BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Effective: **2/29/24 8:01 AM**

Lock Cut-off Time	**6:00 PM PST**
Lock Desk:	**8:00 AM – 6:00 PM PST**
Phone Number:	**(949) 676-0868**
Contact Email:	lockdesk@flexpointinc.com
Broker Portal:	https://origination.mortgage.meridianlink.com

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Mortgagee Clause

All States but Florida	**Florida Only**
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	$1,095
FHA	$1,095
VA	$1,095
Streamline VA/RHS/FHA	$995

Relock Policy

Locks expired or cancelled < 60 days:	Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days:	Current Market + 0.25%
Lock Extensions	0.025% per day

Lender ID

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

Eligible States

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

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

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

Thursday, February 29, 2024
Effective Time:
8:01:18 AM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625	96.693	96.512	96.470
5.750	97.149	97.147	97.140
5.875	97.834	97.832	97.825
6.000	98.414	98.412	98.405
6.125	98.919	98.917	98.910
6.250	99.219	99.216	99.201
6.375	99.790	99.787	99.773
6.500	100.210	100.207	100.192
6.625	100.615	100.612	100.597
6.750	100.731	100.720	100.698
6.875	101.167	101.156	101.134
7.000	101.561	101.550	101.528
7.125	101.891	101.880	101.858
7.250	101.845	101.827	101.797
7.375	102.293	102.274	102.245
7.500	102.572	102.553	102.524
7.625	102.851	102.832	102.803
7.750	102.364	102.335	102.287
7.875	102.673	102.621	102.618
8.000	103.102	103.050	103.006
8.125	103.375	103.323	103.279
8.250			
8.375			
8.500			
8.625			

Conventional 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625	96.693	96.512	96.470
5.750	97.149	97.147	97.140
5.875	97.834	97.832	97.825
6.000	98.414	98.412	98.405
6.125	98.919	98.917	98.910
6.250	99.219	99.216	99.201
6.375	99.790	99.787	99.773
6.500	100.210	100.207	100.192
6.625	100.615	100.612	100.597
6.750	100.731	100.720	100.698
6.875	101.167	101.156	101.134
7.000	101.561	101.550	101.528
7.125	101.891	101.880	101.858
7.250	101.845	101.827	101.797
7.375	102.293	102.274	102.245
7.500	102.572	102.553	102.524
7.625	102.851	102.832	102.803
7.750	102.364	102.335	102.287
7.875	102.673	102.621	102.618
8.000	103.102	103.050	103.006
8.125	103.375	103.323	103.279
8.250			
8.375			
8.500			
8.625			

Conventional 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	93.925	93.879	93.864
5.125	94.512	94.466	94.451
5.250	95.512	95.561	95.514
5.375	96.155	96.110	96.095
5.500	96.765	96.719	96.705
5.625	97.362	97.421	97.361
5.750	98.016	98.077	98.014
5.875	98.540	98.603	98.538
6.000	99.049	99.113	99.046
6.125	99.477	99.543	99.476
6.250	99.598	99.639	99.544
6.375	100.119	100.127	100.058
6.500	100.588	100.574	100.528
6.625	100.928	100.961	100.867
6.750	100.731	100.721	100.704
6.875	101.222	101.173	101.144
7.000	101.561	101.550	101.528
7.125	101.891	101.880	101.858
7.250	101.845	101.827	101.797
7.375	102.293	102.274	102.245
7.500	102.572	102.553	102.524
7.625	102.851	102.832	102.803
7.750	102.364	102.335	102.283
7.875	102.047	102.035	102.138
8.000	102.287	102.281	102.383

Conventional 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625	96.247	96.088	96.080
4.750	96.762	96.602	96.594
4.875	97.187	97.277	97.018
5.000	97.312	97.400	97.391
5.125	97.838	97.657	97.613
5.250	97.972	98.048	98.000
5.375	98.454	98.525	98.478
5.500	99.071	99.024	99.008
5.625	99.202	99.250	99.107
5.750	99.546	99.601	99.454
5.875	99.977	99.933	99.915
6.000	100.272	100.229	100.209
6.125	100.060	100.088	99.971
6.250	100.409	100.442	100.322
6.375	100.839	100.848	100.745
6.500	101.101	101.100	101.006
6.625	101.086	101.094	100.926
6.750	101.474	101.482	101.314
6.875	101.710	101.631	101.555
7.000	101.953	101.897	101.798

Conventional 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625	96.070	96.158	96.141
4.750	96.577	96.577	96.485
4.875	97.053	97.053	96.941
5.000	97.264	97.345	97.296
5.125	97.696	97.782	97.729
5.250	98.010	98.102	98.046
5.375	98.345	98.435	98.376
5.500	99.071	99.024	99.008
5.625	98.999	99.028	98.937
5.750	99.514	99.467	99.451
5.875	99.977	99.931	99.915
6.000	100.272	100.226	100.209
6.125	99.917	99.961	99.836
6.250	100.400	100.337	100.305
6.375	100.839	100.777	100.745
6.500	101.101	101.038	101.006
6.625	100.978	101.001	100.824
6.750	101.283	101.254	101.128
6.875	101.710	101.631	101.555
7.000	101.953	101.874	101.798

