BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Effective: **4/12/24 8:10 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

Friday, April 12, 2024
Effective Time:
8:10:55 AM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625	95.239	95.241	95.242
5.750	96.134	96.095	96.083
5.875	96.688	96.651	96.644
6.000	97.258	97.235	97.213
6.125	97.744	97.736	97.720
6.250	98.296	98.254	98.233
6.375	98.799	98.758	98.739
6.500	99.260	99.247	99.218
6.625	99.677	99.682	99.644
6.750	100.047	100.009	99.990
6.875	100.495	100.459	100.439
7.000	100.903	100.868	100.850
7.125	101.253	101.228	101.213
7.250	101.524	101.486	101.460
7.375	101.925	101.889	101.863
7.500	102.313	102.278	102.252
7.625	102.637	102.604	102.577
7.750	102.402	102.317	102.282
7.875	102.794	102.712	102.676
8.000	102.655	102.683	102.580
8.125	102.923	102.951	102.847
8.250			
8.375			
8.500			
8.625			

Conventional 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625	95.239	95.241	95.242
5.750	96.134	96.095	96.083
5.875	96.688	96.651	96.644
6.000	97.258	97.235	97.213
6.125	97.744	97.736	97.720
6.250	98.296	98.254	98.233
6.375	98.799	98.758	98.739
6.500	99.260	99.247	99.218
6.625	99.677	99.682	99.644
6.750	100.047	100.009	99.990
6.875	100.495	100.459	100.439
7.000	100.903	100.868	100.850
7.125	101.253	101.228	101.213
7.250	101.524	101.486	101.460
7.375	101.925	101.889	101.863
7.500	102.313	102.278	102.252
7.625	102.637	102.604	102.577
7.750	102.402	102.317	102.282
7.875	102.794	102.712	102.676
8.000	102.655	102.683	102.580
8.125	102.923	102.951	102.847
8.250			
8.375			
8.500			
8.625			

Conventional 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	91.766	91.700	91.700
5.125	93.265	93.220	93.205
5.250	94.028	93.983	93.967
5.375	94.671	94.626	94.611
5.500	95.689	95.691	95.677
5.625	96.451	96.450	96.431
5.750	97.311	97.274	97.251
5.875	97.841	97.818	97.795
6.000	98.363	98.340	98.317
6.125	98.751	98.728	98.705
6.250	99.228	99.188	99.168
6.375	99.680	99.653	99.632
6.500	100.105	100.081	100.058
6.625	100.454	100.432	100.409
6.750	100.444	100.407	100.387
6.875	100.840	100.805	100.785
7.000	101.198	101.166	101.145
7.125	101.528	101.497	101.476
7.250	101.688	101.650	101.624
7.375	102.023	101.987	101.961
7.500	102.368	102.335	102.308
7.625	102.678	102.646	102.619
7.750	102.624	102.540	102.505
7.875	102.730	102.649	102.613
8.000	102.313	102.341	102.239

Conventional 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625	95.562	95.531	95.504
4.750	96.089	96.052	96.025
4.875	96.500	96.486	96.460
5.000	96.915	96.838	96.826
5.125	97.370	97.353	97.324
5.250	97.820	97.789	97.777
5.375	98.219	98.230	98.179
5.500	98.763	98.718	98.705
5.625	98.763	98.755	98.703
5.750	99.162	99.118	99.104
5.875	99.617	99.574	99.509
6.000	99.925	99.979	99.871
6.125	99.807	99.744	99.684
6.250	100.166	100.055	100.045
6.375	100.508	100.519	100.390
6.500	100.792	100.729	100.675
6.625	100.634	100.661	100.595
6.750	101.073	101.101	101.034
6.875	101.350	101.258	101.189
7.000	101.589	101.498	101.429

Conventional 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625	95.867	95.725	95.725
4.750	96.126	96.047	96.047
4.875	96.617	96.545	96.545
5.000	96.925	96.804	96.804
5.125	97.470	97.605	97.605
5.250	97.976	97.868	97.868
5.375	98.285	98.433	98.183
5.500	98.763	98.718	98.705
5.625	98.622	98.556	98.515
5.750	99.145	99.079	99.038
5.875	99.617	99.551	99.509
6.000	99.912	99.846	99.804
6.125	99.674	99.707	99.565
6.250	100.063	100.028	99.927
6.375	100.508	100.427	100.372
6.500	100.768	100.687	100.632
6.625	100.506	100.525	100.443
6.750	100.923	100.832	100.763
6.875	101.350	101.258	101.189
7.000	101.589	101.498	101.429

Conventional 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.000	97.227	97.140	97.123
6.125	97.817	97.790	97.774
6.250	98.263	98.224	98.209
6.375	98.689	98.652	98.637
6.500	99.199	99.154	99.139
6.625	99.527	99.482	99.467
6.750	99.987	99.951	99.937
6.875	100.366	100.332	100.317
7.000	100.686	100.653	100.638
7.125	101.003	100.972	100.957
7.250	101.428	101.392	101.368
7.375	101.744	101.742	101.685
7.500	102.056	102.121	102.058
7.625	102.322	102.290	102.266
7.750	101.430	101.464	101.368
7.875	101.742	101.773	101.673

