



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

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	0.025% per day

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

Mortgage 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

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

Effective Time:
 2:53:25 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	96.334	96.401	96.372	5.625	96.334	96.401	96.372	5.000	93.598	93.552	93.537	
5.750	96.985	97.041	96.974	5.750	96.985	97.041	96.974	5.125	94.185	94.139	94.124	
5.875	97.621	97.672	97.608	5.875	97.621	97.672	97.608	5.250	95.373	95.440	95.414	
6.000	98.198	98.248	98.184	6.000	98.198	98.248	98.184	5.375	95.919	96.000	95.963	
6.125	98.686	98.737	98.673	6.125	98.686	98.737	98.673	5.500	96.571	96.624	96.572	
6.250	98.954	98.952	98.938	6.250	98.954	98.952	98.938	5.625	97.290	97.341	97.276	
6.375	99.537	99.547	99.521	6.375	99.537	99.547	99.521	5.750	97.944	97.948	97.931	
6.500	100.010	100.039	100.007	6.500	100.010	100.039	100.007	5.875	98.468	98.527	98.458	
6.625	100.375	100.411	100.374	6.625	100.375	100.411	100.374	6.000	98.978	99.039	98.968	
6.750	100.488	100.478	100.456	6.750	100.488	100.478	100.456	6.125	99.406	99.467	99.396	
6.875	100.938	100.945	100.912	6.875	100.938	100.945	100.912	6.250	99.512	99.546	99.510	
7.000	101.330	101.334	101.300	7.000	101.330	101.334	101.300	6.375	99.998	100.035	99.997	
7.125	101.666	101.696	101.650	7.125	101.666	101.696	101.650	6.500	100.444	100.484	100.444	
7.250	101.692	101.678	101.660	7.250	101.692	101.678	101.660	6.625	100.832	100.873	100.832	
7.375	102.114	102.082	102.082	7.375	102.114	102.099	102.082	6.750	100.788	100.741	100.704	
7.500	102.380	102.380	102.358	7.500	102.380	102.380	102.358	6.875	101.139	101.157	101.117	
7.625	102.644	102.660	102.628	7.625	102.644	102.660	102.628	7.000	101.505	101.526	101.485	
7.750	102.223	102.201	102.268	7.750	102.223	102.201	102.268	7.125	101.801	101.823	101.782	
7.875	102.549	102.540	102.604	7.875	102.549	102.540	102.604	7.250	101.737	101.730	101.707	
8.000	102.937	102.887	102.924	8.000	102.937	102.887	102.924	7.375	102.072	102.054	102.026	
8.125	103.210	103.160	103.146	8.125	103.210	103.160	103.146	7.500	102.356	102.338	102.308	
8.250				8.250				7.625	102.641	102.623	102.594	
8.375				8.375				7.750	102.141	102.113	102.094	
8.500				8.500				7.875	102.072	102.056	102.125	
8.625				8.625				8.000	102.314	102.306	102.373	

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	96.155	95.989	95.978	4.625	95.090	96.061	96.040					
4.750	96.670	96.504	96.492	4.750	96.478	96.478	96.384					
4.875	97.095	97.180	96.918	4.875	96.954	96.954	96.743					
5.000	97.218	97.304	97.292	5.000	97.192	97.264	97.164					
5.125	97.513	97.576	97.482	5.125	97.624	97.702	97.598					
5.250	97.899	97.967	97.869	5.250	97.939	98.023	97.915					
5.375	98.379	98.445	98.349	5.375	98.271	98.358	98.248					
5.500	98.821	98.899	98.793	5.500	98.817	98.770	98.754					
5.625	99.112	98.904	98.836	5.625	98.877	98.934	98.857					
5.750	99.458	99.506	99.434	5.750	99.173	99.236	99.155					
5.875	99.788	99.840	99.765	5.875	99.632	99.586	99.570					
6.000	100.078	100.138	100.058	6.000	99.927	99.926	99.884					
6.125	100.019	100.041	99.968	6.125	99.879	99.916	99.833					
6.250	100.370	100.397	100.321	6.250	100.193	100.197	100.112					
6.375	100.783	100.806	100.733	6.375	100.634	100.572	100.540					
6.500	101.039	101.065	100.992	6.500	100.895	100.860	100.801					
6.625	100.958	100.959	100.960	6.625	100.848	100.864	100.855					
6.750	101.351	101.352	101.353	6.750	101.107	101.120	101.108					
6.875	101.533	101.455	101.424	6.875	101.533	101.455	101.380					
7.000	101.776	101.778	101.777	7.000	101.776	101.730	101.715					

