



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Effective: 2/1/24 8:25 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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Relock Policy	
Locks expired or cancelled < 60 days:	Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days:	Current Market + 0.25%
Lock Extensions	0.03% per day

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

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

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:
 8:25:38 AM

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	98.954	99.013	98.774	5.625	98.954	99.013	98.774	5.000	96.511	96.501	96.509	
5.750	99.141	99.195	99.202	5.750	99.141	99.195	99.202	5.125	97.076	97.066	97.074	
5.875	99.717	99.747	99.748	5.875	99.717	99.747	99.748	5.250	97.946	97.935	97.959	
6.000	100.307	100.337	100.342	6.000	100.307	100.337	100.342	5.375	98.585	98.574	98.598	
6.125	100.816	100.845	100.850	6.125	100.816	100.845	100.850	5.500	99.157	99.145	99.170	
6.250	100.757	100.747	100.731	6.250	100.757	100.747	100.731	5.625	99.625	99.613	99.637	
6.375	101.142	101.132	101.115	6.375	101.142	101.132	101.115	5.750	99.958	99.960	99.957	
6.500	101.603	101.593	101.577	6.500	101.603	101.593	101.577	5.875	100.507	100.490	100.484	
6.625	101.921	101.911	101.895	6.625	101.921	101.911	101.895	6.000	100.987	100.995	100.988	
6.750	101.715	101.697	101.673	6.750	101.715	101.697	101.673	6.125	101.383	101.391	101.383	
6.875	102.047	102.029	102.005	6.875	102.047	102.029	102.005	6.250	101.099	101.073	101.065	
7.000	102.432	102.414	102.389	7.000	102.432	102.414	102.389	6.375	101.606	101.580	101.572	
7.125	102.685	102.666	102.642	7.125	102.685	102.666	102.642	6.500	102.036	102.010	102.002	
7.250	102.445	102.414	102.366	7.250	102.445	102.414	102.366	6.625	102.065	102.095	102.065	
7.375	102.675	102.634	102.594	7.375	102.675	102.634	102.594	6.750	101.715	101.697	101.673	
7.500	103.108	103.067	103.026	7.500	103.108	103.067	103.026	6.875	102.047	102.029	102.005	
7.625	103.380	103.339	103.298	7.625	103.380	103.339	103.298	7.000	102.432	102.414	102.389	
7.750	102.803	102.742	102.672	7.750	102.803	102.742	102.672	7.125	102.685	102.666	102.642	
7.875	102.589	102.566	102.600	7.875	102.589	102.566	102.600	7.250	102.445	102.414	102.366	
8.000	102.835	102.821	102.847	8.000	102.835	102.821	102.847	7.375	102.641	102.610	102.562	
8.125	102.966	102.955	102.980	8.125	102.966	102.955	102.980	7.500	102.991	102.960	102.911	
8.250				8.250				7.625	103.249	103.218	103.169	
8.375				8.375				7.750	102.767	102.728	102.672	
8.500				8.500				7.875	102.392	102.373	102.404	
8.625				8.625				8.000	102.604	102.584	102.614	