Conventional 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.000	96.886	96.841	96.826
6.125	97.355	97.310	97.295
6.250	97.785	97.739	97.724
6.375	98.643	98.598	98.583
6.500	99.170	99.125	99.110
6.625	99.501	99.456	99.440
6.750	99.280	99.235	99.220
6.875	99.808	99.762	99.747
7.000	100.256	100.211	100.196
7.125	100.515	100.470	100.455
7.250	100.644	100.607	100.584
7.375	101.021	100.961	100.931
7.500	101.436	101.376	101.346
7.625	101.683	101.623	101.593
7.750	101.277	101.193	101.161
7.875	100.721	100.751	100.651

Conventional 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.125	95.531	95.487	95.473
5.250	96.072	96.028	96.014
5.375	96.579	96.534	96.520
5.500	96.935	96.891	96.877
5.625	96.847	96.781	96.990
5.750	97.366	97.299	97.258
5.875	97.831	97.765	97.723
6.000	98.141	98.061	98.006
6.125	98.697	98.616	98.561
6.250	99.190	99.109	99.054
6.375	99.626	99.546	99.491
6.500	99.859	99.779	99.724
6.625	99.451	99.360	99.291
6.750	99.925	99.834	99.765
6.875	100.340	100.248	100.179
7.000	100.528	100.436	100.367

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

Friday, April 12, 2024
Effective Time:
8:10:55 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	95.932	95.841	95.760
5.375	96.292	96.200	96.120
5.500	96.651	96.559	96.479
5.625	97.004	96.913	96.832
5.750	97.352	97.261	97.180
5.875	97.700	97.609	97.528
6.000	98.009	97.917	97.837
6.125	98.274	98.182	98.102
6.250	98.504	98.412	98.332
6.375	98.695	98.604	98.524
6.500	98.860	98.769	98.688
6.625	99.020	99.179	99.099
6.750	98.722	98.659	98.596
6.875	98.924	98.861	98.798
7.000	99.268	99.205	99.142
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	96.657	96.566	96.486
5.750	97.034	96.943	96.862
5.875	97.374	97.283	97.203
6.000	97.664	97.572	97.492
6.125	97.898	97.806	97.726
6.250	98.145	98.054	97.973
6.375	98.657	98.566	98.485
6.500	98.900	98.808	98.728
6.625	99.146	99.054	98.974
6.750	98.840	98.777	98.714
6.875	98.910	98.847	98.784
7.000	99.314	99.251	99.188
7.125	99.554	99.491	99.428

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	94.960	94.897	94.835
5.750	96.329	96.238	96.157
5.875	96.747	96.656	96.576
6.000	97.126	97.035	96.954
6.125	97.461	97.370	97.290
6.250	97.788	97.697	97.616
6.375	98.105	98.013	97.933
6.500	98.368	98.277	98.196
6.625	98.599	98.507	98.427
6.750	99.040	98.948	98.868
6.875	99.182	99.091	99.011
7.000	99.219	99.156	99.094
7.125	99.486	99.423	99.361

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	95.514	95.451	95.388
5.375	95.862	95.799	95.736
5.500	96.166	96.103	96.040
5.625	96.530	96.467	96.404
5.750	96.863	96.800	96.737
5.875	97.057	96.994	96.931
6.000	97.395	97.332	97.269
6.125	97.591	97.528	97.465
6.250	97.930	97.867	97.804
6.375	98.127	98.064	98.001
6.500	98.468	98.405	98.342
6.625	98.668	98.605	98.542
6.750	98.891	98.828	98.765
6.875	99.093	99.030	98.967
7.000	99.438	99.375	99.312
7.125	99.639	99.576	99.513

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	96.073	96.010	95.947
5.750	96.483	96.420	96.357
5.875	96.880	96.817	96.754
6.000	96.948	96.885	96.822
6.125	97.342	97.279	97.216
6.250	97.739	97.676	97.613
6.375	98.139	98.076	98.013
6.500	98.373	98.310	98.247
6.625	98.608	98.545	98.482
6.750	99.009	98.946	98.883
6.875	99.079	99.016	98.953
7.000	99.483	99.420	99.357
7.125	99.723	99.660	99.597

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	95.130	95.067	95.004
5.750	95.603	95.540	95.477
5.875	95.897	95.834	95.771
6.000	96.356	96.293	96.230
6.125	96.619	96.556	96.493
6.250	97.064	97.001	96.938
6.375	97.508	97.445	97.382
6.500	97.955	97.892	97.829
6.625	98.220	98.157	98.094
6.750	98.671	98.608	98.545
6.875	98.937	98.874	98.811
7.000	99.388	99.325	99.262
7.125	99.655	99.592	99.529

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
YOUR BFF IN WHOLESALE

Friday, April 12, 2024
Effective Time:
8:10:55 AM

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

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

Home Ready

Home Ready 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.750	95.832	95.833	95.833
5.875	96.393	96.394	96.394
6.000	96.962	96.963	96.963
6.125	97.436	97.437	97.437
6.250	97.968	97.960	97.953
6.375	98.757	98.721	98.714
6.500	99.375	99.330	99.315
6.625	99.835	99.790	99.774
6.750	99.982	99.967	99.952
6.875	100.466	100.451	100.436
7.000	100.993	100.948	100.933
7.125	101.363	101.318	101.303
7.250	101.502	101.473	101.442
7.375	101.907	101.877	101.847

