BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Effective: **3/25/24 8:08 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

Monday, March 25, 2024
Effective Time:
8:08:09 AM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625	97.010	97.025	97.031
5.750	97.800	97.800	97.794
5.875	98.370	98.370	98.365
6.000	98.843	98.843	98.838
6.125	99.329	99.329	99.323
6.250	99.700	99.693	99.680
6.375	100.144	100.137	100.124
6.500	100.591	100.584	100.571
6.625	100.965	100.958	100.945
6.750	101.109	101.094	101.073
6.875	101.490	101.475	101.455
7.000	101.875	101.860	101.839
7.125	102.214	102.199	102.178
7.250	102.258	102.236	102.208
7.375	102.595	102.573	102.545
7.500	102.903	102.881	102.853
7.625	103.186	103.164	103.136
7.750	102.748	102.704	102.654
7.875	102.891	102.846	102.809
8.000	102.763	102.743	102.662
8.125	102.953	102.936	102.855
8.250			
8.375			
8.500			
8.625			

Conventional 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625	97.010	97.025	97.031
5.750	97.800	97.800	97.794
5.875	98.370	98.370	98.365
6.000	98.843	98.843	98.838
6.125	99.329	99.329	99.323
6.250	99.700	99.693	99.680
6.375	100.144	100.137	100.124
6.500	100.591	100.584	100.571
6.625	100.965	100.958	100.945
6.750	101.109	101.094	101.073
6.875	101.490	101.475	101.455
7.000	101.875	101.860	101.839
7.125	102.214	102.199	102.178
7.250	102.258	102.236	102.208
7.375	102.595	102.573	102.545
7.500	102.903	102.881	102.853
7.625	103.186	103.164	103.136
7.750	102.748	102.704	102.654
7.875	102.891	102.846	102.809
8.000	102.763	102.743	102.662
8.125	102.953	102.936	102.855
8.250			
8.375			
8.500			
8.625			

Conventional 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	94.313	94.269	94.254
5.125	94.895	94.850	94.835
5.250	95.652	95.607	95.592
5.375	96.295	96.251	96.236
5.500	97.284	97.351	97.339
5.625	98.028	98.094	98.078
5.750	98.663	98.477	98.457
5.875	99.187	99.250	99.227
6.000	99.711	99.770	99.745
6.125	100.134	100.193	100.169
6.250	100.025	100.070	100.037
6.375	100.486	100.523	100.487
6.500	100.941	100.975	100.936
6.625	101.325	101.355	101.317
6.750	101.114	101.138	101.091
6.875	101.559	101.515	101.500
7.000	101.875	101.860	101.839
7.125	102.214	102.199	102.178
7.250	102.258	102.236	102.208
7.375	102.595	102.573	102.545
7.500	102.653	102.881	102.603
7.625	102.936	102.914	102.886
7.750	102.498	102.454	102.404
7.875	102.164	102.147	102.068
8.000	102.405	102.387	102.307

Conventional 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625	96.381	96.465	96.243
4.750	96.892	96.976	97.004
4.875	97.317	97.400	97.427
5.000	97.442	97.522	97.550
5.125	97.865	97.932	97.945
5.250	98.277	98.348	98.107
5.375	98.776	98.838	98.602
5.500	99.294	99.248	99.233
5.625	99.301	99.348	99.347
5.750	99.659	99.710	99.705
5.875	100.099	100.140	100.138
6.000	100.370	100.403	100.392
6.125	100.077	100.108	100.094
6.250	100.516	100.511	100.495
6.375	100.949	100.887	100.858
6.500	101.216	101.153	101.124
6.625	100.947	100.911	100.882
6.750	101.416	101.338	101.277
6.875	101.586	101.758	101.697
7.000	102.079	102.001	101.940

Conventional 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625	96.368	96.368	96.340
4.750	96.823	96.823	96.808
4.875	97.303	97.303	97.294
5.000	97.319	97.413	97.423
5.125	97.934	97.934	97.876
5.250	98.139	98.179	98.178
5.375	98.621	98.621	98.576
5.500	99.294	99.248	99.233
5.625	99.119	99.147	99.136
5.750	99.618	99.572	99.558
5.875	100.073	100.027	100.012
6.000	100.370	100.324	100.309
6.125	100.089	100.134	100.108
6.250	100.516	100.453	100.424
6.375	100.949	100.887	100.858
6.500	101.216	101.153	101.124
6.625	100.947	100.902	100.862
6.750	101.416	101.338	101.277
6.875	101.836	101.758	101.697
7.000	102.079	102.001	101.940

Conventional 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.000	98.590	98.569	98.510
6.125	99.107	99.085	99.047
6.250	99.535	99.504	99.477
6.375	99.910	99.879	99.853
6.500	100.362	100.317	100.302
6.625	100.667	100.622	100.607
6.750	101.019	101.000	100.958
6.875	101.347	101.295	101.287
7.000	101.623	101.570	101.562
7.125	101.944	101.886	101.878
7.250	101.562	101.548	101.492
7.375	101.906	101.852	101.801
7.500	102.242	102.174	102.123
7.625	102.304	102.293	102.227
7.750	101.702	101.605	101.601
7.875	102.021	101.924	101.920