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	98.253	98.230	98.214	6.000	97.665	97.619	97.605	5.125	95.797	95.751	95.735	
6.125	98.822	98.798	98.783	6.125	98.121	98.075	98.060	5.250	96.338	96.292	96.276	
6.250	99.205	99.190	99.176	6.250	98.605	98.559	98.545	5.375	96.845	96.799	96.783	
6.375	99.580	99.565	99.551	6.375	99.422	99.376	99.362	5.500	97.189	97.143	97.127	
6.500	99.987	99.942	99.927	6.500	99.918	99.872	99.857	5.625	97.323	97.277	97.260	
6.625	100.336	100.297	100.283	6.625	100.273	100.228	100.213	5.750	97.667	97.605	97.573	
6.750	100.676	100.663	100.602	6.750	99.681	99.668	99.657	5.875	98.053	98.000	97.984	
6.875	101.023	101.010	100.999	6.875	100.099	100.086	100.071	6.000	98.432	98.370	98.337	
7.000	101.314	101.301	101.290	7.000	100.385	100.372	100.356	6.125	98.937	98.875	98.842	
7.125	101.649	101.636	101.375	7.125	100.629	100.605	100.580	6.250	99.426	99.364	99.331	
7.250	101.799	101.535	101.517	7.250	101.059	101.049	101.040	6.375	99.859	99.797	99.764	
7.375	102.091	101.830	101.813	7.375	101.329	101.319	101.310	6.500	100.093	100.031	99.999	
7.500	102.359	102.113	102.090	7.500	101.606	101.596	101.587	6.625	99.743	99.665	99.590	
7.625	102.533	102.300	102.268	7.625	101.926	101.916	101.907	6.750	100.215	100.136	100.062	
7.750	102.043	102.021	102.088	7.750	101.218	101.210	101.201	6.875	100.629	100.550	100.476	
7.875	102.377	102.368	102.432	7.875	100.820	100.737	100.806	7.000	100.820	100.741	100.667	

Conventional Fixed Adjustments

Cumulative LLPA Cap		
FTBH 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					



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 28, 2024
Effective Time:
2:53:25 PM

Table with 3 columns: Conventional 5/6 ARM, Conventional 7/6 ARM, and Conventional 10/6 ARM. Each column has sub-columns for Rate, 15 Day, 30 Day, and 45 Day. Rows list various rates and their corresponding values for different terms.

Table with 3 columns: Conventional 5/6 ARM High Balance, Conventional 7/6 ARM High Balance, and Conventional 10/6 ARM High Balance. Each column has sub-columns for Rate, 15 Day, 30 Day, and 45 Day. Rows list various rates and their corresponding values for different terms.

Conventional ARM Adjustments

Cumulative LLPA Cap table with columns for FTBH with AMI at or below 100% or 120% in designated High Cost Areas and a value of 0.000.

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with columns for FICO ranges and corresponding LTV adjustments.

Additional Purchase LLPA Adjusters table with columns for FICO ranges and corresponding LLPA adjustments for various property types.

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with columns for FICO ranges and corresponding LTV adjustments.

Additional R/T Refinance LLPA Adjusters table with columns for FICO ranges and corresponding LLPA adjustments for various property types.

Cash-Out Refinance LTV / FICO Adjusters: All Products table with columns for FICO ranges and corresponding LTV adjustments.

Additional Cash-Out Refinance LLPA Adjusters table with columns for FICO ranges and corresponding LLPA adjustments for various property types.

Additional Miscellaneous LLPA Adjusters table with rows for Escrow Waiver, Temporary 2-1 Buydown, and Lock Extension per Day.

