			
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	-1.500	-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	-1.125	-1.125			
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												

1:16:35 PM

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	96.887	96.820	96.723	5.250				5.250				
5.375	97.263	97.195	97.098	5.375				5.375				
5.500	97.632	97.562	97.465	5.500				5.500				
5.625	97.992	97.922	97.825	5.625	97.504	97.434	97.337	5.625	96.038	95.975	95.912	
5.750	98.293	98.222	98.125	5.750	97.893	97.822	97.725	5.750	97.202	97.130	97.033	
5.875	98.531	98.459	98.362	5.875	98.177	98.105	98.008	5.875	97.658	97.586	97.489	
6.000	98.763	98.689	98.592	6.000	98.453	98.379	98.282	6.000	98.023	97.949	97.852	
6.125	98.989	98.915	98.818	6.125	98.718	98.644	98.547	6.125	98.288	98.214	98.117	
6.250	99.199	99.123	99.026	6.250	99.216	99.141	99.044	6.250	98.596	98.521	98.424	
6.375	99.353	99.276	99.179	6.375	99.410	99.333	99.236	6.375	98.915	98.838	98.991	
6.500	99.519	99.441	99.344	6.500	99.630	99.552	99.455	6.500	99.394	99.316	99.219	
6.625	99.693	99.614	99.517	6.625	99.624	99.796	99.699	6.625	99.521	99.442	99.345	
6.750	99.218	99.155	99.092	6.750	99.513	99.450	99.387	6.750	99.715	99.635	99.538	
6.875	99.418	99.355	99.292	6.875	99.584	99.521	99.458	6.875	99.970	99.890	99.793	
7.000	99.762	99.699	99.636	7.000	99.991	99.928	99.865	7.000	100.097	100.034	99.971	
7.125				7.125	100.229	100.166	100.103	7.125	100.366	100.303	100.241	

2/1/5 ARM	Margin: 2.75%	5/1/5 ARM	Margin: 2.75%	5/1/5 ARM	Margin: 2.75%
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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	96.506	96.443	96.380	5.250				5.250				
5.375	96.839	96.776	96.713	5.375				5.375				
5.500	97.140	97.077	97.014	5.500				5.500				
5.625	97.504	97.441	97.378	5.625	97.120	97.057	96.994	5.625	96.407	96.344	96.281	
5.750	97.840	97.777	97.714	5.750	97.516	97.453	97.390	5.750	96.883	96.820	96.757	
5.875	98.036	97.973	97.910	5.875	97.912	97.849	97.786	5.875	97.154	97.091	97.028	
6.000	98.374	98.311	98.248	6.000	98.142	98.079	98.016	6.000	97.601	97.538	97.475	
6.125	98.570	98.507	98.444	6.125	98.541	98.478	98.415	6.125	97.864	97.801	97.738	
6.250	98.909	98.846	98.783	6.250	98.942	98.879	98.816	6.250	98.310	98.247	98.184	
6.375	99.107	99.044	98.981	6.375	99.344	99.281	99.218	6.375	98.760	98.697	98.634	
6.500	99.306	99.243	99.180	6.500	99.411	99.348	99.285	6.500	99.212	99.149	99.086	
6.625	99.365	99.302	99.239	6.625	99.479	99.416	99.353	6.625	99.292	99.229	99.166	
6.750	99.587	99.524	99.461	6.750	99.883	99.820	99.757	6.750	99.744	99.681	99.618	
6.875	99.787	99.724	99.661	6.875	99.953	99.890	99.827	6.875	100.011	99.948	99.885	
7.000	100.131	100.068	100.005	7.000	100.360	100.297	100.234	7.000	100.466	100.403	100.340	
7.125	100.334	100.271	100.208	7.125	100.598	100.535	100.472	7.125	100.736	100.673	100.610	

2/1/5 ARM	Margin: 2.75%	5/1/5 ARM	Margin: 2.75%	5/1/5 ARM	Margin: 2.75%
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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	-0.025