Conventional 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.000	98.277	98.232	98.217
6.125	98.699	98.654	98.639
6.250	98.999	98.954	98.939
6.375	99.782	99.738	99.723
6.500	100.260	100.215	100.200
6.625	100.599	100.554	100.539
6.750	100.173	100.120	100.112
6.875	100.617	100.572	100.557
7.000	101.042	100.998	100.983
7.125	101.313	101.269	101.254
7.250	101.408	101.334	101.329
7.375	101.681	101.607	101.602
7.500	101.968	101.893	101.888
7.625	102.038	101.959	101.954
7.750	101.510	101.413	101.409
7.875	100.847	100.767	100.689

Conventional 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.125	96.136	96.090	96.075
5.250	96.657	96.611	96.596
5.375	97.135	97.089	97.074
5.500	97.467	97.421	97.406
5.625	97.344	97.548	97.283
5.750	97.839	97.793	97.778
5.875	98.288	98.242	98.227
6.000	98.572	98.526	98.511
6.125	99.073	99.010	98.981
6.250	99.549	99.487	99.457
6.375	99.975	99.912	99.883
6.500	100.214	100.151	100.122
6.625	99.860	99.781	99.721
6.750	100.325	100.246	100.185
6.875	100.732	100.654	100.593
7.000	100.924	100.846	100.785

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Monday, March 25, 2024
Effective Time:
8:08:09 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	96.900	96.803	96.709
5.375	97.376	97.279	97.184
5.500	97.793	97.696	97.601
5.625	98.143	98.046	97.952
5.750	98.468	98.371	98.276
5.875	98.764	98.667	98.573
6.000	99.059	98.962	98.867
6.125	99.352	99.255	99.160
6.250	99.617	99.520	99.425
6.375	99.817	99.720	99.625
6.500	100.004	99.907	99.812
6.625	100.173	100.076	99.981
6.750	99.197	99.134	99.071
6.875	99.397	99.334	99.271
7.000	99.739	99.676	99.613
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	97.972	97.875	97.780
5.750	98.348	98.251	98.156
5.875	98.683	98.586	98.492
6.000	98.968	98.871	98.776
6.125	99.198	99.101	99.007
6.250	99.442	99.345	99.251
6.375	99.665	99.568	99.474
6.500	99.910	99.813	99.718
6.625	100.173	100.076	99.981
6.750	99.551	99.488	99.425
6.875	99.618	99.555	99.492
7.000	100.023	99.960	99.897
7.125	100.261	100.198	100.135

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	96.100	96.037	95.975
5.750	97.704	97.607	97.513
5.875	98.118	98.021	97.926
6.000	98.496	98.399	98.304
6.125	98.836	98.739	98.644
6.250	99.167	99.070	98.975
6.375	99.452	99.355	99.261
6.500	99.714	99.617	99.522
6.625	99.946	99.849	99.754
6.750	100.140	100.043	99.948
6.875	100.284	100.187	100.342
7.000	100.186	100.123	100.060
7.125	100.452	100.389	100.327

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	96.294	96.231	96.168
5.375	96.639	96.576	96.513
5.500	96.941	96.878	96.815
5.625	97.304	97.241	97.178
5.750	97.636	97.573	97.510
5.875	97.829	97.766	97.703
6.000	98.165	98.102	98.039
6.125	98.360	98.297	98.234
6.250	98.698	98.635	98.572
6.375	98.893	98.830	98.767
6.500	99.090	99.027	98.964
6.625	99.145	99.082	99.019
6.750	99.366	99.303	99.240
6.875	99.566	99.503	99.440
7.000	99.909	99.846	99.783
7.125	100.108	100.045	99.982

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	96.957	96.894	96.831
5.750	97.366	97.303	97.240
5.875	97.763	97.700	97.637
6.000	97.993	97.930	97.867
6.125	98.388	98.325	98.262
6.250	98.787	98.724	98.661
6.375	99.188	99.125	99.062
6.500	99.254	99.191	99.128
6.625	99.320	99.257	99.194
6.750	99.721	99.658	99.595
6.875	99.788	99.725	99.662
7.000	100.192	100.129	100.066
7.125	100.430	100.367	100.304

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	96.270	96.207	96.144
5.750	96.746	96.683	96.620
5.875	97.039	96.976	96.913
6.000	97.499	97.436	97.373
6.125	97.762	97.699	97.636
6.250	98.209	98.146	98.083
6.375	98.656	98.593	98.530
6.500	99.106	99.043	98.980
6.625	99.184	99.121	99.058
6.750	99.637	99.574	99.511
6.875	99.902	99.839	99.776
7.000	100.355	100.292	100.229
7.125	100.622	100.559	100.496