Home Ready 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.750	95.970	95.944	95.914
5.875	96.568	96.542	96.511
6.000	97.176	97.150	97.120
6.125	97.725	97.699	97.668
6.250	97.876	97.841	97.803
6.375	98.507	98.462	98.447
6.500	99.125	99.080	99.065
6.625	99.585	99.540	99.524
6.750	99.625	99.580	99.565
6.875	100.202	100.157	100.142
7.000	100.743	100.698	100.683
7.125	101.113	101.068	101.053
7.250	101.124	101.064	101.034
7.375	101.646	101.586	101.556

Home Ready 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	94.900	94.656	94.644
4.875	95.311	95.069	95.057
5.000	96.053	96.051	96.044
5.125	96.431	96.397	96.385
5.250	96.881	96.850	96.838
5.375	97.280	97.252	97.240
5.500	97.655	97.628	97.616
5.625	97.861	97.859	97.852
5.750	98.223	98.176	98.165
5.875	98.585	98.540	98.529
6.000	98.921	98.878	98.867

Home Ready 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	94.453	94.389	94.377
4.875	94.947	94.911	94.899
5.000	95.710	95.675	95.663
5.125	96.169	96.137	96.125
5.250	96.479	96.449	96.437
5.375	96.785	96.758	96.746
5.500	96.975	96.949	96.937
5.625	97.377	97.329	97.318
5.750	97.675	97.629	97.618
5.875	97.968	97.925	97.914
6.000	98.464	98.430	98.388

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

Friday, April 12, 2024
Effective Time:
8:10:55 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	95.832	95.833	95.833
5.875	96.393	96.394	96.394
6.000	96.962	96.963	96.963
6.125	97.436	97.437	97.437
6.250	97.968	97.960	97.953
6.375	98.479	98.471	98.464
6.500	98.980	98.972	98.965
6.625	99.365	99.357	99.350
6.750	99.732	99.717	99.702
6.875	100.216	100.201	100.186
7.000	100.630	100.615	100.600
7.125	100.993	100.978	100.963
7.250	101.252	101.223	101.192
7.375	101.657	101.627	101.597
7.500	102.051	102.021	101.991

Home Possible 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.750	95.970	95.944	95.914
5.875	96.568	96.542	96.511
6.000	97.176	97.150	97.120
6.125	97.725	97.699	97.668
6.250	97.876	97.841	97.803
6.375	98.204	98.169	98.131
6.500	98.595	98.571	98.548
6.625	98.944	98.922	98.899
6.750	99.189	99.143	99.098
6.875	99.408	99.363	99.318
7.000	99.688	99.656	99.635
7.125	100.018	99.987	99.966
7.250	100.474	100.443	100.413
7.375	100.818	100.787	100.757
7.500	101.168	101.137	101.106

Home Possible 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.250			
4.375			
4.500			
4.625			
4.750	94.900	94.656	94.644
4.875	95.311	95.069	95.057
5.000	96.053	96.051	96.044
5.125	96.431	96.397	96.385
5.250	96.881	96.850	96.838
5.375	97.280	97.252	97.240
5.500	97.655	97.628	97.616
5.625	97.861	97.859	97.852
5.750	98.223	98.176	98.165
5.875	98.585	98.540	98.529
6.000	98.921	98.878	98.867

Home Possible 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.125			
4.250			
4.375			
4.500			
4.625			
4.750	94.453	94.389	94.377
4.875	94.947	94.911	94.899
5.000	95.710	95.675	95.663
5.125	96.169	96.137	96.125
5.250	96.479	96.449	96.437
5.375	96.785	96.758	96.746
5.500	96.975	96.949	96.937
5.625	97.377	97.329	97.318
5.750	97.675	97.629	97.618

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Friday, April 12, 2024
Effective Time:
8:10:55 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	94.889	94.887	94.868
5.750	95.770	95.765	95.742
5.875	96.344	96.335	96.308
6.000	96.923	96.912	96.881
6.125	97.410	97.399	97.368
6.250	97.872	97.896	97.855
6.375	98.382	98.403	98.357
6.500	98.840	98.858	98.809
6.625	99.347	99.365	99.316
6.750	99.443	99.465	99.406
6.875	99.894	99.913	99.849
7.000	100.287	100.303	100.236
7.125	100.778	100.794	100.727
7.250	100.988	101.086	101.009
7.375	101.350	101.445	101.363

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

Friday, April 12, 2024
Effective Time:
8:10:55 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	94.345	94.354	94.373
5.125	95.126	95.135	95.154
5.250	96.825	96.750	96.600
5.375	97.328	97.503	97.353
5.500	98.015	97.940	97.790
5.625	98.228	98.153	98.120
5.750	98.905	98.715	98.524
5.875	99.181	99.106	98.956
6.000	99.598	99.408	99.327
6.125	100.181	99.991	99.886
6.250	100.513	100.323	100.216
6.375	100.649	100.574	100.424
6.500	101.085	101.005	100.924
6.625	101.539	101.458	101.377
6.750	101.908	101.842	101.776
6.875	101.611	101.545	101.479
7.000	102.168	102.102	102.036
7.125	102.540	102.474	102.408
7.250	102.758	102.668	102.608
7.375	102.049	101.974	101.824
7.500	102.262	102.203	102.126
7.625	102.519	102.460	102.384
7.750	102.279	102.204	102.054
7.875			
8.000			