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	98.023	97.874	97.913	4.625	97.795	97.910	97.689	4.625	97.795	97.910	97.689	
4.750	98.526	98.378	98.416	4.750	98.203	98.244	98.269	4.750	98.203	98.244	98.269	
4.875	98.951	99.048	98.835	4.875	98.674	98.674	98.609	4.875	98.674	98.674	98.609	
5.000	99.322	99.164	99.201	5.000	98.968	98.976	98.971	5.000	98.968	98.976	98.971	
5.125	99.220	99.299	99.300	5.125	99.287	99.380	99.372	5.125	99.287	99.380	99.372	
5.250	99.715	99.794	99.795	5.250	99.566	99.658	99.646	5.250	99.566	99.658	99.646	
5.375	100.109	100.180	100.180	5.375	99.851	99.943	99.928	5.375	99.851	99.943	99.928	
5.500	100.717	100.782	100.782	5.500	100.521	100.499	100.514	5.500	100.521	100.499	100.514	
5.625	100.523	100.579	100.605	5.625	100.247	100.317	100.334	5.625	100.247	100.317	100.334	
5.750	100.990	101.047	101.073	5.750	100.713	100.676	100.668	5.750	100.713	100.676	100.668	
5.875	101.315	101.364	101.389	5.875	101.155	101.118	101.110	5.875	101.155	101.118	101.110	
6.000	101.594	101.632	101.656	6.000	101.438	101.400	101.392	6.000	101.438	101.400	101.392	
6.125	101.059	101.093	101.082	6.125	100.947	100.982	100.961	6.125	100.947	100.982	100.961	
6.250	101.444	101.478	101.467	6.250	101.419	101.389	101.359	6.250	101.419	101.389	101.359	
6.375	101.845	101.815	101.785	6.375	101.845	101.815	101.785	6.375	101.845	101.815	101.785	
6.500	102.092	102.062	102.032	6.500	102.092	102.062	102.032	6.500	102.092	102.062	102.032	
6.625	101.816	101.829	101.733	6.625	101.815	101.842	101.736	6.625	101.815	101.842	101.736	
6.750	102.184	102.125	102.047	6.750	102.184	102.125	102.047	6.750	102.184	102.125	102.047	
6.875	102.597	102.538	102.461	6.875	102.597	102.538	102.461	6.875	102.597	102.538	102.461	
7.000	102.809	102.750	102.673	7.000	102.809	102.750	102.673	7.000	102.809	102.750	102.673	

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	100.160	100.127	100.111	6.000	99.378	99.352	99.344	5.125	97.567	97.544	97.559	
6.125	100.368	100.350	100.334	6.125	99.770	99.744	99.735	5.250	98.070	98.047	98.063	
6.250	100.852	100.817	100.752	6.250	100.340	100.313	100.305	5.375	98.530	98.508	98.523	
6.375	101.169	101.143	101.135	6.375	101.098	101.071	101.063	5.500	98.847	98.825	98.840	
6.500	101.662	101.635	101.627	6.500	101.297	101.271	101.263	5.625	98.603	98.565	98.557	
6.625	101.918	101.891	101.883	6.625	101.609	101.583	101.575	5.750	99.086	99.049	99.041	
6.750	101.753	101.742	101.731	6.750	101.225	101.171	101.146	5.875	99.521	99.484	99.476	
6.875	102.065	102.054	102.043	6.875	101.697	101.643	101.619	6.000	99.782	99.744	99.736	
7.000	102.486	102.432	102.408	7.000	102.106	102.052	102.028	6.125	100.136	100.106	100.076	
7.125	102.699	102.688	102.677	7.125	102.364	102.310	102.286	6.250	100.605	100.575	100.545	
7.250	102.672	102.662	102.604	7.250	101.684	101.674	101.666	6.375	101.020	100.990	100.960	
7.375	102.730	102.720	102.712	7.375	102.029	101.988	101.962	6.500	101.227	101.197	101.167	
7.500	103.069	103.059	103.051	7.500	101.998	101.988	101.980	6.625	100.784	100.725	100.647	
7.625	103.380	103.370	103.362	7.625	102.264	102.254	102.246	6.750	101.245	101.185	101.108	
7.750	103.080	103.072	103.051	7.750	101.740	101.732	101.711	6.875	98.720	98.941	98.844	
7.875	103.351	103.343	103.322	7.875	100.943	100.846	100.878	7.000	98.826	99.044	98.946	

Conventional Fixed Adjustments												
Cumulative LPPA 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 LPPA 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			