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

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

Monday, March 25, 2024
Effective Time:
8:08:09 AM

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	97.800	97.800	97.794	5.750	97.564	97.534	97.488	4.375			
5.875	98.370	98.370	98.365	5.875	98.134	98.104	98.058	4.500			
6.000	98.843	98.843	98.838	6.000	98.765	98.720	98.705	4.625			
6.125	99.329	99.329	99.323	6.125	99.294	99.249	99.234	4.750	95.699	95.690	95.487
6.250	99.700	99.693	99.680	6.250	99.390	99.345	99.330	4.875	96.103	96.094	95.891
6.375	100.144	100.137	100.124	6.375	99.988	99.943	99.928	5.000	96.826	96.826	96.822
6.500	100.591	100.584	100.571	6.500	100.285	100.241	100.226	5.125	97.024	97.019	97.015
6.625	100.972	100.958	100.945	6.625	100.722	100.678	100.663	5.250	97.574	97.574	97.570
6.750	101.109	101.094	101.073	6.750	100.808	100.763	100.748	5.375	97.876	97.876	97.871
6.875	101.490	101.475	101.455	6.875	101.084	101.039	101.024	5.500	98.285	98.277	98.267
7.000	101.875	101.860	101.839	7.000	101.591	101.547	101.532	5.625	98.595	98.587	98.576
7.125	102.223	102.199	102.178	7.125	101.973	101.928	101.913	5.750	98.948	98.940	98.929
7.250	102.258	102.236	102.208	7.250	101.638	101.594	101.568	5.875	99.255	99.247	99.236
7.375	102.595	102.573	102.545	7.375	102.129	102.084	102.058	6.000	99.445	99.437	99.413

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	95.222	95.213	94.977								
4.875	95.511	95.552	95.494								
5.000	96.274	96.266	96.257								
5.125	96.733	96.725	96.716								
5.250	97.039	97.031	97.022								
5.375	97.342	97.334	97.325								
5.500	97.582	97.569	97.559								
5.625	97.916	97.896	97.874								
5.750	98.239	98.215	98.189								
5.875	98.546	98.522	98.496								
6.000	99.063	99.039	99.012								

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

Monday, March 25, 2024
Effective Time:
8:08:09 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	97.800	97.800	97.794
5.875	98.370	98.370	98.365
6.000	98.843	98.843	98.838
6.125	99.329	99.329	99.323
6.250	99.700	99.693	99.680
6.375	100.144	100.137	100.124
6.500	100.591	100.584	100.571
6.625	100.965	100.958	100.945
6.750	101.109	101.094	101.073
6.875	101.490	101.475	101.455
7.000	101.875	101.860	101.839
7.125	102.214	102.199	102.178
7.250	102.008	101.986	101.958
7.375	102.345	102.323	102.295
7.500	102.653	102.631	102.603

Home Possible 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.750	97.564	97.534	97.488
5.875	98.134	98.104	98.058
6.000	98.708	98.679	98.632
6.125	98.970	98.941	98.894
6.250	99.254	99.217	99.174
6.375	99.516	99.480	99.437
6.500	99.773	99.744	99.704
6.625	100.089	100.060	100.020
6.750	100.351	100.307	100.257
6.875	100.511	100.467	100.417
7.000	100.723	100.672	100.658
7.125	101.053	100.994	100.984
7.250	101.189	101.167	101.139
7.375	101.621	101.599	101.571
7.500	101.930	101.908	101.880

Home Possible 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.250			
4.375			
4.500			
4.625			
4.750	95.699	95.690	95.487
4.875	96.103	96.094	95.891
5.000	96.826	96.826	96.822
5.125	97.024	97.019	97.015
5.250	97.574	97.574	97.570
5.375	97.876	97.876	97.871
5.500	98.285	98.277	98.267
5.625	98.595	98.587	98.576
5.750	98.948	98.940	98.929
5.875	99.255	99.247	99.236
6.000	99.445	99.437	99.413

Home Possible 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.125			
4.250			
4.375			
4.500			
4.625			
4.750	95.222	95.213	94.977
4.875	95.511	95.552	95.494
5.000	96.274	96.266	96.257
5.125	96.733	96.725	96.716
5.250	97.039	97.031	97.022
5.375	97.342	97.334	97.325
5.500	97.582	97.569	97.559
5.625	97.916	97.896	97.874
5.750	98.239	98.215	98.189

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

Monday, March 25, 2024
Effective Time:
8:08:09 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	96.588	96.671	96.660
5.750	97.250	97.315	97.296
5.875	97.823	97.885	97.863
6.000	98.362	98.420	98.394
6.125	98.844	98.902	98.877
6.250	99.076	99.122	99.089
6.375	99.571	99.611	99.574
6.500	100.006	100.038	99.999
6.625	100.493	100.522	100.483
6.750	100.483	100.511	100.464
6.875	100.911	100.927	100.876
7.000	101.262	101.266	101.213
7.125	101.718	101.724	101.671
7.250	101.565	101.574	101.514
7.375	101.879	101.876	101.812

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

Monday, March 25, 2024
Effective Time:
8:08:09 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	96.052	96.095	96.104
5.125	96.832	96.875	96.884
5.250	98.062	98.054	98.047
5.375	98.656	98.627	98.619
5.500	99.137	99.130	99.123
5.625	99.578	99.570	99.563
5.750	100.267	100.076	99.949
5.875	100.415	100.224	100.034
6.000	100.774	100.584	100.433
6.125	101.236	101.046	100.982
6.250	101.523	101.333	101.277
6.375	101.277	101.233	101.189
6.500	101.713	101.669	101.626
6.625	102.106	102.062	102.018
6.750	102.378	102.319	102.260
6.875	102.059	102.000	101.941
7.000	102.515	102.456	102.397
7.125	102.859	102.800	102.742
7.250	102.792	102.718	102.670
7.375	102.374	102.549	102.399
7.500	102.734	102.659	102.509
7.625	102.844	102.769	102.672
7.750	102.704	102.629	102.479
7.875			
8.000			