Conventional 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.000	98.382	98.349	98.333
6.125	98.923	98.897	98.882
6.250	99.312	99.297	99.284
6.375	99.694	99.665	99.652
6.500	100.257	100.211	100.196
6.625	100.595	100.549	100.535
6.750	100.734	100.722	100.711
6.875	101.076	101.064	101.053
7.000	101.360	101.348	101.337
7.125	101.691	101.679	101.668
7.250	101.480	101.472	101.473
7.375	101.752	101.741	101.743
7.500	102.307	102.307	102.053
7.625	102.222	102.239	102.227
7.750	102.018	102.004	102.106
7.875	102.352	102.347	102.446

Conventional 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.000	97.965	97.919	97.904
6.125	98.420	98.374	98.359
6.250	98.880	98.835	98.820
6.375	99.680	99.635	99.620
6.500	100.175	100.129	100.114
6.625	100.281	100.485	100.470
6.750	99.743	99.731	99.720
6.875	100.173	100.161	100.146
7.000	100.514	100.465	100.437
7.125	100.808	100.759	100.730
7.250	101.094	101.085	101.077
7.375	101.370	101.361	101.353
7.500	101.752	101.703	101.673
7.625	102.009	101.962	101.954
7.750	101.257	101.250	101.493
7.875	101.026	100.958	101.061

Conventional 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.125	96.062	96.016	96.000
5.250	96.603	96.557	96.540
5.375	97.105	97.059	97.043
5.500	97.443	97.397	97.381
5.625	97.424	97.378	97.362
5.750	97.934	97.888	97.872
5.875	98.391	98.345	98.329
6.000	98.673	98.627	98.611
6.125	99.146	99.084	99.052
6.250	99.633	99.570	99.538
6.375	100.064	100.002	99.969
6.500	100.299	100.236	100.204
6.625	99.921	99.843	99.766
6.750	100.392	100.313	100.237
6.875	100.805	100.727	100.650
7.000	100.996	100.917	100.841

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

Thursday, February 29, 2024
Effective Time:
8:01:18 AM

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

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

Conventional ARM

Conventional 5/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	96.970	96.873	96.776
5.375	97.345	97.248	97.151
5.500	97.715	97.618	97.521
5.625	98.082	97.985	97.888
5.750	98.423	98.326	98.229
5.875	98.738	98.641	98.544
6.000	99.028	98.931	98.834
6.125	99.292	99.195	99.098
6.250	99.518	99.421	99.324
6.375	99.670	99.573	99.476
6.500	99.851	99.754	99.657
6.625	100.056	99.959	99.862
6.750	99.149	99.086	99.023
6.875	99.348	99.285	99.222
7.000	99.689	99.626	99.563
7.125			

2/1/5 ARM — Margin: 2.75%

Conventional 7/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	97.750	97.653	97.556
5.750	98.175	98.078	97.981
5.875	98.529	98.432	98.335
6.000	98.891	98.794	98.697
6.125	99.265	99.168	99.071
6.250	99.548	99.451	99.354
6.375	99.700	99.603	99.506
6.500	99.919	99.822	99.725
6.625	100.201	100.104	100.007
6.750	99.477	99.414	99.351
6.875	99.546	99.483	99.420
7.000	99.951	99.888	99.825
7.125	100.188	100.125	100.062

5/1/5 ARM — Margin: 2.75%

Conventional 10/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	96.056	95.993	95.931
5.750	97.576	97.479	97.382
5.875	98.000	97.903	97.806
6.000	98.410	98.313	98.216
6.125	98.808	98.711	98.614
6.250	99.181	99.084	98.987
6.375	99.497	99.400	99.303
6.500	99.783	99.686	99.589
6.625	100.026	99.929	99.832
6.750	100.224	100.127	100.030
6.875	100.361	100.264	100.167
7.000	100.102	100.039	99.977
7.125	100.370	100.307	100.244

5/1/5 ARM — Margin: 2.75%

Conventional 5/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	96.463	96.400	96.337
5.375	96.794	96.731	96.668
5.500	97.092	97.029	96.966
5.625	97.454	97.391	97.328
5.750	97.787	97.724	97.661
5.875	97.980	97.917	97.854
6.000	98.316	98.253	98.190
6.125	98.510	98.447	98.384
6.250	98.847	98.784	98.721
6.375	99.043	98.980	98.917
6.500	99.240	99.177	99.114
6.625	99.298	99.235	99.172
6.750	99.519	99.456	99.393
6.875	99.718	99.655	99.592
7.000	100.059	99.996	99.933
7.125	100.259	100.196	100.133

2/1/5 ARM — Margin: 2.75%

Conventional 7/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	97.102	97.039	96.976
5.750	97.496	97.433	97.370
5.875	97.890	97.827	97.764
6.000	98.119	98.056	97.993
6.125	98.514	98.451	98.388
6.250	98.913	98.850	98.787
6.375	99.312	99.249	99.186
6.500	99.379	99.316	99.253
6.625	99.446	99.383	99.320
6.750	99.847	99.784	99.721
6.875	99.916	99.853	99.790
7.000	100.320	100.257	100.194
7.125	100.558	100.495	100.432

5/1/5 ARM — Margin: 2.75%

Conventional 10/6 ARM High Balance

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	96.426	96.363	96.300
5.750	96.900	96.837	96.774
5.875	97.176	97.113	97.050
6.000	97.621	97.558	97.495
6.125	97.883	97.820	97.757
6.250	98.327	98.264	98.201
6.375	98.774	98.711	98.648
6.500	99.224	99.161	99.098
6.625	99.303	99.240	99.177
6.750	99.754	99.691	99.628
6.875	100.019	99.956	99.893
7.000	100.472	100.409	100.346
7.125	100.739	100.676	100.613