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	96.650	96.649	96.642	5.750	96.613	96.578	96.527	4.375				
5.875	97.338	97.337	97.330	5.875	97.187	97.152	97.101	4.500				
6.000	97.921	97.920	97.913	6.000	97.779	97.744	97.693	4.625				
6.125	98.428	98.427	98.420	6.125	98.310	98.276	98.224	4.750	95.215	95.203	95.048	
6.250	98.704	98.702	98.688	6.250	98.496	98.462	98.418	4.875	95.625	95.613	95.457	
6.375	99.287	99.285	99.271	6.375	98.791	98.770	98.752	5.000	96.382	96.382	96.375	
6.500	99.962	99.957	99.942	6.500	99.712	99.666	99.651	5.125	96.643	96.631	96.620	
6.625	100.439	100.393	100.378	6.625	100.189	100.143	100.128	5.250	97.108	97.108	97.101	
6.750	100.488	100.478	100.456	6.750	100.010	99.986	99.927	5.375	97.425	97.425	97.418	
6.875	100.932	100.922	100.900	6.875	100.558	100.535	100.476	5.500	97.842	97.842	97.836	
7.000	101.333	101.320	101.298	7.000	101.083	101.060	101.001	5.625	98.109	98.109	98.102	
7.125	101.732	101.708	101.649	7.125	101.482	101.458	101.399	5.750	98.443	98.432	98.421	
7.250	101.619	101.601	101.572	7.250	101.217	101.169	101.139	5.875	98.802	98.791	98.780	
7.375	102.072	102.054	102.025	7.375	101.728	101.680	101.651	6.000	99.138	99.127	99.116	

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	94.772	94.760	94.606									
4.875	95.092	95.080	95.126									
5.000	95.866	95.854	95.843									
5.125	96.327	96.315	96.304									
5.250	96.636	96.624	96.613									
5.375	96.942	96.930	96.919									
5.500	97.122	97.111	97.100									
5.625	97.568	97.557	97.546									
5.750	97.864	97.853	97.842									
5.875	98.157	98.146	98.135									
6.000	98.487	98.476	98.465									

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	96.650	96.649	96.642	5.750	96.613	96.578	96.527	4.250				
5.875	97.338	97.337	97.330	5.875	97.187	97.152	97.101	4.375				
6.000	97.921	97.920	97.913	6.000	97.779	97.744	97.693	4.500				
6.125	98.428	98.427	98.420	6.125	98.310	98.276	98.224	4.625				
6.250	98.704	98.702	98.688	6.250	98.496	98.462	98.418	4.750	95.215	95.203	95.048	
6.375	99.287	99.285	99.271	6.375	98.791	98.770	98.752	4.875	95.625	95.613	95.457	
6.500	99.709	99.707	99.692	6.500	99.204	99.169	99.150	5.000	96.382	96.382	96.375	
6.625	100.117	100.115	100.100	6.625	99.588	99.553	99.534	5.125	96.643	96.631	96.620	
6.750	100.238	100.228	100.206	6.750	99.752	99.710	99.659	5.250	97.108	97.108	97.101	
6.875	100.682	100.672	100.650	6.875	99.943	99.901	99.862	5.375	97.425	97.425	97.418	
7.000	101.080	101.070	101.048	7.000	100.245	100.229	100.213	5.500	97.842	97.842	97.836	
7.125	101.414	101.404	101.382	7.125	100.547	100.531	100.515	5.625	98.109	98.109	98.102	
7.250	101.369	101.351	101.322	7.250	100.669	100.651	100.621	5.750	98.443	98.432	98.421	
7.375	101.822	101.804	101.775	7.375	101.154	101.136	101.107	5.875	98.802	98.791	98.780	
7.500	102.106	102.088	102.058	7.500	101.485	101.467	101.438	6.000	99.138	99.127	99.116	
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	94.772	94.760	94.606									
4.875	95.092	95.080	95.126									
5.000	95.866	95.854	95.843									
5.125	96.327	96.315	96.304									
5.250	96.636	96.624	96.613									
5.375	96.942	96.930	96.919									
5.500	97.122	97.111	97.100									
5.625	97.568	97.557	97.546									
5.750	97.864	97.853	97.842									
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											-0.025	



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 28, 2024
Effective Time:
2:53:25 PM

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	96.053	96.144	96.099	2.625				2.625				
5.750	96.666	96.726	96.655	2.750				2.750				
5.875	97.243	97.309	97.235	2.875				2.875				
6.000	97.795	97.865	97.788	3.000				3.000				
6.125	98.285	98.355	98.278	3.125				3.125				
6.250	98.602	98.642	98.601	3.250				3.250				
6.375	99.089	99.134	99.090	3.375				3.375				
6.500	99.553	99.605	99.559	3.500				3.500				
6.625	100.013	100.062	100.016	3.625				3.625				
6.750	100.058	100.076	100.035	3.750				3.750				
6.875	100.482	100.508	100.464	3.875				3.875				
7.000	100.895	100.926	100.879	4.000				4.000				
7.125	101.374	101.405	101.358	4.125				4.125				
7.250	101.295	101.294	101.268	4.250				4.250				
7.375	101.636	101.644	101.614									