FHA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	96.825	96.750	96.600
5.375	97.328	97.503	97.353
5.500	98.015	97.940	97.790
5.625	98.228	98.153	98.120
5.750	98.905	98.715	98.524
5.875	99.181	99.106	98.956
6.000	99.598	99.408	99.327
6.125	100.181	99.991	99.886
6.250	100.513	100.323	100.216
6.375	100.649	100.574	100.424
6.500	101.085	101.005	100.924
6.625	101.539	101.458	101.377
6.750	101.908	101.842	101.776
6.875	101.611	101.545	101.479
7.000	102.168	102.102	102.036
7.125	102.540	102.474	102.408
7.250	102.758	102.668	102.608
7.375	102.049	101.974	101.824
7.500	102.262	102.203	102.126
7.625	102.519	102.460	102.384
7.750	102.279	102.204	102.054
7.875			
8.000			

FHA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	94.345	94.354	94.373
5.125	95.126	95.135	95.154
5.250	96.825	96.750	96.600
5.375	97.328	97.503	97.353
5.500	98.015	97.940	97.790
5.625	98.228	98.153	98.120
5.750	98.905	98.715	98.524
5.875	99.181	99.106	98.956
6.000	99.598	99.408	99.327
6.125	100.181	99.991	99.886
6.250	100.513	100.323	100.216
6.375	100.649	100.574	100.424
6.500	101.085	101.005	100.924
6.625	101.539	101.458	101.377
6.750	101.908	101.842	101.776
6.875	101.611	101.545	101.479
7.000	102.168	102.102	102.036
7.125	102.540	102.474	102.408
7.250	102.758	102.668	102.608
7.375	102.049	101.974	101.824
7.500	102.262	102.203	102.126
7.625	102.519	102.460	102.384
7.750	102.279	102.204	102.054
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	89.814	89.867	89.940
3.625	90.359	90.412	90.485
3.750	91.524	91.587	91.641
3.875	92.068	92.131	92.186
4.000	92.612	92.675	92.729
4.125	93.155	93.217	93.272
4.250	94.274	94.347	94.383
4.375	94.816	94.888	94.925
4.500	95.355	95.427	95.464
4.625	96.141	96.213	95.999
4.750	96.442	96.430	96.448
4.875	96.976	96.964	96.732
5.000	97.503	97.490	97.259
5.125	98.021	97.759	97.777
5.250	98.025	97.981	97.967
5.375	98.191	98.172	98.172
5.500	98.687	98.669	98.669
5.625	99.163	99.145	99.145
5.750	99.276	99.210	99.169
5.875	99.157	99.117	99.099
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	89.814	89.867	89.940
3.625	90.359	90.412	90.485
3.750	91.524	91.587	91.641
3.875	92.068	92.131	92.186
4.000	92.612	92.675	92.729
4.125	93.155	93.217	93.272
4.250	94.274	94.347	94.383
4.375	94.816	94.888	94.925
4.500	95.355	95.427	95.464
4.625	96.141	96.213	95.999
4.750	96.442	96.430	96.448
4.875	96.976	96.964	96.732
5.000	97.503	97.490	97.259
5.125	98.021	97.759	97.777
5.250	98.025	97.981	97.967
5.375	98.191	98.172	98.172
5.500	98.687	98.669	98.669
5.625	99.163	99.145	99.145
5.750	99.276	99.210	99.169
5.875	99.157	99.117	99.099
6.000			

FHA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.000	93.231	93.239	93.209
5.125	94.001	94.010	93.980
5.250	95.788	95.788	95.788
5.375	96.263	96.263	96.263
5.500	96.989	96.989	96.989
5.625	97.342	97.325	97.304
5.750	98.210	98.020	97.829
5.875	98.714	98.482	98.456
6.000	99.216	99.095	99.068
6.125	99.775	99.653	99.626
6.250	100.168	99.411	99.787
6.375	100.045	99.929	99.886
6.500	100.629	100.512	100.469
6.625	101.130	101.013	100.971
6.750	101.158	100.787	101.026
6.875	101.004	100.627	100.807
7.000	101.531	101.404	101.334
7.125	101.891	101.514	101.694
7.250	101.403	101.313	101.253
7.375	101.145	101.086	100.997
7.500	101.616	101.557	101.468
7.625	101.874	101.815	101.726
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	95.788	95.788	95.788
5.375	96.263	96.263	96.263
5.500	96.989	96.989	96.989
5.625	97.342	97.325	97.304
5.750	98.210	98.020	97.829
5.875	98.714	98.482	98.456
6.000	99.216	99.095	99.068
6.125	99.775	99.653	99.626
6.250	100.168	99.411	99.787
6.375	100.045	99.929	99.886
6.500	100.629	100.512	100.469
6.625	101.130	101.013	100.971
6.750	101.158	100.787	101.026
6.875	101.004	100.627	100.807