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:
8:25:38 AM

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	98.035	97.947	97.855	5.250				5.250				
5.375	98.408	98.320	98.228	5.375				5.375				
5.500	98.771	98.683	98.591	5.500				5.500				
5.625	99.128	99.040	98.948	5.625	98.846	98.758	98.666	5.625	97.140	97.077	97.015	
5.750	99.430	99.342	99.250	5.750	99.236	99.148	99.056	5.750	98.435	98.348	98.255	
5.875	99.672	99.584	99.492	5.875	99.525	99.437	99.345	5.875	98.896	98.808	98.716	
6.000	99.906	99.818	99.726	6.000	99.801	99.714	99.621	6.000	99.311	99.223	99.131	
6.125	100.129	100.041	99.949	6.125	100.064	99.976	99.884	6.125	99.675	99.587	99.495	
6.250	100.560	100.473	100.380	6.250	100.538	100.450	100.358	6.250	100.008	99.920	99.828	
6.375	100.721	100.633	100.541	6.375	100.745	100.657	100.565	6.375	100.333	100.245	100.153	
6.500	100.891	100.803	100.711	6.500	100.973	100.885	100.793	6.500	100.565	100.477	100.385	
6.625	101.064	100.976	100.884	6.625	100.967	100.879	100.787	6.625	100.692	100.604	100.512	
6.750	100.551	100.488	100.425	6.750	100.843	100.780	100.717	6.750	101.132	101.044	100.952	
6.875	100.755	100.692	100.629	6.875	100.910	100.847	100.784	6.875	101.399	101.311	101.219	
7.000	101.109	101.046	100.983	7.000	101.325	101.262	101.199	7.000	101.346	101.283	101.220	
7.125				7.125	101.568	101.505	101.442	7.125	101.618	101.555	101.493	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	97.688	97.625	97.562	5.250				5.250				
5.375	98.057	97.994	97.931	5.375				5.375				
5.500	98.375	98.312	98.249	5.500				5.500				
5.625	98.749	98.686	98.623	5.625	98.307	98.244	98.181	5.625	97.465	97.402	97.339	
5.750	99.093	99.030	98.967	5.750	98.740	98.677	98.614	5.750	97.952	97.889	97.826	
5.875	99.291	99.228	99.165	5.875	99.150	99.087	99.024	5.875	98.251	98.188	98.125	
6.000	99.638	99.575	99.512	6.000	99.389	99.326	99.263	6.000	98.736	98.673	98.610	
6.125	99.840	99.777	99.714	6.125	99.798	99.735	99.672	6.125	99.007	98.944	98.881	
6.250	100.190	100.127	100.064	6.250	100.206	100.143	100.080	6.250	99.468	99.405	99.342	
6.375	100.391	100.328	100.265	6.375	100.618	100.555	100.492	6.375	99.928	99.865	99.802	
6.500	100.594	100.531	100.468	6.500	100.686	100.623	100.560	6.500	100.389	100.326	100.263	
6.625	100.649	100.586	100.523	6.625	100.754	100.691	100.628	6.625	100.467	100.404	100.341	
6.750	100.876	100.813	100.750	6.750	101.167	101.104	101.041	6.750	100.932	100.869	100.806	
6.875	101.080	101.017	100.954	6.875	101.235	101.172	101.109	6.875	101.205	101.142	101.079	
7.000	101.434	101.371	101.308	7.000	101.650	101.587	101.524	7.000	101.670	101.607	101.544	
7.125	101.639	101.576	101.513	7.125	101.893	101.830	101.767	7.125	101.943	101.880	101.817	
2/1/5 ARM			Margin: 2.75%	5/1/5 ARM			Margin: 2.75%	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			

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	99.044	99.035	99.027	5.750	98.455	98.410	98.354	4.375				
5.875	99.887	99.847	99.831	5.875	99.637	99.597	99.581	4.500				
6.000	100.481	100.441	100.425	6.000	100.231	100.191	100.175	4.625				
6.125	100.988	100.948	100.932	6.125	100.738	100.698	100.682	4.750	97.249	97.050	97.037	
6.250	100.757	100.747	100.731	6.250	100.391	100.364	100.356	4.875	97.642	97.442	97.429	
6.375	101.187	101.161	101.153	6.375	100.937	100.911	100.903	5.000	98.285	98.251	98.243	
6.500	101.711	101.685	101.677	6.500	101.461	101.435	101.427	5.125	98.373	98.365	98.357	
6.625	102.159	102.133	102.125	6.625	101.909	101.883	101.875	5.250	98.894	98.887	98.879	
6.750	101.715	101.697	101.673	6.750	101.287	101.232	101.208	5.375	99.164	99.157	99.149	
6.875	102.047	102.029	102.005	6.875	101.797	101.742	101.718	5.500	99.515	99.507	99.499	
7.000	102.537	102.482	102.458	7.000	102.287	102.232	102.208	5.625	99.721	99.713	99.705	
7.125	102.939	102.885	102.860	7.125	102.689	102.635	102.610	5.750	99.916	99.909	99.893	
7.250	102.445	102.414	102.366	7.250	102.124	102.084	102.043	5.875	100.189	100.172	100.162	
7.375	102.855	102.814	102.774	7.375	102.605	102.564	102.524	6.000	100.505	100.487	100.477	