5/1/5 ARM — Margin: 2.75%

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

Thursday, February 29, 2024
Effective Time:
8:01:18 AM

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

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

Home Ready

Home Ready 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.750	96.899	96.897	96.890
5.875	97.584	97.582	97.575
6.000	98.164	98.162	98.155
6.125	98.669	98.667	98.660
6.250	98.969	98.966	98.951
6.375	99.540	99.537	99.523
6.500	100.231	100.207	100.192
6.625	100.698	100.652	100.637
6.750	100.731	100.720	100.698
6.875	101.167	101.156	101.134
7.000	101.561	101.550	101.528
7.125	101.910	101.880	101.858
7.250	101.845	101.827	101.797
7.375	102.293	102.274	102.245

Home Ready 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.750	96.859	96.823	96.772
5.875	97.432	97.396	97.345
6.000	98.019	97.983	97.932
6.125	98.298	98.262	98.461
6.250	98.757	98.723	98.679
6.375	99.036	99.001	98.957
6.500	99.981	99.935	99.920
6.625	100.448	100.402	100.387
6.750	100.447	100.398	100.369
6.875	100.740	100.691	100.662
7.000	101.260	101.211	101.182
7.125	101.660	101.612	101.582
7.250	101.393	101.344	101.315
7.375	101.901	101.853	101.823

Home Ready 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	95.426	95.414	95.260
4.875	95.835	95.823	95.669
5.000	96.583	96.583	96.576
5.125	96.843	96.832	96.821
5.250	97.308	97.308	97.301
5.375	97.624	97.624	97.617
5.500	98.040	98.040	98.033
5.625	98.319	98.319	98.312
5.750	98.670	98.670	98.663
5.875	98.959	98.959	98.952
6.000	99.238	99.227	99.217

Home Ready 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	94.984	94.972	94.819
4.875	95.294	95.292	95.272
5.000	96.063	96.052	96.041
5.125	96.527	96.516	96.505
5.250	96.835	96.824	96.813
5.375	97.140	97.129	97.118
5.500	97.327	97.316	97.305
5.625	97.671	97.660	97.650
5.750	97.966	97.955	97.945
5.875	98.258	98.247	98.237
6.000	98.628	98.612	98.589

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

Thursday, February 29, 2024
Effective Time:
8:01:18 AM

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

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

Home Possible

Home Possible 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.750	96.899	96.897	96.890
5.875	97.584	97.582	97.575
6.000	98.164	98.162	98.155
6.125	98.669	98.667	98.660
6.250	98.969	98.966	98.951
6.375	99.540	99.537	99.523
6.500	99.960	99.957	99.942
6.625	100.365	100.362	100.347
6.750	100.481	100.470	100.448
6.875	100.917	100.906	100.884
7.000	101.311	101.300	101.278
7.125	101.641	101.630	101.608
7.250	101.595	101.577	101.547
7.375	102.043	102.024	101.995
7.500	102.322	102.303	102.274

Home Possible 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.750	96.859	96.823	96.772
5.875	97.432	97.396	97.345
6.000	98.019	97.983	97.932
6.125	98.298	98.262	98.461
6.250	98.757	98.723	98.679
6.375	99.036	99.001	98.957
6.500	99.330	99.298	99.278
6.625	99.709	99.677	99.657
6.750	99.992	99.949	99.898
6.875	100.175	100.132	100.081
7.000	100.403	100.361	100.309
7.125	100.611	100.595	100.581
7.250	100.894	100.875	100.846
7.375	101.125	101.107	101.077
7.500	101.453	101.434	101.655

Home Possible 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.250			
4.375			
4.500			
4.625			
4.750	95.426	95.414	95.260
4.875	95.835	95.823	95.669
5.000	96.583	96.583	96.576
5.125	96.843	96.832	96.821
5.250	97.308	97.308	97.301
5.375	97.624	97.624	97.617
5.500	98.040	98.040	98.033
5.625	98.319	98.319	98.312
5.750	98.670	98.670	98.663
5.875	98.959	98.959	98.952
6.000	99.238	99.227	99.217

Home Possible 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.125			
4.250			
4.375			
4.500			
4.625			
4.750	94.984	94.972	94.819
4.875	95.294	95.292	95.272
5.000	96.063	96.052	96.041
5.125	96.527	96.516	96.505
5.250	96.835	96.824	96.813
5.375	97.140	97.129	97.118
5.500	97.327	97.316	97.305
5.625	97.671	97.660	97.650
5.750	97.966	97.955	97.945

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

Thursday, February 29, 2024
Effective Time:
8:01:18 AM

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

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

RefiNow

RefiNow 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375			
5.500			
5.625	96.157	96.254	96.198
5.750	96.737	96.806	96.739
5.875	97.314	97.385	97.315
6.000	97.866	97.940	97.867
6.125	98.355	98.429	98.356
6.250	98.688	98.735	98.636
6.375	99.194	99.244	99.142
6.500	99.638	99.691	99.586
6.625	100.139	100.189	100.085
6.750	100.031	100.058	100.036
6.875	100.456	100.484	100.460
7.000	100.849	100.876	100.849
7.125	101.346	101.376	101.348
7.250	101.230	101.235	101.229
7.375	101.547	101.558	101.548

RefiNow 20 Yr Fixed

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

RefiNow 15 Yr Fixed

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

RefiNow 10 Yr Fixed

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

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

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Thursday, February 29, 2024
Effective Time:
8:01:18 AM