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	96.536	96.536	96.531	5.750	96.353	96.330	96.294	4.375				
5.875	97.147	97.147	97.142	5.875	96.881	96.849	96.804	4.500				
6.000	97.722	97.722	97.717	6.000	97.467	97.435	97.390	4.625				
6.125	98.258	98.258	98.253	6.125	97.988	97.956	97.911	4.750	95.390	95.377	95.194	
6.250	98.493	98.493	98.483	6.250	98.259	98.219	98.199	4.875	95.798	95.785	95.603	
6.375	99.123	99.123	99.114	6.375	98.694	98.655	98.635	5.000	96.454	96.441	96.412	
6.500	100.102	100.056	100.031	6.500	99.852	99.806	99.781	5.125	96.586	96.586	96.583	
6.625	100.570	100.524	100.499	6.625	100.320	100.274	100.249	5.250	97.134	97.134	97.131	
6.750	100.380	100.334	100.309	6.750	100.130	100.084	100.059	5.375	97.444	97.444	97.441	
6.875	100.924	100.878	100.853	6.875	100.674	100.628	100.603	5.500	97.860	97.860	97.857	
7.000	101.445	101.398	101.373	7.000	101.195	101.148	101.123	5.625	98.148	98.136	98.114	
7.125	101.844	101.798	101.773	7.125	101.594	101.548	101.523	5.750	98.582	98.570	98.544	
7.250	101.623	101.577	101.542	7.250	101.373	101.327	101.292	5.875	98.936	98.925	98.900	
7.375	102.132	102.086	102.051	7.375	101.882	101.836	101.801	6.000	99.260	99.249	99.223	

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	94.944	94.931	94.749									
4.875	95.262	95.249	95.032									
5.000	95.645	95.632	95.548									
5.125	96.012	96.000	95.989									
5.250	96.319	96.307	96.296									
5.375	96.872	96.860	96.599									
5.500	97.046	97.034	97.023									
5.625	97.454	97.443	97.418									
5.750	97.749	97.737	97.713									
5.875	98.040	98.029	98.005									
6.000	98.603	98.592	98.570									

**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	-0.025

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	96.536	96.536	96.531	5.750	96.353	96.330	96.294	4.250				
5.875	97.147	97.147	97.142	5.875	96.881	96.849	96.804	4.375				
6.000	97.722	97.722	97.717	6.000	97.467	97.435	97.390	4.500				
6.125	98.258	98.258	98.253	6.125	97.988	97.956	97.911	4.625				
6.250	98.493	98.493	98.483	6.250	98.259	98.219	98.199	4.750	95.390	95.377	95.194	
6.375	99.123	99.123	99.114	6.375	98.694	98.655	98.635	4.875	95.798	95.785	95.603	
6.500	99.553	99.553	99.543	6.500	99.076	99.039	99.018	5.000	96.454	96.441	96.412	
6.625	99.950	99.950	99.940	6.625	99.220	99.183	99.162	5.125	96.586	96.586	96.583	
6.750	100.036	100.028	100.010	6.750	99.598	99.558	99.510	5.250	97.134	97.134	97.131	
6.875	100.558	100.549	100.532	6.875	99.810	99.751	99.736	5.375	97.444	97.444	97.441	
7.000	100.965	100.957	100.939	7.000	100.162	100.104	100.089	5.500	97.860	97.860	97.857	
7.125	101.288	101.280	101.263	7.125	100.465	100.407	100.392	5.625	98.148	98.136	98.114	
7.250	101.215	101.199	101.174	7.250	100.550	100.534	100.509	5.750	98.582	98.570	98.544	
7.375	101.696	101.679	101.654	7.375	101.024	101.008	100.983	5.875	98.936	98.925	98.900	
7.500	101.944	101.928	101.903	7.500	101.344	101.328	101.303	6.000	99.260	99.249	99.223	

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	94.944	94.931	94.749									
4.875	95.262	95.249	95.032									
5.000	95.645	95.632	95.548									
5.125	96.012	96.000	95.989									
5.250	96.319	96.307	96.296									
5.375	96.872	96.860	96.599									
5.500	97.046	97.034	97.023									
5.625	97.454	97.443	97.418									
5.750	97.749	97.737	97.713									