FHA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.000	93.231	93.239	93.209
5.125	94.001	94.010	93.980
5.250	95.788	95.788	95.788
5.375	96.263	96.263	96.263
5.500	96.989	96.989	96.989
5.625	97.342	97.325	97.304
5.750	98.210	98.020	97.829
5.875	98.714	98.482	98.456
6.000	99.216	99.095	99.068
6.125	99.775	99.653	99.626
6.250	100.168	99.411	99.787
6.375	100.045	99.929	99.886
6.500	100.629	100.512	100.469
6.625	101.130	101.013	100.971
6.750	101.158	100.787	101.026
6.875	101.004	100.627	100.807

FHA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	92.869	92.941	92.853
4.625	93.398	93.470	93.381
4.750	92.382	92.370	92.188
4.875	92.656	92.644	92.462
5.000	93.167	93.154	92.973
5.125	93.659	93.647	93.466
5.250	93.848	93.830	93.692
5.375	94.079	94.061	93.861
5.500	94.529	94.511	94.311
5.625	94.940	94.922	94.722
5.750	94.751	94.685	94.644
5.875	94.266	94.186	94.130
6.000	94.750	94.669	94.614
6.125	95.227	95.146	95.091

FHA 30 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.250	96.825	96.750	96.600
5.375	97.328	97.503	97.353
5.500	98.015	97.940	97.790
5.625	98.228	98.153	98.120
5.750	98.905	98.715	98.524
5.875	99.181	99.106	98.956
6.000	99.598	99.408	99.327
6.125	100.181	99.991	99.886
6.250	100.513	100.323	100.216
6.375	100.649	100.574	100.424
6.500	101.085	101.005	100.924
6.625	101.539	101.458	101.377
6.750	101.908	101.842	101.776
6.875	101.611	101.545	101.479
7.000	102.168	102.102	102.036

FHA 25 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.250	96.825	96.750	96.600
5.375	97.328	97.503	97.353
5.500	98.015	97.940	97.790
5.625	98.228	98.153	98.120
5.750	98.905	98.715	98.524
5.875	99.181	99.106	98.956
6.000	99.598	99.408	99.327
6.125	100.181	99.991	99.886
6.250	100.513	100.323	100.216
6.375	100.649	100.574	100.424
6.500	101.085	101.005	100.924
6.625	101.539	101.458	101.377
6.750	101.908	101.842	101.776
6.875	101.611	101.545	101.479
7.000	102.168	102.102	102.036

FHA 20 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.250	96.825	96.750	96.600
5.375	97.328	97.503	97.353
5.500	98.015	97.940	97.790
5.625	98.228	98.153	98.120
5.750	98.905	98.715	98.524
5.875	99.181	99.106	98.956
6.000	99.598	99.408	99.327
6.125	100.181	99.991	99.886
6.250	100.513	100.323	100.216
6.375	100.649	100.574	100.424
6.500	101.085	101.005	100.924
6.625	101.539	101.458	101.377
6.750	101.908	101.842	101.776
6.875	101.611	101.545	101.479
7.000	102.168	102.102	102.036

FHA 15 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	95.355	95.427	95.464
4.625	96.141	96.213	95.999
4.750	96.442	96.430	96.448
4.875	96.976	96.964	96.732
5.000	97.503	97.490	97.259
5.125	98.021	97.759	97.777
5.250	98.025	97.981	97.967
5.375	98.191	98.172	98.172
5.500	98.687	98.669	98.669
5.625	99.163	99.145	99.145
5.750	99.276	99.210	99.169
5.875	99.157	99.117	99.099
6.000	99.604	99.564	99.546

FHA 10 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.250	94.274	94.347	94.383
4.375	94.816	94.888	94.925
4.500	95.355	95.427	95.464
4.625	96.141	96.213	95.999
4.750	96.442	96.430	96.448
4.875	96.976	96.964	96.732
5.000	97.503	97.490	97.259
5.125	98.021	97.759	97.777
5.250	98.025	97.981	97.967
5.375	98.191	98.172	98.172
5.500	98.687	98.669	98.669
5.625	99.163	99.145	99.145
5.750	99.276	99.210	99.169

FHA 30 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	95.788	95.788	95.788
5.375	96.263	96.263	96.263
5.500	96.989	96.989	96.989
5.625	97.342	97.325	97.304
5.750	98.210	98.020	97.829
5.875	98.714	98.482	98.456
6.000	99.216	99.095	99.068
6.125	99.775	99.653	99.626
6.250	100.168	99.411	99.787
6.375	100.045	99.929	99.886
6.500	100.629	100.512	100.469
6.625	101.130	101.013	100.971
6.750	101.158	100.787	101.026

FHA 25 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	95.788	95.788	95.788
5.375	96.263	96.263	96.263
5.500	96.989	96.989	96.989
5.625	97.342	97.325	97.304
5.750	98.210	98.020	97.829
5.875	98.714	98.482	98.456
6.000	99.216	99.095	99.068
6.125	99.775	99.653	99.626
6.250	100.168	99.411	99.787
6.375	100.045	99.929	99.886
6.500	100.629	100.512	100.469
6.625	101.130	101.013	100.971
6.750	101.158	100.787	101.026
6.875	101.004	100.627	100.807