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

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

Government

FHA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	95.734	95.810	95.825
5.125	96.516	96.591	96.606
5.250	97.600	97.858	97.866
5.375	98.217	98.225	98.233
5.500	98.815	98.823	98.831
5.625	99.286	99.294	99.302
5.750	99.783	99.823	99.613
5.875	99.994	100.034	99.824
6.000	100.441	100.480	100.270
6.125	100.898	100.938	100.728
6.250	101.227	101.266	101.056
6.375	101.124	101.092	101.059
6.500	101.620	101.588	101.556
6.625	102.072	102.039	102.007
6.750	102.013	101.981	101.949
6.875	101.736	101.704	101.672
7.000	102.343	102.311	102.279
7.125	102.659	102.626	102.594
7.250	102.601	102.523	102.435
7.375	101.809	101.779	101.725
7.500	102.251	102.221	102.167
7.625	102.648	102.553	102.482
7.750	102.674	102.579	102.508
7.875			
8.000			

FHA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	97.600	97.858	97.866
5.375	98.217	98.225	98.233
5.500	98.815	98.823	98.831
5.625	99.286	99.294	99.302
5.750	99.783	99.823	99.613
5.875	99.994	100.034	99.824
6.000	100.441	100.480	100.270
6.125	100.898	100.938	100.728
6.250	101.227	101.266	101.056
6.375	101.124	101.092	101.059
6.500	101.620	101.588	101.556
6.625	102.072	102.039	102.007
6.750	102.013	101.981	101.949
6.875	101.736	101.704	101.672
7.000	102.343	102.311	102.279
7.125	102.659	102.626	102.594
7.250	102.601	102.523	102.435
7.375	101.809	101.779	101.725
7.500	102.251	102.221	102.167
7.625	102.648	102.553	102.482
7.750	102.674	102.579	102.508
7.875			
8.000			

FHA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	95.734	95.810	95.825
5.125	96.516	96.591	96.606
5.250	97.600	97.858	97.866
5.375	98.217	98.225	98.233
5.500	98.815	98.823	98.831
5.625	99.286	99.294	99.302
5.750	99.783	99.823	99.613
5.875	99.994	100.034	99.824
6.000	100.441	100.480	100.270
6.125	100.898	100.938	100.728
6.250	101.227	101.266	101.056
6.375	101.124	101.092	101.059
6.500	101.620	101.588	101.556
6.625	102.072	102.039	102.007
6.750	102.013	101.981	101.949
6.875	101.736	101.704	101.672
7.000	102.343	102.311	102.279
7.125	102.659	102.626	102.594
7.250	102.601	102.523	102.435
7.375	101.809	101.779	101.725
7.500	102.251	102.221	102.167
7.625	102.648	102.553	102.482
7.750	102.674	102.579	102.508
7.875			
8.000			

FHA 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	90.835	91.008	90.955
3.625	91.383	91.555	91.502
3.750	92.541	92.692	92.650
3.875	93.087	93.239	93.197
4.000	93.633	93.785	93.743
4.125	94.177	94.329	94.286
4.250	95.073	95.204	95.188
4.375	95.616	95.747	95.731
4.500	96.154	96.285	96.269
4.625	96.688	96.819	96.803
4.750	96.928	97.038	96.986
4.875	97.207	97.317	97.266
5.000	97.727	97.837	97.785
5.125	98.232	98.342	98.291
5.250	98.438	98.527	98.376
5.375	98.685	98.775	98.624
5.500	99.162	99.251	99.100
5.625	99.613	99.703	99.552
5.750	99.605	99.559	99.542
5.875	99.529	99.598	99.474
6.000			

FHA 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	90.835	91.008	90.955
3.625	91.383	91.555	91.502
3.750	92.541	92.692	92.650
3.875	93.087	93.239	93.197
4.000	93.633	93.785	93.743
4.125	94.177	94.329	94.286
4.250	95.073	95.204	95.188
4.375	95.616	95.747	95.731
4.500	96.154	96.285	96.269
4.625	96.688	96.819	96.803
4.750	96.928	97.038	96.986
4.875	97.207	97.317	97.266
5.000	97.727	97.837	97.785
5.125	98.232	98.342	98.291
5.250	98.438	98.527	98.376
5.375	98.685	98.775	98.624
5.500	99.162	99.251	99.100
5.625	99.613	99.703	99.552
5.750	99.605	99.559	99.542
5.875	99.529	99.598	99.474
6.000			

FHA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.000	94.335	94.338	94.353
5.125	95.106	95.109	95.124
5.250	96.672	96.626	96.590
5.375	97.235	97.189	97.152
5.500	97.812	97.832	97.833
5.625	98.360	98.314	98.287
5.750	98.922	98.626	98.590
5.875	99.283	99.047	99.035
6.000	99.607	99.621	99.609
6.125	100.233	100.247	99.985
6.250	100.350	99.945	100.137
6.375	100.571	100.319	100.293
6.500	101.127	100.876	100.849
6.625	101.581	101.579	101.303
6.750	101.279	101.216	101.143
6.875	101.147	101.116	101.076
7.000	101.652	101.621	101.331
7.125	102.001	101.969	101.929
7.250	100.918	100.878	100.824
7.375	101.473	101.433	101.379
7.500	101.915	101.875	101.821
7.625	102.143	102.103	102.048
7.750			
7.875			
8.000			
8.125			
8.250			