**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	-0.025

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	95.750	95.781	95.768	2.625				2.625				
5.750	96.380	96.392	96.372	2.750				2.750				
5.875	96.960	96.970	96.947	2.875				2.875				
6.000	97.515	97.521	97.496	3.000				3.000				
6.125	98.007	98.014	97.988	3.125				3.125				
6.250	98.358	98.351	98.319	3.250				3.250				
6.375	98.848	98.838	98.802	3.375				3.375				
6.500	99.315	99.300	99.261	3.500				3.500				
6.625	99.780	99.762	99.724	3.625				3.625				
6.750	99.888	99.863	99.818	3.750				3.750				
6.875	100.314	100.286	100.238	3.875				3.875				
7.000	100.770	100.733	100.682	4.000				4.000				
7.125	101.232	101.195	101.144	4.125				4.125				
7.250	101.165	101.123	101.066	4.250				4.250				
7.375	101.527	101.483	101.423									

  

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	-0.025											



**Brokers First Funding**  
 YOUR BFF IN WHOLESALE  
 Wednesday, February 21, 2024

**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:  
 1:16:35 PM

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	95.452	95.496	95.515	5.000				5.000	95.452	95.496	95.515	
5.125	96.235	96.279	96.298	5.125				5.125	96.235	96.279	96.298	
5.250	97.221	97.229	97.237	5.250	97.221	97.229	97.237	5.250	97.221	97.229	97.237	
5.375	97.838	97.846	97.854	5.375	97.838	97.846	97.854	5.375	97.838	97.846	97.854	
5.500	98.384	98.393	98.401	5.500	98.384	98.393	98.401	5.500	98.384	98.393	98.401	
5.625	98.917	98.925	98.933	5.625	98.917	98.925	98.933	5.625	98.917	98.925	98.933	
5.750	99.427	99.467	99.257	5.750	99.427	99.467	99.257	5.750	99.427	99.467	99.257	
5.875	99.647	99.687	99.477	5.875	99.647	99.687	99.477	5.875	99.647	99.687	99.477	
6.000	100.182	100.222	100.012	6.000	100.182	100.222	100.012	6.000	100.182	100.222	100.012	
6.125	100.888	100.678	100.468	6.125	100.888	100.678	100.468	6.125	100.888	100.678	100.468	
6.250	101.190	100.980	100.769	6.250	101.190	100.980	100.769	6.250	101.190	100.980	100.769	
6.375	100.856	100.832	100.808	6.375	100.856	100.832	100.808	6.375	100.856	100.832	100.808	
6.500	101.453	101.429	101.405	6.500	101.453	101.429	101.405	6.500	101.453	101.429	101.405	
6.625	101.748	101.724	101.700	6.625	101.748	101.724	101.700	6.625	101.748	101.724	101.700	
6.750	101.856	101.824	101.792	6.750	101.856	101.824	101.792	6.750	101.856	101.824	101.792	
6.875	101.779	101.747	101.715	6.875	101.779	101.747	101.715	6.875	101.779	101.747	101.715	
7.000	102.151	102.119	102.087	7.000	102.151	102.119	102.087	7.000	102.151	102.119	102.087	
7.125	102.437	102.450	102.414	7.125	102.437	102.450	102.414	7.125	102.437	102.450	102.414	
7.250	102.710	102.381	102.322	7.250	102.710	102.381	102.322	7.250	102.710	102.381	102.322	
7.375	101.955	101.914	101.864	7.375	101.955	101.914	101.864	7.375	101.955	101.914	101.864	
7.500	102.398	102.357	102.307	7.500	102.398	102.357	102.307	7.500	102.398	102.357	102.307	
7.625	102.795	102.700	102.640	7.625	102.795	102.700	102.640	7.625	102.795	102.700	102.640	
7.750	102.821	102.727	102.666	7.750	102.821	102.727	102.666	7.750	102.821	102.727	102.666	
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	93.961	93.918	93.938	
2.875				2.875				5.125	94.734	94.691	94.461	
3.000				3.000				5.250	96.261	96.215	96.193	
3.125				3.125				5.375	96.823	96.777	96.756	
3.250				3.250				5.500	97.636	97.590	97.568	
3.375				3.375				5.625	97.948	98.152	98.131	
3.500	90.671	90.738	90.797	3.500	90.671	90.738	90.797	5.750	98.511	98.465	98.443	
3.625	91.219	91.286	91.345	3.625	91.219	91.286	91.345	5.875	99.056	99.043	99.034	
3.750	92.346	92.402	92.447	3.750	92.346	92.402	92.447	6.000	99.632	99.619	99.611	
3.875	92.893	92.950	92.995	3.875	92.893	92.950	92.995	6.125	100.010	99.997	99.988	
4.000	93.440	93.496	93.541	4.000	93.440	93.496	93.541	6.250	100.189	99.893	100.115	
4.125	93.985	94.041	94.086	4.125	93.985	94.041	94.086	6.375	100.401	100.414	100.142	