FHA 20 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	95.788	95.788	95.788
5.375	96.263	96.263	96.263
5.500	96.989	96.989	96.989
5.625	97.342	97.325	97.304
5.750	98.210	98.020	97.829
5.875	98.714	98.482	98.456
6.000	99.216	99.095	99.068
6.125	99.775	99.653	99.626
6.250	100.168	99.411	99.787
6.375	100.045	99.929	99.886
6.500	100.629	100.512	100.469
6.625	101.130	101.013	100.971
6.750	101.158	100.787	101.026
6.875	101.004	100.627	100.807

FHA 15 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
4.500	92.869	92.941	92.853
4.625	93.398	93.470	93.381
4.750	92.382	92.370	92.188
4.875	92.656	92.644	92.462
5.000	93.167	93.154	92.973
5.125	93.659	93.647	93.466
5.250	93.848	93.830	93.692
5.375	94.079	94.061	93.861
5.500	94.529	94.511	94.311
5.625	94.940	94.922	94.722
5.750	94.751	94.685	94.644
5.875	94.266	94.186	94.130
6.000	94.750	94.669	94.614
6.125	95.227	95.146	95.091

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

Friday, April 12, 2024
Effective Time:
8:10:55 AM

Government

VA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	96.828	97.003	96.853
5.500	97.515	97.440	97.290
5.625	97.728	97.653	97.620
5.750	98.405	98.215	98.024
5.875	98.681	98.606	98.456
6.000	99.098	98.908	98.784
6.125	99.681	99.491	99.378
6.250	100.013	99.823	99.716
6.375	100.149	100.074	99.924
6.500	100.585	100.505	100.424
6.625	101.039	100.958	100.877
6.750	101.408	101.342	101.276
6.875	101.111	101.045	100.979
7.000	101.668	101.602	101.536
7.125	102.040	101.974	101.908
7.250	102.258	102.168	101.858
7.375	101.549	101.474	101.324
7.500	101.709	101.634	101.484
7.625	101.869	101.794	101.644
7.750	101.779	101.704	101.554
7.875	101.939	101.864	101.714
8.000	102.099	102.024	101.874
8.125	102.259	102.184	102.034

VA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	96.828	97.003	96.853
5.500	97.515	97.440	97.290
5.625	97.728	97.653	97.620
5.750	98.405	98.215	98.024
5.875	98.681	98.606	98.456
6.000	99.098	98.908	98.784
6.125	99.681	99.491	99.378
6.250	100.013	99.823	99.716
6.375	100.149	100.074	99.924
6.500	100.585	100.505	100.424
6.625	101.039	100.958	100.877
6.750	101.408	101.342	101.276
6.875	101.111	101.045	100.979
7.000	101.668	101.602	101.536
7.125	102.040	101.974	101.908
7.250	102.258	102.168	101.858
7.375	101.549	101.474	101.324
7.500	101.709	101.634	101.484
7.625	101.869	101.794	101.644
7.750	101.779	101.704	101.554
7.875	101.939	101.864	101.714
8.000	102.099	102.024	101.874
8.125	102.259	102.184	102.034

VA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250	96.325	96.250	96.100
5.375	96.828	97.003	96.853
5.500	97.515	97.440	97.290
5.625	97.728	97.653	97.620
5.750	98.405	98.215	98.024
5.875	98.681	98.606	98.456
6.000	99.098	98.908	98.784
6.125	99.681	99.491	99.378
6.250	100.013	99.823	99.716
6.375	100.149	100.074	99.924
6.500	100.585	100.505	100.424
6.625	101.039	100.958	100.877
6.750	101.408	101.342	101.276
6.875	101.111	101.045	100.979
7.000	101.668	101.602	101.536
7.125	102.040	101.974	101.908
7.250	102.258	102.168	101.858
7.375	101.549	101.474	101.324
7.500	101.709	101.634	101.484
7.625	101.869	101.794	101.644
7.750	101.779	101.704	101.554

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	89.329	89.382	89.454
3.625	89.841	89.894	89.967
3.750	91.095	91.158	91.212
3.875	91.606	91.669	91.723
4.000	92.113	92.176	92.230
4.125	92.615	92.678	92.732
4.250	93.835	93.907	93.943
4.375	94.333	94.406	94.442
4.500	94.823	94.895	94.932
4.625	95.551	95.624	95.660
4.750	95.980	95.968	95.986
4.875	96.453	96.441	96.459
5.000	96.909	96.897	96.915
5.125	97.344	97.332	97.350
5.250	97.525	97.481	97.467
5.375	97.607	97.589	97.589
5.500	98.259	97.990	97.991
5.625	98.631	98.613	98.613
5.750	98.776	98.710	98.669
5.875	98.765	98.475	98.457
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	89.329	89.382	89.454
3.625	89.841	89.894	89.967
3.750	91.095	91.158	91.212
3.875	91.606	91.669	91.723
4.000	92.113	92.176	92.230
4.125	92.615	92.678	92.732
4.250	93.835	93.907	93.943
4.375	94.333	94.406	94.442
4.500	94.823	94.895	94.932
4.625	95.551	95.624	95.660
4.750	95.980	95.968	95.986
4.875	96.453	96.441	96.459
5.000	96.909	96.897	96.915
5.125	97.344	97.332	97.350
5.250	97.525	97.481	97.467
5.375	97.607	97.589	97.589
5.500	98.259	97.990	97.991
5.625	98.631	98.613	98.613
5.750	98.776	98.710	98.669
5.875	98.765	98.475	98.457
6.000			