FHA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	98.062	98.054	98.047
5.375	98.656	98.627	98.619
5.500	99.137	99.130	99.123
5.625	99.578	99.570	99.563
5.750	100.267	100.076	99.949
5.875	100.415	100.224	100.034
6.000	100.774	100.584	100.433
6.125	101.236	101.046	100.982
6.250	101.523	101.333	101.277
6.375	101.277	101.233	101.189
6.500	101.713	101.669	101.626
6.625	102.106	102.062	102.018
6.750	102.378	102.319	102.260
6.875	102.059	102.000	101.941
7.000	102.515	102.456	102.397
7.125	102.859	102.800	102.742
7.250	102.792	102.718	102.670
7.375	102.374	102.549	102.399
7.500	102.734	102.659	102.509
7.625	102.844	102.769	102.672
7.750	102.704	102.629	102.479
7.875			
8.000			

FHA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	96.052	96.095	96.104
5.125	96.832	96.875	96.884
5.250	98.062	98.054	98.047
5.375	98.656	98.627	98.619
5.500	99.137	99.130	99.123
5.625	99.578	99.570	99.563
5.750	100.267	100.076	99.949
5.875	100.415	100.224	100.034
6.000	100.774	100.584	100.433
6.125	101.236	101.046	100.982
6.250	101.523	101.333	101.277
6.375	101.277	101.233	101.189
6.500	101.713	101.669	101.626
6.625	102.106	102.062	102.018
6.750	102.378	102.319	102.260
6.875	102.059	102.000	101.941
7.000	102.515	102.456	102.397
7.125	102.859	102.800	102.742
7.250	102.792	102.718	102.670
7.375	102.374	102.549	102.399
7.500	102.734	102.659	102.509
7.625	102.844	102.769	102.672
7.750	102.704	102.629	102.479
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	90.895	91.091	91.144
3.625	91.442	91.638	91.692
3.750	92.622	92.796	92.834
3.875	93.169	93.343	93.381
4.000	93.714	93.888	93.926
4.125	94.257	94.431	94.469
4.250	95.208	95.360	95.382
4.375	95.749	95.901	95.924
4.500	96.286	96.438	96.460
4.625	97.067	96.968	96.991
4.750	97.146	97.275	97.282
4.875	97.672	97.552	97.559
5.000	97.937	98.067	98.074
5.125	98.438	98.568	98.575
5.250	98.645	98.658	98.650
5.375	98.793	98.900	98.892
5.500	99.261	99.368	99.360
5.625	99.701	99.808	99.800
5.750	99.826	99.780	99.765
5.875	99.808	99.643	99.620
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	90.895	91.091	91.144
3.625	91.442	91.638	91.692
3.750	92.622	92.796	92.834
3.875	93.169	93.343	93.381
4.000	93.714	93.888	93.926
4.125	94.257	94.431	94.469
4.250	95.208	95.360	95.382
4.375	95.749	95.901	95.924
4.500	96.286	96.438	96.460
4.625	97.067	96.968	96.991
4.750	97.146	97.275	97.282
4.875	97.672	97.552	97.559
5.000	97.937	98.067	98.074
5.125	98.438	98.568	98.575
5.250	98.645	98.658	98.650
5.375	98.793	98.900	98.892
5.500	99.261	99.368	99.360
5.625	99.701	99.808	99.800
5.750	99.826	99.780	99.765
5.875	99.808	99.643	99.620
6.000			

FHA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.000	95.208	94.950	94.960
5.125	95.728	95.720	95.730
5.250	97.482	97.474	97.467
5.375	97.904	97.897	97.889
5.500	98.532	98.525	98.518
5.625	98.881	98.836	98.818
5.750	99.634	99.444	99.411
5.875	100.012	99.586	99.631
6.000	100.232	100.193	100.172
6.125	100.760	100.742	100.721
6.250	101.178	100.416	100.797
6.375	100.697	100.671	100.635
6.500	101.255	101.230	101.193
6.625	101.713	101.688	101.651
6.750	101.628	101.265	101.510
6.875	101.280	101.046	101.245
7.000	101.781	101.798	101.747
7.125	102.119	101.886	102.084
7.250	100.448	100.527	101.010
7.375	101.346	101.424	101.357
7.500	101.781	101.860	101.793
7.625	102.005	102.083	102.016
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	97.482	97.474	97.467
5.375	97.904	97.897	97.889
5.500	98.532	98.525	98.518
5.625	98.881	98.836	98.818
5.750	99.634	99.444	99.411
5.875	100.012	99.586	99.631
6.000	100.232	100.193	100.172
6.125	100.760	100.742	100.721
6.250	101.178	100.416	100.797
6.375	100.697	100.671	100.635
6.500	101.255	101.230	101.193
6.625	101.713	101.688	101.651
6.750	101.628	101.265	101.510
6.875	101.280	101.046	101.245