FHA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.250	96.672	96.626	96.590
5.375	97.235	97.189	97.152
5.500	97.812	97.832	97.833
5.625	98.360	98.314	98.287
5.750	98.922	98.626	98.590
5.875	99.283	99.047	99.035
6.000	99.607	99.621	99.609
6.125	100.233	100.247	99.985
6.250	100.350	99.945	100.137
6.375	100.571	100.319	100.293
6.500	101.127	100.876	100.849
6.625	101.581	101.579	101.303
6.750	101.279	101.216	101.143
6.875	101.147	101.116	101.076

FHA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.000	94.335	94.338	94.353
5.125	95.106	95.109	95.124
5.250	96.672	96.626	96.590
5.375	97.235	97.189	97.152
5.500	97.812	97.832	97.833
5.625	98.360	98.314	98.287
5.750	98.922	98.626	98.590
5.875	99.283	99.047	99.035
6.000	99.607	99.621	99.609
6.125	100.233	100.247	99.985
6.250	100.350	99.945	100.137
6.375	100.571	100.319	100.293
6.500	101.127	100.876	100.849
6.625	101.581	101.579	101.303
6.750	101.279	101.216	101.143
6.875	101.147	101.116	101.076

FHA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	93.563	93.569	93.554
4.625	94.085	94.091	94.075
4.750	92.763	92.673	92.621
4.875	93.026	92.936	92.885
5.000	93.520	93.430	93.378
5.125	93.985	93.895	93.843
5.250	94.243	94.132	93.982
5.375	94.444	94.333	94.183
5.500	94.854	94.743	94.592
5.625	95.217	95.106	95.206
5.750	95.080	95.034	95.017
5.875	94.569	94.507	94.474
6.000	95.048	94.986	94.953
6.125	95.521	95.459	95.427

FHA 30 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.250	97.600	97.858	97.866
5.375	98.217	98.225	98.233
5.500	98.815	98.823	98.831
5.625	99.286	99.294	99.302
5.750	99.783	99.823	99.613
5.875	99.994	100.034	99.824
6.000	100.441	100.480	100.270
6.125	100.898	100.938	100.728
6.250	101.227	101.266	101.056
6.375	101.124	101.092	101.059
6.500	101.620	101.588	101.556
6.625	102.072	102.039	102.007
6.750	102.013	101.981	101.949
6.875	101.736	101.704	101.672
7.000	102.343	102.311	102.279

FHA 25 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.250	97.600	97.858	97.866
5.375	98.217	98.225	98.233
5.500	98.815	98.823	98.831
5.625	99.286	99.294	99.302
5.750	99.783	99.823	99.613
5.875	99.994	100.034	99.824
6.000	100.441	100.480	100.270
6.125	100.898	100.938	100.728
6.250	101.227	101.266	101.056
6.375	101.124	101.092	101.059
6.500	101.620	101.588	101.556
6.625	102.072	102.039	102.007
6.750	102.013	101.981	101.949
6.875	101.736	101.704	101.672
7.000	102.343	102.311	102.279

FHA 20 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.250	97.600	97.858	97.866
5.375	98.217	98.225	98.233
5.500	98.815	98.823	98.831
5.625	99.286	99.294	99.302
5.750	99.783	99.823	99.613
5.875	99.994	100.034	99.824
6.000	100.441	100.480	100.270
6.125	100.898	100.938	100.728
6.250	101.227	101.266	101.056
6.375	101.124	101.092	101.059
6.500	101.620	101.588	101.556
6.625	102.072	102.039	102.007
6.750	102.013	101.981	101.949
6.875	101.736	101.704	101.672
7.000	102.343	102.311	102.279

FHA 15 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	96.154	96.285	96.269
4.625	96.688	96.819	96.803
4.750	96.928	97.038	96.986
4.875	97.207	97.317	97.266
5.000	97.727	97.837	97.785
5.125	98.232	98.342	98.291
5.250	98.438	98.527	98.376
5.375	98.685	98.775	98.624
5.500	99.162	99.251	99.100
5.625	99.613	99.703	99.552
5.750	99.605	99.559	99.542
5.875	99.529	99.598	99.474
6.000	99.959	100.028	99.903

FHA 10 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.250	95.073	95.204	95.188
4.375	95.616	95.747	95.731
4.500	96.154	96.285	96.269
4.625	96.688	96.819	96.803
4.750	96.928	97.038	96.986
4.875	97.207	97.317	97.266
5.000	97.727	97.837	97.785
5.125	98.232	98.342	98.291
5.250	98.438	98.527	98.376
5.375	98.685	98.775	98.624
5.500	99.162	99.251	99.100
5.625	99.613	99.703	99.552
5.750	99.605	99.559	99.542

FHA 30 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	96.672	96.626	96.590
5.375	97.235	97.189	97.152
5.500	97.812	97.832	97.833
5.625	98.360	98.314	98.287
5.750	98.922	98.626	98.590
5.875	99.283	99.047	99.035
6.000	99.607	99.621	99.609
6.125	100.233	100.247	99.985
6.250	100.350	99.945	100.137
6.375	100.571	100.319	100.293
6.500	101.127	100.876	100.849
6.625	101.581	101.579	101.303
6.750	101.279	101.216	101.143

FHA 25 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	96.672	96.626	96.590
5.375	97.235	97.189	97.152
5.500	97.812	97.832	97.833
5.625	98.360	98.314	98.287
5.750	98.922	98.626	98.590
5.875	99.283	99.047	99.035
6.000	99.607	99.621	99.609
6.125	100.233	100.247	99.985
6.250	100.350	99.945	100.137
6.375	100.571	100.319	100.293
6.500	101.127	100.876	100.849
6.625	101.581	101.579	101.303
6.750	101.279	101.216	101.143
6.875	101.147	101.116	101.076