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

RefiNow Adjustments

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

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

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

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

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

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	95.623	95.689	95.696	5.000				5.000	95.623	95.689	95.696	
5.125	96.404	96.470	96.477	5.125				5.125	96.404	96.470	96.477	
5.250	97.412	97.420	97.429	5.250	97.412	97.420	97.429	5.250	97.412	97.420	97.429	
5.375	98.028	98.036	98.045	5.375	98.028	98.036	98.045	5.375	98.028	98.036	98.045	
5.500	98.624	98.632	98.640	5.500	98.624	98.632	98.640	5.500	98.624	98.632	98.640	
5.625	99.099	99.107	99.115	5.625	99.099	99.107	99.115	5.625	99.099	99.107	99.115	
5.750	99.719	99.509	99.299	5.750	99.719	99.509	99.299	5.750	99.719	99.509	99.299	
5.875	99.930	99.720	99.524	5.875	99.930	99.720	99.524	5.875	99.930	99.720	99.524	
6.000	100.377	100.167	100.098	6.000	100.377	100.167	100.098	6.000	100.377	100.167	100.098	
6.125	100.832	100.622	100.473	6.125	100.832	100.622	100.473	6.125	100.832	100.622	100.473	
6.250	101.162	100.952	100.778	6.250	101.162	100.952	100.778	6.250	101.162	100.952	100.778	
6.375	100.954	100.922	100.890	6.375	100.954	100.922	100.890	6.375	100.954	100.922	100.890	
6.500	101.455	101.422	101.390	6.500	101.455	101.422	101.390	6.500	101.455	101.422	101.390	
6.625	101.907	101.874	101.842	6.625	101.907	101.874	101.842	6.625	101.907	101.874	101.842	
6.750	101.945	101.905	101.865	6.750	101.945	101.905	101.865	6.750	101.945	101.905	101.865	
6.875	101.668	101.878	101.838	6.875	101.668	101.878	101.838	6.875	101.668	101.878	101.838	
7.000	102.281	102.241	102.200	7.000	102.281	102.241	102.200	7.000	102.281	102.241	102.200	
7.125	102.598	102.558	102.517	7.125	102.598	102.558	102.517	7.125	102.598	102.558	102.517	
7.250	102.533	102.469	102.404	7.250	102.533	102.469	102.404	7.250	102.533	102.469	102.404	
7.375	101.766	101.778	101.716	7.375	101.766	101.778	101.716	7.375	101.766	101.778	101.716	
7.500	102.209	102.222	102.160	7.500	102.209	102.222	102.160	7.500	102.209	102.222	102.160	
7.625	102.544	102.452	102.390	7.625	102.544	102.452	102.390	7.625	102.544	102.452	102.390	
7.750	102.572	102.478	102.407	7.750	102.572	102.478	102.407	7.750	102.572	102.478	102.407	
7.875				7.875				7.875				
8.000				8.000				8.000				
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				5.000	94.224	94.217	94.224	
2.875				2.875				5.125	94.995	94.988	94.995	
3.000				3.000				5.250	96.361	96.315	96.280	
3.125				3.125				5.375	96.959	96.993	96.986	
3.250				3.250				5.500	97.721	97.755	97.748	
3.375				3.375				5.625	98.174	98.208	98.201	
3.500	90.781	90.962	91.008	3.500	90.781	90.962	91.008	5.750	98.611	98.565	98.530	
3.625	91.328	91.509	91.555	3.625	91.328	91.509	91.555	5.875	99.009	99.030	99.009	
3.750	92.472	92.633	92.665	3.750	92.472	92.633	92.665	6.000	99.583	99.604	99.583	
3.875	93.019	93.179	93.212	3.875	93.019	93.179	93.212	6.125	99.959	99.980	99.959	
4.000	93.564	93.725	93.757	4.000	93.564	93.725	93.757	6.250	100.036	99.996	99.892	
4.125	94.108	94.268	94.301	4.125	94.108	94.268	94.301	6.375	100.281	100.312	100.277	
4.250	94.652	94.812	94.845	4.250	94.652	94.812	94.845	6.500	100.837	100.868	100.833	
4.375	95.196	95.356	95.389	4.375	95.196	95.356	95.389	6.625	101.290	101.322	101.287	
4.500	96.056	96.195	96.214	4.500	96.056	96.195	96.214	6.750	101.130	101.100	101.022	
4.625	96.589	96.728	96.747	4.625	96.589	96.728	96.747	6.875	101.062	100.855	100.806	