FHA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.000	95.208	94.950	94.960
5.125	95.728	95.720	95.730
5.250	97.482	97.474	97.467
5.375	97.904	97.897	97.889
5.500	98.532	98.525	98.518
5.625	98.881	98.836	98.818
5.750	99.634	99.444	99.411
5.875	100.012	99.586	99.631
6.000	100.232	100.193	100.172
6.125	100.760	100.742	100.721
6.250	101.178	100.416	100.797
6.375	100.697	100.671	100.635
6.500	101.255	101.230	101.193
6.625	101.713	101.688	101.651
6.750	101.628	101.265	101.510
6.875	101.280	101.046	101.245

FHA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	93.791	93.818	93.841
4.625	94.307	94.333	94.356
4.750	93.077	93.007	93.014
4.875	93.333	93.262	93.270
5.000	93.814	93.743	93.751
5.125	94.265	94.194	94.201
5.250	94.446	94.353	94.345
5.375	94.629	94.536	94.528
5.500	95.016	94.923	94.915
5.625	95.354	95.512	95.504
5.750	95.301	95.255	95.240
5.875	94.809	94.747	94.718
6.000	95.281	95.219	95.190
6.125	95.746	95.684	95.655

FHA 30 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.250	98.062	98.054	98.047
5.375	98.656	98.627	98.619
5.500	99.137	99.130	99.123
5.625	99.578	99.570	99.563
5.750	100.267	100.076	99.949
5.875	100.415	100.224	100.034
6.000	100.774	100.584	100.433
6.125	101.236	101.046	100.982
6.250	101.523	101.333	101.277
6.375	101.277	101.233	101.189
6.500	101.713	101.669	101.626
6.625	102.106	102.062	102.018
6.750	102.378	102.319	102.260
6.875	102.059	102.000	101.941
7.000	102.515	102.456	102.397

FHA 25 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.250	98.062	98.054	98.047
5.375	98.656	98.627	98.619
5.500	99.137	99.130	99.123
5.625	99.578	99.570	99.563
5.750	100.267	100.076	99.949
5.875	100.415	100.224	100.034
6.000	100.774	100.584	100.433
6.125	101.236	101.046	100.982
6.250	101.523	101.333	101.277
6.375	101.277	101.233	101.189
6.500	101.713	101.669	101.626
6.625	102.106	102.062	102.018
6.750	102.378	102.319	102.260
6.875	102.059	102.000	101.941
7.000	102.515	102.456	102.397

FHA 20 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.250	98.062	98.054	98.047
5.375	98.656	98.627	98.619
5.500	99.137	99.130	99.123
5.625	99.578	99.570	99.563
5.750	100.267	100.076	99.949
5.875	100.415	100.224	100.034
6.000	100.774	100.584	100.433
6.125	101.236	101.046	100.982
6.250	101.523	101.333	101.277
6.375	101.277	101.233	101.189
6.500	101.713	101.669	101.626
6.625	102.106	102.062	102.018
6.750	102.378	102.319	102.260
6.875	102.059	102.000	101.941
7.000	102.515	102.456	102.397

FHA 15 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	96.286	96.438	96.460
4.625	97.067	96.968	96.991
4.750	97.146	97.275	97.282
4.875	97.672	97.552	97.559
5.000	97.937	98.067	98.074
5.125	98.438	98.568	98.575
5.250	98.645	98.658	98.650
5.375	98.793	98.900	98.892
5.500	99.261	99.368	99.360
5.625	99.701	99.808	99.800
5.750	99.826	99.780	99.765
5.875	99.808	99.643	99.620
6.000	100.231	100.066	100.043

FHA 10 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.250	95.208	95.360	95.382
4.375	95.749	95.901	95.924
4.500	96.286	96.438	96.460
4.625	97.067	96.968	96.991
4.750	97.146	97.275	97.282
4.875	97.672	97.552	97.559
5.000	97.937	98.067	98.074
5.125	98.438	98.568	98.575
5.250	98.645	98.658	98.650
5.375	98.793	98.900	98.892
5.500	99.261	99.368	99.360
5.625	99.701	99.808	99.800
5.750	99.826	99.780	99.765

FHA 30 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	97.482	97.474	97.467
5.375	97.904	97.897	97.889
5.500	98.532	98.525	98.518
5.625	98.881	98.836	98.818
5.750	99.634	99.444	99.411
5.875	100.012	99.586	99.631
6.000	100.232	100.193	100.172
6.125	100.760	100.742	100.721
6.250	101.178	100.416	100.797
6.375	100.697	100.671	100.635
6.500	101.255	101.230	101.193
6.625	101.713	101.688	101.651
6.750	101.628	101.265	101.510

FHA 25 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	97.482	97.474	97.467
5.375	97.904	97.897	97.889
5.500	98.532	98.525	98.518
5.625	98.881	98.836	98.818
5.750	99.634	99.444	99.411
5.875	100.012	99.586	99.631
6.000	100.232	100.193	100.172
6.125	100.760	100.742	100.721
6.250	101.178	100.416	100.797
6.375	100.697	100.671	100.635
6.500	101.255	101.230	101.193
6.625	101.713	101.688	101.651
6.750	101.628	101.265	101.510
6.875	101.280	101.046	101.245

FHA 20 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	97.482	97.474	97.467
5.375	97.904	97.897	97.889
5.500	98.532	98.525	98.518
5.625	98.881	98.836	98.818
5.750	99.634	99.444	99.411
5.875	100.012	99.586	99.631
6.000	100.232	100.193	100.172
6.125	100.760	100.742	100.721
6.250	101.178	100.416	100.797
6.375	100.697	100.671	100.635
6.500	101.255	101.230	101.193
6.625	101.713	101.688	101.651
6.750	101.628	101.265	101.510
6.875	101.280	101.046	101.245