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	97.070	96.872	96.859									
4.875	97.132	97.183	97.170									
5.000	97.503	97.553	97.540									
5.125	97.734	97.722	97.711									
5.250	98.034	98.022	98.011									
5.375	98.331	98.319	98.308									
5.500	98.744	98.732	98.721									
5.625	99.006	98.990	98.980									
5.750	99.295	99.280	99.270									
5.875	99.584	99.568	99.568									
6.000	99.885	99.868	99.858									

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			



YOUR BFF IN WHOLESAL E
 Thursday, February 1, 2024

Effective Time:

8:25:38 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				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	99.044	99.035	99.027	5.750	98.455	98.410	98.354	4.250				
5.875	99.619	99.611	99.602	5.875	99.047	99.002	98.946	4.375				
6.000	100.162	100.154	100.146	6.000	99.637	99.593	99.536	4.500				
6.125	100.398	100.390	100.382	6.125	99.924	99.880	99.823	4.625				
6.250	100.507	100.497	100.481	6.250	99.866	99.823	99.775	4.750	97.249	97.050	97.037	
6.375	101.142	101.132	101.115	6.375	100.161	100.119	100.084	4.875	97.642	97.442	97.429	
6.500	101.353	101.343	101.327	6.500	100.543	100.510	100.492	5.000	98.285	98.251	98.243	
6.625	101.671	101.661	101.645	6.625	100.931	100.897	100.879	5.125	98.373	98.365	98.357	
6.750	101.465	101.447	101.423	6.750	100.692	100.641	100.585	5.250	98.894	98.887	98.879	
6.875	101.797	101.779	101.755	6.875	100.901	100.850	100.794	5.375	99.164	99.157	99.149	
7.000	102.182	102.164	102.139	7.000	101.157	101.128	101.109	5.500	99.515	99.507	99.499	
7.125	102.435	102.416	102.392	7.125	101.442	101.427	101.409	5.625	99.721	99.713	99.705	
7.250	102.195	102.164	102.116	7.250	101.335	101.304	101.256	5.750	99.916	99.909	99.893	
7.375	102.641	102.610	102.562	7.375	101.827	101.797	101.748	5.875	100.189	100.172	100.162	
7.500	102.991	102.960	102.911	7.500	102.156	102.125	102.077	6.000	100.505	100.487	100.477	
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	97.070	96.872	96.859									
4.875	97.132	97.183	97.170									
5.000	97.503	97.553	97.540									
5.125	97.734	97.722	97.711									
5.250	98.034	98.022	98.011									
5.375	98.331	98.319	98.308									
5.500	98.744	98.732	98.721									
5.625	99.006	98.990	98.980									
5.750	99.295	99.280	99.270									
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			

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	98.449	98.536	98.530	2.625				2.625				
5.750	98.745	98.817	98.812	2.750				2.750				
5.875	99.304	99.371	99.362	2.875				2.875				
6.000	99.841	99.898	99.886	3.000				3.000				
6.125	100.345	100.403	100.391	3.125				3.125				
6.250	100.167	100.217	100.190	3.250				3.250				
6.375	100.657	100.697	100.666	3.375				3.375				
6.500	101.103	101.136	101.102	3.500				3.500				
6.625	101.523	101.559	101.525	3.625				3.625				
6.750	101.061	101.088	101.040	3.750				3.750				
6.875	101.445	101.468	101.416	3.875				3.875				
7.000	101.838	101.863	101.808	4.000				4.000				
7.125	102.178	102.201	102.145	4.125				4.125				
7.250	102.014	102.021	101.997	4.250				4.250				
7.375	102.097	102.103	102.076									
RefiNow 10 Yr Fixed				RefiNow 10 Yr Fixed				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			