4.250	94.577	94.739	94.770	4.250	94.577	94.739	94.770	6.500	100.961	100.724	100.702	
4.375	95.221	95.282	95.314	4.375	95.221	95.282	95.314	6.625	101.449	101.212	101.190	
4.500	95.760	95.822	95.853	4.500	95.760	95.822	95.853	6.750	101.127	101.065	101.022	
4.625	96.545	96.607	96.638	4.625	96.545	96.607	96.638	6.875	101.091	101.085	101.049	
4.750	96.853	96.807	96.791	4.750	96.853	96.807	96.791	7.000	101.597	101.591	101.555	
4.875	97.065	97.116	97.134	4.875	97.065	97.116	97.134	7.125	102.078	102.072	102.036	
5.000	97.586	97.637	97.654	5.000	97.586	97.637	97.654	7.250	101.012	100.960	100.911	
5.125	98.092	98.144	98.161	5.125	98.092	98.144	98.161	7.375	101.569	101.518	101.468	
5.250	98.315	98.269	98.247	5.250	98.315	98.269	98.247	7.500	102.012	101.961	101.911	
5.375	98.654	98.461	98.464	5.375	98.654	98.461	98.464	7.625	102.241	102.189	102.140	
5.500	99.132	98.938	98.941	5.500	99.132	98.938	98.941	7.750				
5.625	99.584	99.390	99.394	5.625	99.584	99.390	99.394	7.875				
5.750	99.611	99.565	99.543	5.750	99.611	99.565	99.543	8.000				
5.875	99.686	99.451	99.440	5.875	99.686	99.451	99.440	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	96.261	96.215	96.193	5.000	93.961	93.918	93.938	4.500	93.171	93.107	93.139	
5.375	96.823	96.777	96.756	5.125	94.734	94.691	94.461	4.625	93.694	93.631	93.662	
5.500	97.636	97.590	97.568	5.250	96.261	96.215	96.193	4.750	92.578	92.532	92.516	
5.625	97.948	98.152	98.131	5.375	96.823	96.777	96.756	4.875	92.885	92.737	92.754	
5.750	98.511	98.465	98.443	5.500	97.636	97.590	97.568	5.000	93.380	93.232	93.249	
5.875	99.056	99.043	99.034	5.625	97.948	98.152	98.131	5.125	93.847	93.699	93.716	
6.000	99.632	99.619	99.611	5.750	98.511	98.465	98.443	5.250	94.040	93.994	93.972	
6.125	100.010	99.997	99.988	5.875	99.056	99.043	99.034	5.375	94.164	94.270	94.274	
6.250	100.189	99.893	100.115	6.000	99.632	99.619	99.611	5.500	94.824	94.681	94.684	
6.375	100.401	100.414	100.142	6.125	100.010	99.997	99.988	5.625	95.187	95.044	95.047	
6.500	100.961	100.724	100.702	6.250	100.189	99.893	100.115	5.750	95.086	95.040	95.018	
6.625	101.449	101.212	101.190	6.375	100.401	100.414	100.142	5.875	94.684	94.637	94.616	
6.750	101.127	101.065	101.022	6.500	100.961	100.724	100.702	6.000	95.162	95.115	95.094	
6.875	101.091	101.085	101.049	6.625	101.449	101.212	101.190	6.125	95.634	95.588	95.566	
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	97.221	97.229	97.237	5.250	97.221	97.229	97.237	5.250	97.221	97.229	97.237	
5.375	97.838	97.846	97.854	5.375	97.838	97.846	97.854	5.375	97.838	97.846	97.854	
5.500	98.384	98.393	98.401	5.500	98.384	98.393	98.401	5.500	98.384	98.393	98.401	
5.625	98.917	98.925	98.933	5.625	98.917	98.925	98.933	5.625	98.917	98.925	98.933	
5.750	99.427	99.467	99.257	5.750	99.427	99.467	99.257	5.750	99.427	99.467	99.257	
5.875	99.647	99.687	99.477	5.875	99.647	99.687	99.477	5.875	99.647	99.687	99.477	
6.000	100.182	100.222	100.012	6.000	100.182	100.222	100.012	6.000	100.182	100.222	100.012	
6.125	100.888	100.678	100.468	6.125	100.888	100.678	100.468	6.125	100.888	100.678	100.468	
6.250	101.190	100.980	100.769	6.250	101.190	100.980	100.769	6.250	101.190	100.980	100.769	
6.375	100.856	100.832	100.808	6.375	100.856	100.832	100.808	6.375	100.856	100.832	100.808	
6.500	101.453	101.429	101.405	6.500	101.453	101.429	101.405	6.500	101.453	101.429	101.405	
6.625	101.748	101.724	101.700	6.625	101.748	101.724	101.700	6.625	101.748	101.724	101.700	
6.750	101.856	101.824	101.792	6.750	101.856	101.824	101.792	6.750	101.856	101.824	101.792	
6.875	101.779	101.747	101.715	6.875	101.779	101.747	101.715	6.875	101.779	101.747	101.715	
7.000	102.151	102.119	102.087	7.000	102.151	102.119	102.087	7.000	102.151	102.119	102.087	
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	95.760	95.822	95.853	4.250	94.677	94.739	94.770	5.250	96.261	96.215	96.193	
4.625	96.545	96.607	96.638	4.375	95.221	95						