FHA 30 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	97.482	97.474	97.467
5.375	97.904	97.897	97.889
5.500	98.532	98.525	98.518
5.625	98.881	98.836	98.818
5.750	99.634	99.444	99.411
5.875	100.012	99.586	99.631
6.000	100.232	100.193	100.172
6.125	100.760	100.742	100.721
6.250	101.178	100.416	100.797
6.375	100.697	100.671	100.635
6.500	101.255	101.230	101.193
6.625	101.713	101.688	101.651
6.750	101.628	101.265	101.510

FHA 15 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
4.500	93.791	93.818	93.841
4.625	94.307	94.333	94.356
4.750	93.077	93.007	93.014
4.875	93.333	93.262	93.270
5.000	93.814	93.743	93.751
5.125	94.265	94.194	94.201
5.250	94.446	94.353	94.345
5.375	94.629	94.536	94.528
5.500	95.016	94.923	94.915
5.625	95.354	95.512	95.504
5.750	95.301	95.255	95.240
5.875	94.809	94.747	94.718
6.000	95.281	95.219	95.190
6.125	95.746	95.684	95.655

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	-3.500
< 550	-4.500
No FICO Score	-3.500

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
250 Baker St., Suite 200
Costa Mesa, CA, 92626

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

Monday, March 25, 2024
Effective Time:
8:08:09 AM

Government

VA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	98.656	98.627	98.619
5.500	99.137	99.130	99.123
5.625	99.578	99.570	99.563
5.750	100.267	100.076	99.949
5.875	100.415	100.224	100.034
6.000	100.774	100.584	100.393
6.125	101.236	101.046	100.928
6.250	101.523	101.333	101.142
6.375	101.277	101.233	101.189
6.500	101.713	101.669	101.626
6.625	102.106	102.062	102.018
6.750	102.378	102.319	102.260
6.875	102.059	102.000	101.941
7.000	102.515	102.456	102.397
7.125	102.859	102.800	102.742
7.250	102.792	102.718	102.670
7.375	102.374	102.299	102.149
7.500	102.484	102.659	102.509
7.625	102.844	102.769	102.619
7.750	102.704	102.629	102.479
7.875	102.814	102.739	102.589
8.000	102.924	102.849	102.699
8.125	103.034	102.959	102.809

VA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	98.656	98.627	98.619
5.500	99.137	99.130	99.123
5.625	99.578	99.570	99.563
5.750	100.267	100.076	99.949
5.875	100.415	100.224	100.034
6.000	100.774	100.584	100.393
6.125	101.236	101.046	100.928
6.250	101.523	101.333	101.142
6.375	101.277	101.233	101.189
6.500	101.713	101.669	101.626
6.625	102.106	102.062	102.018
6.750	102.378	102.319	102.260
6.875	102.059	102.000	101.941
7.000	102.515	102.456	102.397
7.125	102.859	102.800	102.742
7.250	102.792	102.718	102.670
7.375	102.374	102.299	102.149
7.500	102.484	102.659	102.509
7.625	102.844	102.769	102.619
7.750	102.704	102.629	102.479
7.875	102.814	102.739	102.589
8.000	102.924	102.849	102.699
8.125	103.034	102.959	102.809

VA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250	98.062	98.054	98.047
5.375	98.656	98.627	98.619
5.500	99.137	99.130	99.123
5.625	99.578	99.570	99.563
5.750	100.267	100.076	99.949
5.875	100.415	100.224	100.034
6.000	100.774	100.584	100.393
6.125	101.236	101.046	100.928
6.250	101.523	101.333	101.142
6.375	101.277	101.233	101.189
6.500	101.713	101.669	101.626
6.625	102.106	102.062	102.018
6.750	102.378	102.319	102.260
6.875	102.059	102.000	101.941
7.000	102.515	102.456	102.397
7.125	102.859	102.800	102.742
7.250	102.792	102.718	102.670
7.375	102.374	102.299	102.149
7.500	102.484	102.659	102.509
7.625	102.844	102.769	102.619
7.750	102.704	102.629	102.479

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	90.902	91.098	91.151
3.625	91.413	91.609	91.662
3.750	92.687	92.861	92.899
3.875	93.195	93.369	93.407
4.000	93.697	93.871	93.909
4.125	94.190	94.364	94.402
4.250	95.255	95.407	95.429
4.375	95.742	95.894	95.917
4.500	96.215	96.367	96.389
4.625	96.920	97.072	96.844
4.750	97.159	97.288	97.295
4.875	97.606	97.486	97.493
5.000	98.030	97.910	97.917
5.125	98.429	98.559	98.566
5.250	98.645	98.626	98.617
5.375	98.659	98.767	98.758
5.500	99.269	99.126	99.118
5.625	99.599	99.706	99.698
5.750	99.576	99.780	99.765
5.875	99.636	99.721	99.698
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	90.902	91.098	91.151
3.625	91.413	91.609	91.662
3.750	92.687	92.861	92.899
3.875	93.195	93.369	93.407
4.000	93.697	93.871	93.909
4.125	94.190	94.364	94.402
4.250	95.255	95.407	95.429
4.375	95.742	95.894	95.917
4.500	96.215	96.367	96.389
4.625	96.920	97.072	96.844
4.750	97.159	97.288	97.295
4.875	97.606	97.486	97.493
5.000	98.030	97.910	97.917
5.125	98.429	98.559	98.566
5.250	98.645	98.626	98.617
5.375	98.659	98.767	98.758
5.500	99.269	99.126	99.118
5.625	99.599	99.706	99.698
5.750	99.576	99.780	99.765
5.875	99.636	99.721	99.698
6.000			