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:
8:25:38 AM

FHA 30 Yr Fixed					Government					FHA 30 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	98.214	98.201	98.210		5.000					5.000	98.214	98.201	98.210	
5.125	98.993	99.000	99.009		5.125					5.125	98.993	99.000	99.009	
5.250	99.544	99.631	99.650		5.250	99.544	99.631	99.650		5.250	99.544	99.631	99.650	
5.375	99.835	99.901	99.902		5.375	99.835	99.901	99.902		5.375	99.835	99.901	99.902	
5.500	100.054	100.720	100.721		5.500	100.054	100.720	100.721		5.500	100.054	100.720	100.721	
5.625	101.123	101.189	101.190		5.625	101.123	101.189	101.190		5.625	101.123	101.189	101.190	
5.750	101.482	101.526	101.526		5.750	101.482	101.526	101.526		5.750	101.482	101.526	101.526	
5.875	101.484	101.274	101.236		5.875	101.484	101.274	101.236		5.875	101.484	101.274	101.236	
6.000	101.915	101.800	101.782		6.000	101.915	101.800	101.782		6.000	101.915	101.800	101.782	
6.125	102.313	102.197	102.180		6.125	102.313	102.197	102.180		6.125	102.313	102.197	102.180	
6.250	102.551	102.423	102.406		6.250	102.551	102.423	102.406		6.250	102.551	102.423	102.406	
6.375	102.034	101.986	101.937		6.375	102.034	101.986	101.937		6.375	102.034	101.986	101.937	
6.500	102.402	102.353	102.305		6.500	102.402	102.353	102.305		6.500	102.402	102.353	102.305	
6.625	102.767	102.718	102.678		6.625	102.767	102.718	102.678		6.625	102.767	102.718	102.678	
6.750	102.900	102.822	102.773		6.750	102.900	102.822	102.773		6.750	102.900	102.822	102.773	
6.875	102.602	102.538	102.473		6.875	102.602	102.538	102.473		6.875	102.602	102.538	102.473	
7.000	102.852	102.787	102.723		7.000	102.852	102.787	102.723		7.000	102.852	102.787	102.723	
7.125	103.182	103.190	103.136		7.125	103.182	103.190	103.136		7.125	103.182	103.190	103.136	
7.250	103.417	103.347	103.274		7.250	103.417	103.347	103.274		7.250	103.417	103.347	103.274	
7.375	102.752	102.740	102.669		7.375	102.752	102.740	102.669		7.375	102.752	102.740	102.669	
7.500	102.909	102.897	102.826		7.500	102.909	102.897	102.826		7.500	102.909	102.897	102.826	
7.625	103.110	103.098	103.026		7.625	103.110	103.098	103.026		7.625	103.110	103.098	103.026	
7.750					7.750					7.750				
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	96.410	96.404	96.423		5.000	96.410	96.404	96.423	
2.875					2.875					5.125	97.179	97.173	97.192	
3.000					3.000					5.250	97.832	97.837	97.838	
3.125					3.125					5.375	98.390	98.395	98.395	
3.250					3.250	99.209	99.214	99.214		5.500	99.209	99.214	99.214	
3.375					3.375					5.625	99.678	99.683	99.683	
3.500	92.912	93.095	93.121		3.500	92.912	93.095	93.121		5.750	99.973	99.919	99.889	
3.625	93.462	93.645	93.671		3.625	93.462	93.645	93.671		5.875	100.081	100.908	100.891	
3.750	94.093	94.661	94.725		3.750	94.093	94.661	94.725		6.000	101.428	101.654	101.654	
3.875	95.046	95.210	95.274		3.875	95.046	95.210	95.274		6.125	101.825	101.852	101.852	
4.000	95.592	95.756	95.820		4.000	95.592	95.756	95.820		6.250	101.675	101.620	101.590	
4.125	96.135	96.299	96.363		4.125	96.135	96.299	96.363		6.375	101.677	101.444	101.409	
4.250	96.712	96.876	96.895		4.250	96.712	96.876	96.895		6.500	102.151	101.918	101.883	
4.375	97.252	97.396	97.435		4.375	97.252	97.396	97.435		6.625	102.550	102.317	102.282	
4.500	97.785	97.929	97.968		4.500	97.785	97.929	97.968		6.750	102.186	102.108	102.059	
4.625	98.557	98.452	98.491		4.625	98.557	98.452	98.491		6.875	101.917	101.903	101.850	
4.750	98.553	98.603	98.601		4.750	98.553	98.603	98.601		7.000	102.378	102.364	102.310	