4.750	96.847	96.965	96.970	4.750	96.847	96.965	96.970	7.000	101.567	101.360	101.311	
4.875	97.126	97.245	97.249	4.875	97.126	97.245	97.249	7.125	101.916	101.958	101.910	
5.000	97.646	97.764	97.769	5.000	97.646	97.764	97.769	7.250	100.872	100.875	100.813	
5.125	98.151	98.270	98.274	5.125	98.151	98.270	98.274	7.375	101.430	101.432	101.370	
5.250	98.343	98.440	98.431	5.250	98.343	98.440	98.431	7.500	101.873	101.876	101.814	
5.375	98.591	98.689	98.679	5.375	98.591	98.689	98.679	7.625	102.103	102.106	102.044	
5.500	99.067	99.165	99.156	5.500	99.067	99.165	99.156	7.750				
5.625	99.520	99.618	99.609	5.625	99.520	99.618	99.609	7.875				
5.750	99.283	99.360	99.336	5.750	99.283	99.360	99.336	8.000				
5.875	99.485	99.562	99.539	5.875	99.485	99.562	99.539	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	96.361	96.315	96.280	5.000	94.224	94.217	94.224	4.500	93.465	93.479	93.498	
5.375	96.959	96.993	96.986	5.125	94.995	94.988	94.995	4.625	93.986	94.001	94.019	
5.500	97.721	97.755	97.748	5.250	96.361	96.315	96.280	4.750	92.682	92.600	92.605	
5.625	98.174	98.208	98.201	5.375	96.959	96.993	96.986	4.875	92.945	92.864	92.868	
5.750	98.611	98.565	98.530	5.500	97.721	97.755	97.748	5.000	93.439	93.357	93.362	
5.875	99.009	99.030	99.009	5.625	98.174	98.208	98.201	5.125	93.904	93.823	93.828	
6.000	99.583	99.604	99.583	5.750	98.611	98.565	98.530	5.250	94.148	94.046	94.037	
6.125	99.959	99.980	99.959	5.875	99.009	99.030	99.009	5.375	94.350	94.248	94.239	
6.250	100.036	99.996	99.892	6.000	99.583	99.604	99.583	5.500	94.762	94.659	94.650	
6.375	100.281	100.312	100.277	6.125	99.959	99.980	99.959	5.625	95.128	95.025	95.016	
6.500	100.837	100.868	100.833	6.250	100.036	99.996	99.892	5.750	94.728	94.681	94.665	
6.625	101.290	101.322	101.287	6.375	100.281	100.312	100.277	5.875	94.356	94.294	94.261	
6.750	101.130	101.100	101.022	6.500	100.837	100.868	100.833	6.000	94.837	94.774	94.742	
6.875	101.062	100.855	100.806	6.625	101.290	101.322	101.287	6.125	95.311	95.249	95.217	
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	97.412	97.420	97.429	5.250	97.412	97.420	97.429	5.250	97.412	97.420	97.429	
5.375	98.028	98.036	98.045	5.375	98.028	98.036	98.045	5.375	98.028	98.036	98.045	
5.500	98.624	98.632	98.640	5.500	98.624	98.632	98.640	5.500	98.624	98.632	98.640	
5.625	99.099	99.107	99.115	5.625	99.099	99.107	99.115	5.625	99.099	99.107	99.115	
5.750	99.719	99.509	99.299	5.750	99.719	99.509	99.299	5.750	99.719	99.509	99.299	
5.875	99.930	99.720	99.524	5.875	99.930	99.720	99.524	5.875	99.930	99.720	99.524	
6.000	100.377	100.167	100.098	6.000	100.377	100.167	100.098	6.000	100.377	100.167	100.098	
6.125	100.832	100.622	100.473	6.125	100.832	100.622	100.473	6.125	100.832	100.622	100.473	
6.250	101.162	100.952	100.778	6.250	101.162	100.952	100.778	6.250	101.162	100.952	100.778	
6.375	100.954	100.922	100.890	6.375	100.954	100.922	100.890	6.375	100.954	100.922	100.890	
6.500	101.455	101.422	101.390	6.500	101.455	101.422	101.390	6.500	101.455	101.422	101.390	
6.625	101.907	101.874	101.842	6.625	101.907	101.874	101.842	6.625	101.907	101.874	101.842	
6.750	101.945	101.905	101.865	6.750	101.945	101.905	101.865	6.750	101.945	101.905	101.865	
6.875	101.668	101.878	101.838	6.875	101.668	101.878	101.838	6.875	101.668	101.878	101.838	
7.000	102.281	102.241	102.200	7.000	102.281	102.241	102.200	7.000	102.281	102.241	102.200	
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	96.056	96.195	96.214	4.250	94.975	95.115	95.133	5.250	96.361	96.315	96.280	
4.625	96.589	96.728	96.747	4.375	95.517	95.657	95.675	5.375	96.9			