VA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.875			
5.000			
5.125			
5.250	97.482	97.474	97.467
5.375	97.904	97.897	97.889
5.500	98.532	98.525	98.518
5.625	98.881	98.836	98.818
5.750	99.634	99.444	99.411
5.875	100.012	99.557	99.631
6.000	100.232	100.022	100.001
6.125	100.604	100.551	100.530
6.250	101.178	100.416	100.797
6.375	100.602	100.546	100.514
6.500	101.042	101.036	101.000
6.625	101.431	101.325	101.343
6.750	101.628	101.265	101.510
6.875	101.109	100.896	101.094
7.000	101.515	101.516	101.465
7.125	101.859	101.732	101.742
7.250	100.494	100.592	101.260
7.375	101.152	101.251	101.184
7.500	101.488	101.586	101.519
7.625	101.690	101.789	101.722
7.750			
7.875			
8.000			
8.125			

VA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	101.042	101.036	101.000
6.625	101.431	101.325	101.343
6.750	101.628	101.265	101.510
6.875	101.109	100.896	101.094
7.000	101.515	101.516	101.465
7.125	101.859	101.732	101.742
7.250	100.494	100.592	101.260
7.375	101.152	101.251	101.184
7.500	101.488	101.586	101.519
7.625	101.690	101.789	101.722
7.750			
7.875			
8.000			
8.125			

VA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	100.604	100.551	100.530
6.250	101.178	100.416	100.797
6.375	100.602	100.546	100.514
6.500	101.042	101.036	101.000
6.625	101.431	101.325	101.343
6.750	101.628	101.265	101.510
6.875	101.109	100.896	101.094
7.000	101.515	101.516	101.465
7.125	101.859	101.732	101.742
7.250	100.494	100.592	101.260
7.375	101.152	101.251	101.184
7.500	101.488	101.586	101.519
7.625	101.690	101.789	101.722
7.750			

VA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	93.636	93.663	93.686
4.625	94.042	94.068	94.091
4.750	93.036	92.965	92.973
4.875	93.181	93.111	93.118
5.000	93.790	93.720	93.727
5.125	94.114	94.043	94.050
5.250	94.370	94.324	94.309
5.375	94.421	94.328	94.320
5.500	94.948	94.855	94.847
5.625	95.190	95.097	95.089
5.750	95.301	95.255	95.240
5.875	94.809	94.747	94.718
6.000	95.281	95.219	95.190
6.125	95.746	95.684	95.655

VA 30 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	101.277	101.233	101.189
6.500	101.713	101.669	101.626
6.625	102.106	102.062	102.018
6.750	102.378	102.319	102.260
6.875	102.059	102.000	101.941
7.000	102.515	102.456	102.397
7.125	102.859	102.800	102.742
7.250	102.792	102.718	102.670
7.375	102.374	102.299	102.149
7.500	102.484	102.659	102.509
7.625	102.844	102.769	102.619
7.750	102.704	102.629	102.479
7.875	102.814	102.739	102.589
8.000	102.924	102.849	102.699
8.125	103.034	102.959	102.809

VA 25 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	101.277	101.233	101.189
6.500	101.713	101.669	101.626
6.625	102.106	102.062	102.018
6.750	102.378	102.319	102.260
6.875	102.059	102.000	101.941
7.000	102.515	102.456	102.397
7.125	102.859	102.800	102.742
7.250	102.792	102.718	102.670
7.375	102.374	102.299	102.149
7.500	102.484	102.659	102.509
7.625	102.844	102.769	102.619
7.750	102.704	102.629	102.479
7.875	102.814	102.739	102.589
8.000	102.924	102.849	102.699
8.125	103.034	102.959	102.809

VA 20 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.000	100.774	100.584	100.393
6.125	101.236	101.046	100.928
6.250	101.523	101.333	101.142
6.375	101.277	101.233	101.189
6.500	101.713	101.669	101.626
6.625	102.106	102.062	102.018
6.750	102.378	102.319	102.260
6.875	102.059	102.000	101.941
7.000	102.515	102.456	102.397
7.125	102.859	102.800	102.742
7.250	102.792	102.718	102.670
7.375	102.374	102.299	102.149
7.500	102.484	102.659	102.509
7.625	102.844	102.769	102.619
7.750			

VA 15 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	96.215	96.367	96.389
4.625	96.920	97.072	96.844
4.750	97.159	97.288	97.295
4.875	97.606	97.486	97.493
5.000	98.030	97.910	97.917
5.125	98.429	98.559	98.566
5.250	98.645	98.626	98.617
5.375	98.659	98.767	98.758
5.500	99.269	99.126	99.118
5.625	99.599	99.706	99.698
5.750	99.576	99.780	99.765
5.875	99.636	99.721	99.698
6.000	99.959	100.044	100.021
6.125	100.271	100.353	100.330