**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  
 Wednesday, February 21, 2024  
 Effective Time:  
 1:16:35 PM

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	97.838	97.846	97.854	5.375	97.838	97.846	97.854	5.000				
5.500	98.384	98.393	98.401	5.500	98.384	98.393	98.401	5.125	97.221	97.229	97.237	
5.625	98.917	98.925	98.933	5.625	98.917	98.925	98.933	5.250	97.838	97.846	97.854	
5.750	99.447	99.455	99.463	5.750	99.447	99.455	99.463	5.375	98.384	98.393	98.401	
5.875	99.977	99.985	99.993	5.875	99.977	99.985	99.993	5.500	98.917	98.925	98.933	
6.000	100.507	100.515	100.523	6.000	100.507	100.515	100.523	5.625	99.447	99.455	99.463	
6.125	101.037	101.045	101.053	6.125	101.037	101.045	101.053	5.750	99.977	99.985	99.993	
6.250	101.567	101.575	101.583	6.250	101.567	101.575	101.583	5.875	100.507	100.515	100.523	
6.375	102.097	102.105	102.113	6.375	102.097	102.105	102.113	6.000	100.182	100.222	100.012	
6.500	102.627	102.635	102.643	6.500	102.627	102.635	102.643	6.125	100.888	100.678	100.468	
6.625	103.157	103.165	103.173	6.625	103.157	103.165	103.173	6.250	101.190	100.980	100.769	
6.750	103.687	103.695	103.703	6.750	103.687	103.695	103.703	6.375	101.453	101.429	101.405	
6.875	104.217	104.225	104.233	6.875	104.217	104.225	104.233	6.500	101.748	101.724	101.700	
7.000	104.747	104.755	104.763	7.000	104.747	104.755	104.763	6.750	101.856	101.824	101.792	
7.125	105.277	105.285	105.293	7.125	105.277	105.285	105.293	7.000	101.779	101.747	101.715	
7.250	105.807	105.815	105.823	7.250	105.807	105.815	105.823	7.250	102.151	102.119	102.087	
7.375	106.337	106.345	106.353	7.375	106.337	106.345	106.353	7.500	102.409	102.353	102.320	
7.500	106.867	106.875	106.883	7.500	106.867	106.875	106.883	7.750	102.710	102.381	102.322	
7.625	107.397	107.405	107.413	7.625	107.397	107.405	107.413	8.000	102.821	102.727	102.666	
7.750	107.927	107.935	107.943	7.750	107.927	107.935	107.943	8.125				
7.875				7.875								
8.000				8.000								
8.125				8.125								

  