4.875	98.744	98.869	98.868		4.875	98.744	98.869	98.868		7.125	102.803	102.789	102.780	
5.000	99.244	99.369	99.367		5.000	99.244	99.369	99.367		7.250	101.882	101.860	101.789	
5.125	99.721	99.847	99.845		5.125	99.721	99.847	99.845		7.375	102.366	102.344	102.273	
5.250	99.882	99.872	99.893		5.250	99.882	99.872	99.893		7.500	102.773	102.751	102.680	
5.375	99.986	100.092	100.113		5.375	99.986	100.092	100.113		7.625	102.974	102.952	102.880	
5.500	100.433	100.539	100.559		5.500	100.433	100.539	100.559		7.750				
5.625	100.856	100.962	100.983		5.625	100.856	100.962	100.983		7.875				
5.750	100.887	100.850	100.842		5.750	100.887	100.850	100.842		8.000				
5.875	100.591	100.677	100.658		5.875	100.591	100.677	100.658		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	97.832	97.837	97.838		5.000	96.410	96.404	96.423		4.500	95.297	95.317	95.356	
5.375	98.390	98.395	98.395		5.125	97.179	97.173	97.192		4.625	95.790	95.809	95.848	
5.500	99.209	99.214	99.214		5.250	97.832	97.837	97.838		4.750	94.495	94.420	94.419	
5.625	99.678	99.683	99.683		5.375	98.390	98.395	98.395		4.875	94.723	94.648	94.647	
5.750	99.973	99.919	99.889		5.500	99.209	99.214	99.214		5.000	95.164	95.089	95.087	
5.875	100.081	100.908	100.891		6.000	99.678	99.683	99.683		5.125	95.559	95.484	95.483	
6.000	101.428	101.454	101.437		5.750	99.973	99.919	99.889		5.250	95.156	95.906	95.906	
6.125	101.825	101.852	101.852		5.875	100.081	100.908	100.891		5.375	96.200	96.200	96.200	
6.250	101.675	101.620	101.590		6.000	101.428	101.454	101.437		5.500	96.554	96.554	96.554	
6.375	101.677	101.444	101.409		6.125	101.825	101.852	101.852		5.625	96.916	96.916	96.916	
6.500	102.151	101.918	101.883		6.250	101.675	101.620	101.590		5.750	97.429	97.429	97.429	
6.625	102.550	102.317	102.282		6.375	101.677	101.444	101.409		5.875	97.685	97.685	97.685	
6.750	102.186	102.108	102.059		6.500	102.151	101.918	101.883		6.000	97.980	97.980	97.980	
6.875	101.917	101.903	101.850		6.625	102.550	102.317	102.282		6.125	98.222	98.222	98.222	
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	99.544	99.631	99.650		5.250	99.544	99.631	99.650		5.250	99.544	99.631	99.650	
5.375	99.835	99.901	99.902		5.375	99.835	99.901	99.902		5.375	99.835	99.901	99.902	
5.500	100.054	100.720	100.721		5.500	100.054	100.720	100.721		5.500	100.054	100.720	100.721	
5.625	101.123	101.189	101.190		5.625	101.123	101.189	101.190		5.625	101.123	101.189	101.190	
5.750	101.482	101.526	101.526		5.750	101.482	101.526	101.526		5.750	101.482	101.526	101.526	
5.875	101.484	101.274	101.236		5.875	101.484	101.274	101.236		5.875	101.484	101.274	101.236	
6.000	101.915	101.800	101.782		6.000	101.915	101.800	101.782		6.000	101.915	101.800	101.782	
6.125	102.313	102.197	102.180		6.125	102.313	102.197	102.180		6.125	102.313	102.197	102.180	
6.250	102.551	102.423	102.406		6.250	102.551	102.423	102.406		6.250	102.551	102.423	102.406	
6.375	102.034	101.986	101.937		6.375	102.034	101.986	101.937		6.375	102.034	101.986	101.937	
6.500	102.402	102.353	102.305		6.500	102.402	102.353	102.305		6.500	102.402	102.353	102.305	
6.625	102.767	102.718	102.678		6.625	102.767	102.718	102.678		6.625	102.767	102.718	102.678	
6.750	102.900	102.822	102.773		6.750	102.900	102.822	102.773		6.750	102.900	102.822	102.773	
6.875	102.602	102.538	102.473		6.875	102.602	102.538	102.473		6.875	102.602	102.538	102.473	
7.000	102.852	102.787	102.723		7.000	102.852	102.787	102.723		7.000	102.852	102.787	102.723	
FHA 15 Yr Fixed Streamline					FHA 10 Yr Fixed Streamline					FHA 30 Yr Fixed HB Streamline				
Rate	15 Day	30 Day	4											