VA 10 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	96.215	96.367	96.389
4.625	96.920	97.072	96.844
4.750	97.159	97.288	97.295
4.875	97.606	97.486	97.493
5.000	98.030	97.910	97.917
5.125	98.429	98.559	98.566
5.250	98.645	98.626	98.617
5.375	98.659	98.767	98.758
5.500	99.269	99.126	99.118
5.625	99.599	99.706	99.698
5.750	99.576	99.780	99.765
5.875	99.636	99.721	99.698
6.000	99.959	100.044	100.021
6.125	100.271	100.353	100.330

VA 30 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.625	101.431	101.325	101.343
6.750	101.628	101.265	101.510
6.875	101.109	100.896	101.094
7.000	101.515	101.516	101.465
7.125	101.859	101.732	101.742
7.250	100.494	100.592	101.260
7.375	101.152	101.251	101.184
7.500	101.488	101.586	101.519
7.625	101.690	101.789	101.722
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	101.042	101.036	101.000
6.625	101.431	101.325	101.343
6.750	101.628	101.265	101.510
6.875	101.109	100.896	101.094
7.000	101.515	101.516	101.465
7.125	101.859	101.732	101.742
7.250	100.494	100.592	101.260
7.375	101.152	101.251	101.184
7.500	101.488	101.586	101.519
7.625	101.690	101.789	101.722
7.750			
7.875			
8.000			
8.125			

VA 20 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.125	100.604	100.551	100.530
6.250	101.178	100.416	100.797
6.375	100.602	100.546	100.514
6.500	101.042	101.036	101.000
6.625	101.431	101.325	101.343
6.750	101.628	101.265	101.510
6.875	101.109	100.896	101.094
7.000	101.515	101.516	101.465
7.125	101.859	101.732	101.742
7.250	100.494	100.592	101.260
7.375	101.152	101.251	101.184
7.500	101.488	101.586	101.519
7.625	101.690	101.789	101.722
7.750			

VA 15 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
4.500	93.636	93.663	93.686
4.625	94.042	94.068	94.091
4.750	93.036	92.965	92.973
4.875	93.181	93.111	93.118
5.000	93.790	93.720	93.727
5.125	94.114	94.043	94.050
5.250	94.370	94.324	94.309
5.375	94.421	94.328	94.320
5.500	94.948	94.855	94.847
5.625	95.190	95.097	95.089
5.750	95.301	95.255	95.240
5.875	94.809	94.747	94.718
6.000	95.281	95.219	95.190
6.125	95.746	95.684	95.655

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	-3.500
FICO < 550	-4.500
No FICO Score	-3.500

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

Monday, March 25, 2024
Effective Time:
8:08:09 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	98.570	98.405	98.105	6.750	95.970	95.805	95.505	6.750			
6.875	98.793	98.615	98.315	6.875	96.193	96.015	95.715	6.875			
7.000	99.292	99.114	98.814	7.000	96.692	96.514	96.214	7.000			
7.125	99.735	99.557	99.257	7.125	97.135	96.957	96.657	7.125			
7.250	100.167	99.989	99.689	7.250	97.567	97.389	97.089	7.250			
7.375	100.354	100.117	99.817	7.375	97.754	97.517	97.217	7.375			
7.500	100.813	100.576	100.276	7.500	98.213	97.976	97.676	7.500			
7.625	101.216	100.979	100.679	7.625	98.616	98.379	98.079	7.625			
7.750	101.608	101.371	101.071	7.750	99.008	98.771	98.471	7.750			
7.875	101.154	100.859	100.559	7.875	98.554	98.259	97.959	7.875			
8.000	101.583	101.288	100.988	8.000	98.983	98.688	98.388	8.000			
8.125	101.956	101.661	101.361	8.125	99.356	99.061	98.761	8.125			
8.250	102.318	102.023	101.723	8.250	99.718	99.423	99.123	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	96.570	96.405	96.105	6.750	93.970	93.805	93.505	6.750			
6.875	96.793	96.615	96.315	6.875	94.193	94.015	93.715	6.875			
7.000	97.292	97.114	96.814	7.000	94.692	94.514	94.214	7.000			
7.125	97.735	97.557	97.257	7.125	95.135	94.957	94.657	7.125			
7.250	98.167	97.989	97.689	7.250	95.567	95.389	95.089	7.250			
7.375	98.354	98.117	97.817	7.375	95.754	95.517	95.217	7.375			
7.500	98.813	98.576	98.276	7.500	96.213	95.976	95.676	7.500			
7.625	99.216	98.979	98.679	7.625	96.616	96.379	96.079	7.625			
7.750	99.608	99.371	99.071	7.750	97.008	96.771	96.471	7.750			
7.875	99.154	98.859	98.559	7.875	96.554	96.259	95.959	7.875			
8.000	99.583	99.288	98.988	8.000	96.983	96.688	96.388	8.000			
8.125	99.956	99.661	99.361	8.125	97.356	97.061	96.761	8.125			
8.250	100.318	100.023	99.723	8.250	97.718	97.423	97.123	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.