Government												
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	96.261	96.215	96.193	
3.250				3.250				5.375	96.823	96.777	96.756	
3.375				3.375				5.500	97.386	97.340	97.318	
3.500	90.681	90.747	90.806	3.500	90.681	90.747	90.806	5.625	97.948	97.902	97.881	
3.625	91.194	91.261	91.320	3.625	91.194	91.261	91.320	5.750	98.511	98.465	98.443	
3.750	92.413	92.469	92.514	3.750	92.413	92.469	92.514	5.875	98.963	98.969	98.961	
3.875	92.924	92.981	93.026	3.875	92.924	92.981	93.026	6.000	99.474	99.480	99.472	
4.000	93.430	93.487	93.532	4.000	93.430	93.487	93.532	6.125	100.004	100.010	100.002	
4.125	93.929	93.986	94.031	4.125	93.929	93.986	94.031	6.250	100.189	99.893	100.115	
4.250	94.730	94.791	94.823	4.250	94.730	94.791	94.823	6.375	100.281	100.314	100.292	
4.375	95.214	95.285	95.317	4.375	95.214	95.285	95.317	6.500	100.828	100.861	100.839	
4.500	95.706	95.767	95.798	4.500	95.706	95.767	95.798	6.625	101.230	101.263	101.241	
4.625	96.422	96.483	96.514	4.625	96.422	96.483	96.514	6.750	101.127	101.065	101.022	
4.750	96.853	96.807	96.791	4.750	96.853	96.807	96.791	6.875	100.915	100.929	100.893	
4.875	97.015	97.066	97.083	4.875	97.015	97.066	97.083	7.000	101.353	101.294	101.258	
5.000	97.451	97.502	97.520	5.000	97.451	97.502	97.520	7.125	101.822	101.743	101.684	
5.125	97.861	97.912	97.930	5.125	97.861	97.912	97.930	7.250	100.921	100.889	100.839	
5.250	98.315	98.269	98.247	5.250	98.315	98.269	98.247	7.375	101.379	101.348	101.298	
5.375	98.536	98.593	98.346	5.375	98.536	98.593	98.346	7.500	101.722	101.690	101.640	
5.500	98.909	98.965	98.969	5.500	98.909	98.965	98.969	7.625	102.019	101.987	101.937	
5.625	99.251	99.308	99.311	5.625	99.251	99.308	99.311	7.750				
5.750	99.611	99.565	99.543	5.750	99.611	99.565	99.543	7.875				
5.875	99.520	99.535	99.524	5.875	99.520	99.535	99.524	8.000				
6.000				6.000				8.125				

  

Government												
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	100.828	100.861	100.839	6.125	100.004	100.010	100.002	4.500	93.043	92.979	93.011	
6.625	101.230	101.263	101.241	6.250	100.189	99.893	100.115	4.625	93.466	93.403	93.434	
6.750	101.127	101.065	101.022	6.375	100.281	100.314	100.292	4.750	92.578	92.532	92.516	
6.875	100.915	100.929	100.893	6.500	100.828	100.861	100.839	4.875	92.756	92.607	92.624	
7.000	101.353	101.294	101.258	6.625	101.230	101.263	101.241	5.000	93.134	93.012	93.003	
7.125	101.822	101.743	101.684	6.750	101.127	101.065	101.022	5.125	93.551	93.505	93.483	
7.250	100.921	100.889	100.839	6.875	100.915	100.929	100.893	5.250	94.040	93.994	93.972	
7.375	101.379	101.348	101.298	7.000	101.353	101.294	101.258	5.375	94.214	94.071	94.074	
7.500	101.722	101.690	101.640	7.125	101.822	101.743	101.684	5.500	94.510	94.366	94.370	
7.625	102.019	101.987	101.937	7.250	100.921	100.889	100.839	5.625	94.855	94.809	94.788	
7.750				7.375	101.379	101.348	101.298	5.750	95.086	95.040	95.018	
7.875				7.500	101.722	101.690	101.640	5.875	94.684	94.637	94.616	
8.000				7.625	102.019	101.987	101.937	6.000	95.162	95.115	95.094	
8.125				7.750				6.125	95.634	95.588	95.566	

  