Brokers First Funding

Lock Cut-off Time
Lock Date: 8:00 AM - 8:00 PM PST
Costa Mesa, CA, 92626

8:25:58 AM

Main table with columns: Bid, 15 Day, 30 Day, 45 Day, Rate, 15 Day, 30 Day, 45 Day, Rate, 15 Day, 30 Day, 45 Day. Multiple sections for different funding types.

Government Adjustments table with columns: FICO, Loan Amount Adjustments, Other Adjustments.



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:
 8:25:38 AM

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	99.056	98.871	98.571	6.750	96.456	96.271	95.971	6.750				
6.875	98.917	98.719	98.419	6.875	96.317	96.119	95.819	6.875				
7.000	99.396	99.198	98.898	7.000	96.796	96.598	96.298	7.000				
7.125	99.829	99.631	99.331	7.125	97.229	97.031	96.731	7.125				
7.250	100.231	100.033	99.733	7.250	97.631	97.433	97.133	7.250				
7.375	100.595	100.337	100.037	7.375	97.995	97.737	97.437	7.375				
7.500	101.034	100.776	100.476	7.500	98.434	98.176	97.876	7.500				
7.625	101.427	101.169	100.869	7.625	98.827	98.569	98.269	7.625				
7.750	101.799	101.541	101.241	7.750	99.199	98.941	98.641	7.750				
7.875	101.233	100.914	100.614	7.875	98.633	98.314	98.014	7.875				
8.000	101.642	101.323	101.023	8.000	99.042	98.723	98.423	8.000				
8.125	102.005	101.686	101.386	8.125	99.405	99.086	98.786	8.125				
8.250	102.347	102.028	101.728	8.250	99.747	99.428	99.128	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	97.056	96.871	96.571	6.750	94.456	94.271	93.971	6.750				
6.875	96.917	96.719	96.419	6.875	94.317	94.119	93.819	6.875				
7.000	97.396	97.198	96.898	7.000	94.796	94.598	94.298	7.000				
7.125	97.829	97.631	97.331	7.125	95.229	95.031	94.731	7.125				
7.250	98.231	98.033	97.733	7.250	95.631	95.433	95.133	7.250				
7.375	98.595	98.337	98.037	7.375	95.995	95.737	95.437	7.375				
7.500	99.034	98.776	98.476	7.500	96.434	96.176	95.876	7.500				
7.625	99.427	99.169	98.869	7.625	96.827	96.569	96.269	7.625				
7.750	99.799	99.541	99.241	7.750	97.199	96.941	96.641	7.750				
7.875	99.233	98.914	98.614	7.875	96.633	96.314	96.014	7.875				
8.000	99.642	99.323	99.023	8.000	97.042	96.723	96.423	8.000				
8.125	100.005	99.686	99.386	8.125	97.405	97.086	96.786	8.125				
8.250	100.347	100.028	99.728	8.250	97.747	97.428	97.128	8.250				
8.375				8.375				8.375				

Government DPA Adjustments

FICO			Other Adjustments	
FICO =>680		0.000	DTI >50	-0.250
660 - 679		-0.250	Manufactured Home	-0.250
640 - 659		-0.500	2-Units	-0.250
620 - 639		-1.000	Temporary 2-1 BuyDown	-0.250
600 - 619		-1.500		

⁽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.