FHA 20 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	96.672	96.626	96.590
5.375	97.235	97.189	97.152
5.500	97.812	97.832	97.833
5.625	98.360	98.314	98.287
5.750	98.922	98.626	98.590
5.875	99.283	99.047	99.035
6.000	99.607	99.621	99.609
6.125	100.233	100.247	99.985
6.250	100.350	99.945	100.137
6.375	100.571	100.319	100.293
6.500	101.127	100.876	100.849
6.625	101.581	101.579	101.303
6.750	101.279	101.216	101.143
6.875	101.147	101.116	101.076

FHA 15 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
4.500	93.563	93.569	93.554
4.625	94.085	94.091	94.075
4.750	92.763	92.673	92.621
4.875	93.026	92.936	92.885
5.000	93.520	93.430	93.378
5.125	93.985	93.895	93.843
5.250	94.243	94.132	93.982
5.375	94.444	94.333	94.183
5.500	94.854	94.743	94.592
5.625	95.217	95.106	95.206
5.750	95.080	95.034	95.017
5.875	94.569	94.507	94.474
6.000	95.048	94.986	94.953
6.125	95.521	95.459	95.427

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

2 Unit			-0.500
3-4 units			-1.000
MFH			-1.750
Non-Owner/2nd Home (Streamline o			-1.500
Temporary BuyDown*			N/A
Manual Underwrite			-0.375
Lock Extension per Day			-0.025

*Buydown options and pricing available through PML

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Thursday, February 29, 2024
Effective Time:
8:01:18 AM

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

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

Government

VA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	98.217	98.225	98.233
5.500	98.815	98.823	98.831
5.625	99.286	99.294	99.302
5.750	99.783	99.573	99.613
5.875	99.994	99.784	99.824
6.000	100.441	100.480	100.270
6.125	100.898	100.938	100.728
6.250	101.227	101.266	101.056
6.375	100.874	101.092	101.059
6.500	101.370	101.338	101.556
6.625	101.822	101.789	101.757
6.750	102.013	101.981	101.949
6.875	101.736	101.704	101.672
7.000	102.093	102.061	102.029
7.125	102.659	102.626	102.594
7.250	102.601	102.523	102.435
7.375	101.755	101.660	101.589
7.500	102.209	102.114	102.043
7.625	102.648	102.553	102.482
7.750	102.674	102.579	102.508
7.875			
8.000			
8.125			

VA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	98.217	98.225	98.233
5.500	98.815	98.823	98.831
5.625	99.286	99.294	99.302
5.750	99.783	99.573	99.613
5.875	99.994	99.784	99.824
6.000	100.441	100.480	100.270
6.125	100.898	100.938	100.728
6.250	101.227	101.266	101.056
6.375	100.874	101.092	101.059
6.500	101.370	101.338	101.556
6.625	101.822	101.789	101.757
6.750	102.013	101.981	101.949
6.875	101.736	101.704	101.672
7.000	102.093	102.061	102.029
7.125	102.659	102.626	102.594
7.250	102.601	102.523	102.435
7.375	101.755	101.660	101.589
7.500	102.209	102.114	102.043
7.625	102.648	102.553	102.482
7.750	102.674	102.579	102.508
7.875			
8.000			
8.125			

VA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250	97.600	97.608	97.616
5.375	98.217	98.225	98.233
5.500	98.815	98.823	98.831
5.625	99.286	99.294	99.302
5.750	99.783	99.573	99.613
5.875	99.994	99.784	99.824
6.000	100.441	100.480	100.270
6.125	100.898	100.938	100.728
6.250	101.227	101.266	101.056
6.375	100.874	101.092	101.059
6.500	101.370	101.338	101.556
6.625	101.822	101.789	101.757
6.750	102.013	101.981	101.949
6.875	101.736	101.704	101.672
7.000	102.093	102.061	102.029
7.125	102.659	102.626	102.594
7.250	102.601	102.523	102.435
7.375	101.755	101.660	101.589
7.500	102.209	102.114	102.043
7.625	102.648	102.553	102.482
7.750	102.674	102.579	102.508

VA 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	90.844	91.017	90.964
3.625	91.357	91.530	91.477
3.750	92.607	92.759	92.717
3.875	93.118	93.269	93.227
4.000	93.623	93.774	93.732
4.125	94.120	94.272	94.230
4.250	95.125	95.256	95.240
4.375	95.618	95.749	95.733
4.500	96.098	96.229	96.214
4.625	96.813	96.694	96.679
4.750	96.950	97.060	97.008
4.875	97.157	97.268	97.216
5.000	97.593	97.703	97.651
5.125	98.253	98.113	98.061
5.250	98.416	98.505	98.355
5.375	98.569	98.658	98.508
5.500	98.942	99.031	98.881
5.625	99.535	99.375	99.474
5.750	99.605	99.559	99.542
5.875	99.617	99.435	99.561
6.000			