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	97.778	98.036	98.045	5.375	97.778	98.036	98.045	5.000				
5.500	98.624	98.632	98.640	5.500	98.624	98.632	98.640	5.125	97.412	97.420	97.429	
5.625	99.099	99.107	99.115	5.625	99.099	99.107	99.115	5.250	97.412	97.420	97.429	
5.750	99.469	99.509	99.299	5.750	99.469	99.509	99.299	5.375	97.778	98.036	98.045	
5.875	99.930	99.720	99.510	5.875	99.930	99.720	99.510	5.500	98.624	98.632	98.640	
6.000	100.377	100.167	99.989	6.000	100.377	100.167	99.989	5.625	99.099	99.107	99.115	
6.125	100.832	100.622	100.515	6.125	100.832	100.622	100.515	5.750	99.469	99.509	99.299	
6.250	101.162	100.952	100.742	6.250	101.162	100.952	100.742	5.875	99.930	99.720	99.510	
6.375	100.954	100.922	100.890	6.375	100.954	100.922	100.890	6.000	100.377	100.167	99.989	
6.500	101.455	101.422	101.390	6.500	101.455	101.422	101.390	6.125	100.832	100.622	100.515	
6.625	101.907	101.874	101.842	6.625	101.907	101.874	101.842	6.250	101.162	100.952	100.742	
6.750	101.945	101.905	101.865	6.750	101.945	101.905	101.865	6.375	100.954	100.922	100.890	
6.875	101.668	101.628	101.588	6.875	101.668	101.628	101.588	6.500	101.455	101.422	101.390	
7.000	102.031	101.991	101.950	7.000	102.031	101.991	101.950	6.625	101.907	101.874	101.842	
7.125	102.598	102.558	102.267	7.125	102.598	102.558	102.267	6.750	101.945	101.905	101.865	
7.250	102.533	102.469	102.404	7.250	102.533	102.469	102.404	6.875	101.668	101.628	101.588	
7.375	101.645	101.641	101.579	7.375	101.645	101.641	101.579	7.000	102.031	101.991	101.950	
7.500	102.103	102.008	101.938	7.500	102.103	102.008	101.938	7.125	102.598	102.558	102.267	
7.625	102.544	102.450	102.379	7.625	102.544	102.450	102.379	7.250	102.533	102.469	102.404	
7.750	102.572	102.478	102.407	7.750	102.572	102.478	102.407	7.375	101.645	101.641	101.579	
7.875				7.875				7.500	102.103	102.008	101.938	
8.000				8.000				7.625	102.544	102.450	102.379	
8.125				8.125				7.750	102.572	102.478	102.407	
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	96.361	96.315	96.280	
3.250				3.250				5.375	96.923	96.942	96.935	
3.375				3.375				5.500	97.537	97.591	97.584	
3.500	90.790	90.971	91.017	3.500	90.790	90.971	91.017	5.625	98.048	98.031	98.024	
3.625	91.302	91.483	91.530	3.625	91.302	91.483	91.530	5.750	98.611	98.565	98.530	
3.750	92.539	92.699	92.732	3.750	92.539	92.699	92.732	5.875	99.165	98.956	98.935	
3.875	93.049	93.209	93.242	3.875	93.049	93.209	93.242	6.000	99.422	99.464	99.443	
4.000	93.554	93.714	93.747	4.000	93.554	93.714	93.747	6.125	99.948	99.990	99.969	
4.125	94.052	94.212	94.244	4.125	94.052	94.212	94.244	6.250	100.036	99.946	99.892	
4.250	95.027	95.187	95.185	4.250	95.027	95.187	95.185	6.375	100.407	100.209	100.174	
4.375	95.520	95.659	95.678	4.375	95.520	95.659	95.678	6.500	100.950	100.751	100.716	
4.500	96.001	96.140	96.159	4.500	96.001	96.140	96.159	6.625	101.237	101.288	101.253	
4.625	96.466	96.605	96.624	4.625	96.466	96.605	96.624	6.750	101.130	101.100	101.022	
4.750	96.869	96.988	96.993	4.750	96.869	96.988	96.993	6.875	100.887	100.950	100.901	
4.875	97.078	97.196	97.201	4.875	97.078	97.196	97.201	7.000	101.254	101.317	101.268	
5.000	97.514	97.633	97.637	5.000	97.514	97.633	97.637	7.125	101.583	101.562	101.513	
5.125	97.925	98.043	98.048	5.125	97.925	98.043	98.048	7.250	100.782	100.805	100.993	
5.250	98.322	98.420	98.411	5.250	98.322	98.420	98.411	7.375	101.241	101.263	101.201	
5.375	98.477	98.575	98.565	5.375	98.477	98.575	98.565	7.500	101.584	101.607	101.544	