VA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.875			
5.000			
5.125			
5.250	95.288	95.288	95.288
5.375	95.763	95.763	95.763
5.500	96.489	96.489	96.489
5.625	96.770	96.718	96.688
5.750	97.710	97.520	97.329
5.875	98.214	97.968	97.941
6.000	98.555	98.454	98.427
6.125	99.120	99.018	98.992
6.250	99.668	98.911	99.287
6.375	99.461	99.365	99.322
6.500	100.014	99.917	99.875
6.625	100.383	100.287	100.244
6.750	100.658	100.287	100.526
6.875	100.393	100.037	100.216
7.000	100.768	100.661	100.591
7.125	101.040	100.871	100.908
7.250	100.903	100.813	100.753
7.375	100.452	100.413	100.324
7.500	100.816	100.778	100.689
7.625	101.046	101.007	100.918
7.750			
7.875			
8.000			
8.125			

VA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	100.014	99.917	99.875
6.625	100.383	100.287	100.244
6.750	100.658	100.287	100.526
6.875	100.393	100.037	100.216
7.000	100.768	100.661	100.591
7.125	101.040	100.871	100.908
7.250	100.903	100.813	100.753
7.375	100.452	100.413	100.324
7.500	100.816	100.778	100.689
7.625	101.046	101.007	100.918
7.750			
7.875			
8.000			
8.125			

VA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	99.120	99.018	98.992
6.250	99.668	98.911	99.287
6.375	99.461	99.365	99.322
6.500	100.014	99.917	99.875
6.625	100.383	100.287	100.244
6.750	100.658	100.287	100.526
6.875	100.393	100.037	100.216
7.000	100.768	100.661	100.591
7.125	101.040	100.871	100.908
7.250	100.903	100.813	100.753
7.375	100.452	100.413	100.324
7.500	100.816	100.778	100.689
7.625	101.046	101.007	100.918
7.750			

VA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	92.281	92.353	92.265
4.625	92.728	92.800	92.712
4.750	91.880	91.868	91.686
4.875	92.068	92.056	92.125
5.000	92.729	92.717	92.535
5.125	93.108	93.096	92.914
5.250	93.294	93.276	93.192
5.375	93.415	93.396	93.197
5.500	93.999	93.730	93.781
5.625	94.295	94.276	94.076
5.750	94.251	94.185	94.144
5.875	93.766	93.686	93.630
6.000	94.250	94.169	94.114
6.125	94.727	94.646	94.591

VA 30 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	100.149	100.074	99.924
6.500	100.585	100.505	100.424
6.625	101.039	100.958	100.877
6.750	101.408	101.342	101.276
6.875	101.111	101.045	100.979
7.000	101.668	101.602	101.536
7.125	102.040	101.974	101.908
7.250	102.258	102.168	101.858
7.375	101.549	101.474	101.324
7.500	101.709	101.634	101.484
7.625	101.869	101.794	101.644
7.750	101.779	101.704	101.554
7.875	101.939	101.864	101.714
8.000	102.099	102.024	101.874
8.125	102.259	102.184	102.034

VA 25 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	100.149	100.074	99.924
6.500	100.585	100.505	100.424
6.625	101.039	100.958	100.877
6.750	101.408	101.342	101.276
6.875	101.111	101.045	100.979
7.000	101.668	101.602	101.536
7.125	102.040	101.974	101.908
7.250	102.258	102.168	101.858
7.375	101.549	101.474	101.324
7.500	101.709	101.634	101.484
7.625	101.869	101.794	101.644
7.750	101.779	101.704	101.554
7.875	101.939	101.864	101.714
8.000	102.099	102.024	101.874
8.125	102.259	102.184	102.034

VA 20 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.000	99.098	98.908	98.784
6.125	99.681	99.491	99.378
6.250	100.013	99.823	99.716
6.375	100.149	100.074	99.924
6.500	100.585	100.505	100.424
6.625	101.039	100.958	100.877
6.750	101.408	101.342	101.276
6.875	101.111	101.045	100.979
7.000	101.668	101.602	101.536
7.125	102.040	101.974	101.908
7.250	102.258	102.168	101.858
7.375	101.549	101.474	101.324
7.500	101.709	101.634	101.484
7.625	101.869	101.794	101.644
7.750			

VA 15 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	94.823	94.895	94.932
4.625	95.551	95.624	95.660
4.750	95.980	95.968	95.986
4.875	96.453	96.441	96.459
5.000	96.909	96.897	96.915
5.125	97.344	97.332	97.350
5.250	97.525	97.481	97.467
5.375	97.607	97.589	97.589
5.500	98.259	97.990	97.991
5.625	98.631	98.613	98.613
5.750	98.776	98.710	98.669
5.875	98.765	98.475	98.457
6.000	99.109	99.069	99.051
6.125	99.436	99.395	99.377