VA 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500	90.844	91.017	90.964
3.625	91.357	91.530	91.477
3.750	92.607	92.759	92.717
3.875	93.118	93.269	93.227
4.000	93.623	93.774	93.732
4.125	94.120	94.272	94.230
4.250	95.125	95.256	95.240
4.375	95.618	95.749	95.733
4.500	96.098	96.229	96.214
4.625	96.813	96.694	96.679
4.750	96.950	97.060	97.008
4.875	97.157	97.268	97.216
5.000	97.593	97.703	97.651
5.125	98.253	98.113	98.061
5.250	98.416	98.505	98.355
5.375	98.569	98.658	98.508
5.500	98.942	99.031	98.881
5.625	99.535	99.375	99.474
5.750	99.605	99.559	99.542
5.875	99.617	99.435	99.561
6.000			

VA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.875			
5.000			
5.125			
5.250	96.672	96.626	96.590
5.375	97.235	97.189	97.152
5.500	97.797	97.751	97.715
5.625	98.360	98.314	98.277
5.750	98.922	98.626	98.590
5.875	99.188	98.973	98.960
6.000	99.667	99.701	99.439
6.125	100.193	100.227	100.215
6.250	100.350	99.945	100.137
6.375	100.447	100.465	100.439
6.500	100.938	100.957	100.931
6.625	101.274	101.292	101.266
6.750	101.279	101.216	101.143
6.875	100.968	100.957	100.917
7.000	101.336	101.325	101.285
7.125	101.714	101.636	101.547
7.250	100.828	100.808	100.753
7.375	101.284	101.264	101.210
7.500	101.626	101.606	101.552
7.625	101.832	101.812	101.758
7.750			
7.875			
8.000			
8.125			

VA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	100.938	100.957	100.931
6.625	101.274	101.292	101.266
6.750	101.279	101.216	101.143
6.875	100.968	100.957	100.917
7.000	101.336	101.325	101.285
7.125	101.714	101.636	101.547
7.250	100.828	100.808	100.753
7.375	101.284	101.264	101.210
7.500	101.626	101.606	101.552
7.625	101.832	101.812	101.758
7.750			
7.875			
8.000			
8.125			

VA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	100.193	100.227	100.215
6.250	100.350	99.945	100.137
6.375	100.447	100.465	100.439
6.500	100.938	100.957	100.931
6.625	101.274	101.292	101.266
6.750	101.279	101.216	101.143
6.875	100.968	100.957	100.917
7.000	101.336	101.325	101.285
7.125	101.714	101.636	101.547
7.250	100.828	100.808	100.753
7.375	101.284	101.264	101.210
7.500	101.626	101.606	101.552
7.625	101.832	101.812	101.758
7.750			

VA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	93.434	93.440	93.425
4.625	93.857	93.863	93.847
4.750	92.736	92.646	92.594
4.875	92.898	92.808	92.756
5.000	93.527	93.437	93.385
5.125	93.867	93.778	93.726
5.250	94.163	94.052	93.955
5.375	94.249	94.139	94.238
5.500	94.796	94.686	94.535
5.625	95.056	94.945	94.795
5.750	95.080	95.034	95.017
5.875	94.569	94.507	94.474
6.000	95.048	94.986	94.953
6.125	95.521	95.459	95.427

VA 30 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	100.874	101.092	101.059
6.500	101.370	101.338	101.556
6.625	101.822	101.789	101.757
6.750	102.013	101.981	101.949
6.875	101.736	101.704	101.672
7.000	102.093	102.061	102.029
7.125	102.659	102.626	102.594
7.250	102.601	102.523	102.435
7.375	101.755	101.660	101.589
7.500	102.209	102.114	102.043
7.625	102.648	102.553	102.482
7.750	102.674	102.579	102.508
7.875			
8.000			
8.125			

VA 25 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	100.874	101.092	101.059
6.500	101.370	101.338	101.556
6.625	101.822	101.789	101.757
6.750	102.013	101.981	101.949
6.875	101.736	101.704	101.672
7.000	102.093	102.061	102.029
7.125	102.659	102.626	102.594
7.250	102.601	102.523	102.435
7.375	101.755	101.660	101.589
7.500	102.209	102.114	102.043
7.625	102.648	102.553	102.482
7.750	102.674	102.579	102.508
7.875			
8.000			
8.125			

VA 20 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.000	100.441	100.480	100.270
6.125	100.898	100.938	100.728
6.250	101.227	101.266	101.056
6.375	100.874	101.092	101.059
6.500	101.370	101.338	101.556
6.625	101.822	101.789	101.757
6.750	102.013	101.981	101.949
6.875	101.736	101.704	101.672
7.000	102.093	102.061	102.029
7.125	102.659	102.626	102.594
7.250	102.601	102.523	102.435
7.375	101.755	101.660	101.589
7.500	102.209	102.114	102.043
7.625	102.648	102.553	102.482
7.750			

VA 15 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	96.098	96.229	96.214
4.625	96.813	96.694	96.679
4.750	96.950	97.060	97.008
4.875	97.157	97.268	97.216
5.000	97.593	97.703	97.651
5.125	98.253	98.113	98.061
5.250	98.416	98.505	98.355
5.375	98.569	98.658	98.508
5.500	98.942	99.031	98.881
5.625	99.535	99.375	99.474
5.750	99.605	99.559	99.542
5.875	99.617	99.435	99.561
6.000	99.946	99.764	99.890
6.125	100.258	100.327	100.203

VA 10 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	96.098	96.229	96.214
4.625	96.813	96.694	96.679
4.750	96.950	97.060	97.008
4.875	97.157	97.268	97.216
5.000	97.593	97.703	97.651
5.125	98.253	98.113	98.061
5.250	98.416	98.505	98.355
5.375	98.569	98.658	98.508
5.500	98.942	99.031	98.881
5.625	99.535	99.375	99.474
5.750	99.605	99.559	99.542
5.875	99.617	99.435	99.561
6.000	99.946	99.764	99.890
6.125	100.258	100.327	100.203