5.500	98.851	98.949	98.940	5.500	98.851	98.949	98.940	7.625	101.792	101.815	101.752	
5.625	99.196	99.294	99.285	5.625	99.196	99.294	99.285	7.750				
5.750	99.253	99.300	99.277	5.750	99.253	99.300	99.277	7.875				
5.875	99.324	99.401	99.378	5.875	99.324	99.401	99.378	8.000				
6.000				6.000				8.125				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.500	100.950	100.751	100.716	6.125	99.948	99.990	99.969	4.500	93.337	93.352	93.370	
6.625	101.237	101.288	101.253	6.250	100.036	99.946	99.892	4.625	93.761	93.775	93.794	
6.750	101.130	101.100	101.022	6.375	100.407	100.209	100.174	4.750	92.656	92.575	92.579	
6.875	100.887	100.950	100.901	6.500	100.950	100.751	100.716	4.875	92.820	92.738	92.743	
7.000	101.254	101.317	101.268	6.625	101.237	101.288	101.253	5.000	93.200	93.118	93.123	
7.125	101.583	101.562	101.513	6.750	101.130	101.100	101.022	5.125	93.543	93.711	93.466	
7.250	100.782	100.805	100.993	6.875	100.887	100.950	100.901	5.250	94.071	93.969	93.959	
7.375	101.241	101.263	101.201	7.000	101.254	101.317	101.268	5.375	94.159	94.057	94.048	
7.500	101.584	101.607	101.544	7.125	101.583	101.562	101.513	5.500	94.459	94.357	94.347	
7.625	101.792	101.815	101.752	7.250	100.782	100.805	100.993	5.625	94.971	94.869	94.860	
7.750				7.375	101.241	101.263	101.201	5.750	94.728	94.681	94.665	
7.875				7.500	101.584	101.607	101.544	5.875	94.356	94.294	94.261	
8.000				7.625	101.792	101.815	101.752	6.000	94.837	94.774	94.742	
8.125				7.750				6.125	95.311	95.249	95.217	
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	100.954	100.922	100.890	6.375	100.954	100.922	100.890	6.000	100.377	100.167	99.989	
6.500	101.455	101.422	101.390	6.500	101.455	101.422	101.390	6.125	100.832	100.622	100.515	
6.625	101.907	101.874	101.842	6.625	101.907	101.874	101.842	6.250	101.162	100.952	100.742	
6.750	101.945	101.905	101.865	6.750	101.945	101.905	101.865	6.375	100.954	100.922	100.890	
6.875	101.668	101.628	101.588	6.875	101.668	101.628	101.588	6.500	101.455	101.422	101.390	
7.000	102.031	101.991	101.950	7.000	102.031	101.991	101.950	6.625	101.907	101.874	101.842	
7.125	102.598	102.558	102.267	7.125	102.598	102.558	102.267	6.750	101.945	101.905	101.865	
7.250	102.533	102.469	102.404	7.250	102.533	102.469	102.404	6.875	101.668	101.628	101.588	
7.375	101.645	101.641	101.579	7.375	101.645	101.641	101.579	7.000	102.031	101.991	101.950	
7.500	102.103	102.008	101.938	7.500	102.103	102.008	101.938	7.125	102.598	102.558	102.267	
7.625	102.544	102.450	102.379	7.625	102.544	102.450	102.379	7.250	102.533	102.469	102.404	
7.750	102.572	102.478	102.407	7.750	102.572	102.478	102.407	7.375	101.645	101.641	101.579	
7.875				7.875				7.500	102.103	102.008	101.938	
8.000				8.000				7.625	102.544	102.450	102.379	
8.125				8.125				7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 5 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	96.001	96.140	96.159	4.500	96.001	96.140	96.159	6.625	101.237	101.288	101.253	
4.625	96.466	96.605	96.624	4.625	96.466	96.605	96.624	6.750	101.130	101.100	101.022	
4.750	96.869	96.988	96.993	4.750	96.869	96.988	96.993	6.875	100.887	100.950	100.901	
4.875	97.078	97.196	97.201	4.875	97.078	97.196	97.201	7.000	101.254	101.317	101.268	
5.000	97.514	97.633	97.637	5.000	97.514	97.633	97.637	7.125	101.583	101.562	101.513	
5.125	97.925	98.043	98.048	5.125	97.925	98.043	98.048	7.250	100.782	100.805	100.993	
5.250	98.322	98.420	98.411	5.250	98.322	98.420	98.411	7.375	101.241	101.263	101.201	
5.375	98.477	98.575										