10 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	94.823	94.895	94.932
4.625	95.551	95.624	95.660
4.750	95.980	95.968	95.986
4.875	96.453	96.441	96.459
5.000	96.909	96.897	96.915
5.125	97.344	97.332	97.350
5.250	97.525	97.481	97.467
5.375	97.607	97.589	97.589
5.500	98.259	97.990	97.991
5.625	98.631	98.613	98.613
5.750	98.776	98.710	98.669
5.875	98.765	98.475	98.457
6.000	99.109	99.069	99.051
6.125	99.436	99.395	99.377

VA 30 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.625	100.383	100.287	100.244
6.750	100.658	100.287	100.526
6.875	100.393	100.037	100.216
7.000	100.768	100.661	100.591
7.125	101.040	100.871	100.908
7.250	100.903	100.813	100.753
7.375	100.452	100.413	100.324
7.500	100.816	100.778	100.689
7.625	101.046	101.007	100.918
7.750			
7.875			
8.000			
8.125			
8.250			

VA 25 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.500	100.014	99.917	99.875
6.625	100.383	100.287	100.244
6.750	100.658	100.287	100.526
6.875	100.393	100.037	100.216
7.000	100.768	100.661	100.591
7.125	101.040	100.871	100.908
7.250	100.903	100.813	100.753
7.375	100.452	100.413	100.324
7.500	100.816	100.778	100.689
7.625	101.046	101.007	100.918
7.750			
7.875			
8.000			
8.125			

VA 20 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.125	99.120	99.018	98.992
6.250	99.668	98.911	99.287
6.375	99.461	99.365	99.322
6.500	100.014	99.917	99.875
6.625	100.383	100.287	100.244
6.750	100.658	100.287	100.526
6.875	100.393	100.037	100.216
7.000	100.768	100.661	100.591
7.125	101.040	100.871	100.908
7.250	100.903	100.813	100.753
7.375	100.452	100.413	100.324
7.500	100.816	100.778	100.689
7.625	101.046	101.007	100.918
7.750			

VA 15 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
4.500	92.281	92.353	92.265
4.625	92.728	92.800	92.712
4.750	91.880	91.868	91.686
4.875	92.068	92.056	92.125
5.000	92.729	92.717	92.535
5.125	93.108	93.096	92.914
5.250	93.294	93.276	93.192
5.375	93.415	93.396	93.197
5.500	93.999	93.730	93.781
5.625	94.295	94.276	94.076
5.750	94.251	94.185	94.144
5.875	93.766	93.686	93.630
6.000	94.250	94.169	94.114
6.125	94.727	94.646	94.591

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

Friday, April 12, 2024
Effective Time:
8:10:55 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	97.297	97.086	96.786	6.750	94.697	94.486	94.186	6.750			
6.875	97.841	97.630	97.330	6.875	95.241	95.030	94.730	6.875			
7.000	98.364	98.153	97.853	7.000	95.764	95.553	95.253	7.000			
7.125	98.830	98.619	98.319	7.125	96.230	96.019	95.719	7.125			
7.250	99.286	99.075	98.775	7.250	96.686	96.475	96.175	7.250			
7.375	99.640	99.372	99.072	7.375	97.040	96.772	96.472	7.375			
7.500	100.123	99.855	99.555	7.500	97.523	97.255	96.955	7.500			
7.625	100.559	100.291	99.991	7.625	97.959	97.691	97.391	7.625			
7.750	100.975	100.707	100.407	7.750	98.375	98.107	97.807	7.750			
7.875	100.406	100.082	99.782	7.875	97.806	97.482	97.182	7.875			
8.000	100.849	100.525	100.225	8.000	98.249	97.925	97.625	8.000			
8.125	101.245	100.921	100.621	8.125	98.645	98.321	98.021	8.125			
8.250	101.631	101.307	101.007	8.250	99.031	98.707	98.407	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	95.297	95.086	94.786	6.750	92.697	92.486	92.186	6.750			
6.875	95.841	95.630	95.330	6.875	93.241	93.030	92.730	6.875			
7.000	96.364	96.153	95.853	7.000	93.764	93.553	93.253	7.000			
7.125	96.830	96.619	96.319	7.125	94.230	94.019	93.719	7.125			
7.250	97.286	97.075	96.775	7.250	94.686	94.475	94.175	7.250			
7.375	97.640	97.372	97.072	7.375	95.040	94.772	94.472	7.375			
7.500	98.123	97.855	97.555	7.500	95.523	95.255	94.955	7.500			
7.625	98.559	98.291	97.991	7.625	95.959	95.691	95.391	7.625			
7.750	98.975	98.707	98.407	7.750	96.375	96.107	95.807	7.750			
7.875	98.406	98.082	97.782	7.875	95.806	95.482	95.182	7.875			
8.000	98.849	98.525	98.225	8.000	96.249	95.925	95.625	8.000			
8.125	99.245	98.921	98.621	8.125	96.645	96.321	96.021	8.125			
8.250	99.631	99.307	99.007	8.250	97.031	96.707	96.407	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.