VA 30 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.625	101.274	101.292	101.266
6.750	101.279	101.216	101.143
6.875	100.968	100.957	100.917
7.000	101.336	101.325	101.285
7.125	101.714	101.636	101.547
7.250	100.828	100.808	100.753
7.375	101.284	101.264	101.210
7.500	101.626	101.606	101.552
7.625	101.832	101.812	101.758
7.750			
7.875			
8.000			
8.125			
8.250			

VA 25 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.500	100.938	100.957	100.931
6.625	101.274	101.292	101.266
6.750	101.279	101.216	101.143
6.875	100.968	100.957	100.917
7.000	101.336	101.325	101.285
7.125	101.714	101.636	101.547
7.250	100.828	100.808	100.753
7.375	101.284	101.264	101.210
7.500	101.626	101.606	101.552
7.625	101.832	101.812	101.758
7.750			
7.875			
8.000			
8.125			

VA 20 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.125	100.193	100.227	100.215
6.250	100.350	99.945	100.137
6.375	100.447	100.465	100.439
6.500	100.938	100.957	100.931
6.625	101.274	101.292	101.266
6.750	101.279	101.216	101.143
6.875	100.968	100.957	100.917
7.000	101.336	101.325	101.285
7.125	101.714	101.636	101.547
7.250	100.828	100.808	100.753
7.375	101.284	101.264	101.210
7.500	101.626	101.606	101.552
7.625	101.832	101.812	101.758
7.750			

VA 15 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
4.500	93.434	93.440	93.425
4.625	93.857	93.863	93.847
4.750	92.736	92.646	92.594
4.875	92.898	92.808	92.756
5.000	93.527	93.437	93.385
5.125	93.867	93.778	93.726
5.250	94.163	94.052	93.955
5.375	94.249	94.139	94.238
5.500	94.796	94.686	94.535
5.625	95.056	94.945	94.795
5.750	95.080	95.034	95.017
5.875	94.569	94.507	94.474
6.000	95.048	94.986	94.953
6.125	95.521	95.459	95.427

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

2 Unit			-0.500
3-4 units			-1.000
MFH			-1.750
Cash out > 90% LTV			-2.000
Non-Owner/2nd Home (Streamline o			-1.500
VA IRRRL (95.01 - 110 LTV)			-1.250
VA IRRRL (>110 - 125% LTV)			-2.250
Temporary BuyDown*			N/A
Manual Underwrite			-0.375
Lock Extension per Day			-0.025

*Buydown options and pricing available through PML

Thursday, February 29, 2024
Effective Time:
8:01:18 AM

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

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

Government DPA

BFF_DPA_Repayable[1]				BFF_DPA_Forgivable[2]							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	98.723	98.535	98.235	6.750	96.123	95.935	95.635	6.750			
6.875	98.570	98.358	98.058	6.875	95.970	95.758	95.458	6.875			
7.000	99.099	98.887	98.587	7.000	96.499	96.287	95.987	7.000			
7.125	99.582	99.370	99.070	7.125	96.982	96.770	96.470	7.125			
7.250	100.034	99.822	99.522	7.250	97.434	97.222	96.922	7.250			
7.375	100.169	99.901	99.601	7.375	97.569	97.301	97.001	7.375			
7.500	100.658	100.390	100.090	7.500	98.058	97.790	97.490	7.500			
7.625	101.101	100.833	100.533	7.625	98.501	98.233	97.933	7.625			
7.750	101.513	101.245	100.945	7.750	98.913	98.645	98.345	7.750			
7.875	100.852	100.528	100.228	7.875	98.252	97.928	97.628	7.875			
8.000	101.301	100.977	100.677	8.000	98.701	98.377	98.077	8.000			
8.125	101.694	101.370	101.070	8.125	99.094	98.770	98.470	8.125			
8.250	102.086	101.762	101.462	8.250	99.486	99.162	98.862	8.250			
8.375				8.375				8.375			

BFF_DPA_HB_Repayable[1]				BFF_DPA_HB_Forgivable[2]							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	96.723	96.535	96.235	6.750	94.123	93.935	93.635	6.750			
6.875	96.570	96.358	96.058	6.875	93.970	93.758	93.458	6.875			
7.000	97.099	96.887	96.587	7.000	94.499	94.287	93.987	7.000			
7.125	97.582	97.370	97.070	7.125	94.982	94.770	94.470	7.125			
7.250	98.034	97.822	97.522	7.250	95.434	95.222	94.922	7.250			
7.375	98.169	97.901	97.601	7.375	95.569	95.301	95.001	7.375			
7.500	98.658	98.390	98.090	7.500	96.058	95.790	95.490	7.500			
7.625	99.101	98.833	98.533	7.625	96.501	96.233	95.933	7.625			
7.750	99.513	99.245	98.945	7.750	96.913	96.645	96.345	7.750			
7.875	98.852	98.528	98.228	7.875	96.252	95.928	95.628	7.875			
8.000	99.301	98.977	98.677	8.000	96.701	96.377	96.077	8.000			
8.125	99.694	99.370	99.070	8.125	97.094	96.770	96.470	8.125			
8.250	100.086	99.762	99.462	8.250	97.486	97.162	96.862	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.