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:
2:53:25 PM

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	98.417	98.211	97.911	6.750	95.817	95.611	95.311	6.750				
6.875	98.325	98.162	97.862	6.875	95.725	95.562	95.262	6.875				
7.000	98.854	98.691	98.391	7.000	96.254	96.091	95.791	7.000				
7.125	99.337	99.174	98.874	7.125	96.737	96.574	96.274	7.125				
7.250	99.789	99.626	99.326	7.250	97.189	97.026	96.726	7.250				
7.375	99.999	99.767	99.467	7.375	97.399	97.167	96.867	7.375				
7.500	100.488	100.256	99.956	7.500	97.888	97.656	97.356	7.500				
7.625	100.931	100.699	100.399	7.625	98.331	98.099	97.799	7.625				
7.750	101.343	101.111	100.811	7.750	98.743	98.511	98.211	7.750				
7.875	100.695	100.394	100.094	7.875	98.095	97.794	97.494	7.875				
8.000	101.144	100.843	100.543	8.000	98.544	98.243	97.943	8.000				
8.125	101.537	101.236	100.936	8.125	98.937	98.636	98.336	8.125				
8.250	101.929	101.628	101.328	8.250	99.329	99.028	98.728	8.250				
8.375				8.375				8.375				

Government DPA												
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	96.417	96.211	95.911	6.750	93.817	93.611	93.311	6.750				
6.875	96.325	96.162	95.862	6.875	93.725	93.562	93.262	6.875				
7.000	96.854	96.691	96.391	7.000	94.254	94.091	93.791	7.000				
7.125	97.337	97.174	96.874	7.125	94.737	94.574	94.274	7.125				
7.250	97.789	97.626	97.326	7.250	95.189	95.026	94.726	7.250				
7.375	97.999	97.767	97.467	7.375	95.399	95.167	94.867	7.375				
7.500	98.488	98.256	97.956	7.500	95.888	95.656	95.356	7.500				
7.625	98.931	98.699	98.399	7.625	96.331	96.099	95.799	7.625				
7.750	99.343	99.111	98.811	7.750	96.743	96.511	96.211	7.750				
7.875	98.695	98.394	98.094	7.875	96.095	95.794	95.494	7.875				
8.000	99.144	98.843	98.543	8.000	96.544	96.243	95.943	8.000				
8.125	99.537	99.236	98.936	8.125	96.937	96.636	96.336	8.125				
8.250	99.929	99.628	99.328	8.250	97.329	97.028	96.728	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.