Government												
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	100.856	100.832	100.808	6.375	100.856	100.832	100.808	6.000	100.182	100.222	100.012	
6.500	101.453	101.429	101.405	6.500	101.453	101.429	101.405	6.125	100.888	100.678	100.468	
6.625	101.748	101.724	101.700	6.625	101.748	101.724	101.700	6.250	101.190	100.980	100.769	
6.750	101.856	101.824	101.792	6.750	101.856	101.824	101.792	6.375	100.856	100.832	100.808	
6.875	101.779	101.747	101.715	6.875	101.779	101.747	101.715	6.500	101.453	101.429	101.405	
7.000	102.151	102.119	102.087	7.000	102.151	102.119	102.087	6.625	101.748	101.724	101.700	
7.125	102.409	102.353	102.320	7.125	102.409	102.353	102.320	6.750	101.856	101.824	101.792	
7.250	102.710	102.381	102.322	7.250	102.710	102.381	102.322	6.875	101.779	101.747	101.715	
7.375	101.902	101.807	101.746	7.375	101.902	101.807	101.746	7.000	102.151	102.119	102.087	
7.500	102.356	102.261	102.201	7.500	102.356	102.261	102.201	7.125	102.409	102.353	102.320	
7.625	102.795	102.700	102.640	7.625	102.795	102.700	102.640	7.250	102.710	102.381	102.322	
7.750	102.821	102.727	102.666	7.750	102.821	102.727	102.666	7.375	101.902	101.807	101.746	
7.875				7.875				7.500	102.356	102.261	102.201	
8.000				8.000				7.625	102.795	102.700	102.640	
8.125				8.125				7.750				

  

Government												
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 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	
4.500	95.706	95.767	95.798	4.500	95.706	95.767	95.798	6.625	101.230	101.263	101.241	
4.625	96.422	96.483	96.514	4.625	96.422	96.483	96.514	6.750	101.127	101.065	101.022	
4.750	96.853	96.807	96.791	4.750	96.853	96.807	96.791	6.875	100.915	100.929	100.893	
4.875	97.015	97.066	97.083	4.875	97.015	97.066	97.083	7.000	101.353	101.294	101.258	
5.000	97.451	97.502	97.520	5.000	97.451	97.502	97.520	7.125	101.822	101.743	101.684	
5.125	97.861	97.912	97.930	5.125	97.861	97.912	97.930	7.250	100.921	100.889	100.839	
5.250	98.315	98.269	98.247	5.250	98.315	98.269	98.247					





**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:  
1:16:35 PM

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	98.549	98.383	98.083	6.750	95.949	95.783	95.483	6.750				
6.875	98.368	98.191	97.891	6.875	95.768	95.591	95.291	6.875				
7.000	98.887	98.710	98.410	7.000	96.287	96.110	95.810	7.000				
7.125	99.350	99.173	98.873	7.125	96.750	96.573	96.273	7.125				
7.250	99.802	99.625	99.325	7.250	97.202	97.025	96.725	7.250				
7.375	100.094	99.846	99.546	7.375	97.494	97.246	96.946	7.375				
7.500	100.573	100.325	100.025	7.500	97.973	97.725	97.425	7.500				
7.625	101.006	100.758	100.458	7.625	98.406	98.158	97.858	7.625				
7.750	101.408	101.160	100.860	7.750	98.808	98.560	98.260	7.750				
7.875	100.633	100.312	100.012	7.875	98.033	97.712	97.412	7.875				
8.000	101.072	100.751	100.451	8.000	98.472	98.151	97.851	8.000				
8.125	101.465	101.144	100.844	8.125	98.865	98.544	98.244	8.125				
8.250	101.837	101.516	101.216	8.250	99.237	98.916	98.616	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	96.549	96.383	96.083	6.750	93.949	93.783	93.483	6.750				
6.875	96.368	96.191	95.891	6.875	93.768	93.591	93.291	6.875				
7.000	96.887	96.710	96.410	7.000	94.287	94.110	93.810	7.000				
7.125	97.350	97.173	96.873	7.125	94.750	94.573	94.273	7.125				
7.250	97.802	97.625	97.325	7.250	95.202	95.025	94.725	7.250				
7.375	98.094	97.846	97.546	7.375	95.494	95.246	94.946	7.375				
7.500	98.573	98.325	98.025	7.500	95.973	95.725	95.425	7.500				
7.625	99.006	98.758	98.458	7.625	96.406	96.158	95.858	7.625				
7.750	99.408	99.160	98.860	7.750	96.808	96.560	96.260	7.750				
7.875	98.633	98.312	98.012	7.875	96.033	95.712	95.412	7.875				
8.000	99.072	98.751	98.451	8.000	96.472	96.151	95.851	8.000				
8.125	99.465	99.144	98.844	8.125	96.865	96.544	96.244	8.125				
8.250	99.837	99.516	99.216	8.250	97.237	96.916	96.616	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.