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

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

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

Delegated Admin Fee's	
Conventional	\$1,095
FHA	\$1,095
VA	\$1,095
Streamline VA/RHS/FHA	\$995

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



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

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

Effective Time:
8:08:18 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.625	94.210	94.258	94.275	5.625	94.210	94.258	94.275	5.000	90.540	90.540	90.469	
5.750	95.574	95.574	95.565	5.750	95.574	95.574	95.565	5.125	91.340	91.340	91.275	
5.875	96.140	96.140	96.131	5.875	96.140	96.140	96.131	5.250	92.426	92.381	92.366	
6.000	96.717	96.717	96.709	6.000	96.717	96.717	96.709	5.375	94.070	94.025	94.010	
6.125	97.210	97.210	97.201	6.125	97.210	97.210	97.201	5.500	94.686	94.641	94.626	
6.250	97.878	97.871	97.855	6.250	97.878	97.871	97.855	5.625	95.486	95.469	95.488	
6.375	98.406	98.399	98.382	6.375	98.406	98.399	98.382	5.750	96.489	96.466	96.398	
6.500	98.919	98.912	98.895	6.500	98.919	98.912	98.895	5.875	97.036	97.013	96.952	
6.625	99.338	99.331	99.314	6.625	99.338	99.331	99.314	6.000	97.572	97.549	97.489	
6.750	99.801	99.786	99.758	6.750	99.801	99.786	99.758	6.125	98.087	98.046	98.011	
6.875	100.329	100.314	100.286	6.875	100.329	100.314	100.286	6.250	98.574	98.533	98.498	
7.000	100.719	100.704	100.676	7.000	100.719	100.704	100.676	6.375	99.054	99.031	98.986	
7.125	101.140	101.125	101.097	7.125	101.140	101.125	101.097	6.500	99.502	99.478	99.433	
7.250	101.347	101.316	101.278	7.250	101.347	101.316	101.278	6.625	99.855	99.832	99.787	
7.375	101.785	101.718	101.718	7.375	101.786	101.718	101.718	6.750	99.959	99.912	99.889	
7.500	102.159	102.129	102.090	7.500	102.159	102.129	102.090	6.875	100.490	100.445	100.421	
7.625	102.472	102.442	102.403	7.625	102.472	102.442	102.403	7.000	100.940	100.895	100.871	
7.750	102.281	102.180	102.171	7.750	102.281	102.180	102.171	7.125	101.266	101.220	101.197	
7.875	102.674	102.582	102.566	7.875	102.674	102.582	102.566	7.250	101.397	101.316	101.305	
8.000	103.121	103.045	102.983	8.000	103.121	103.045	102.983	7.375	101.786	101.756	101.718	
8.125	102.733	102.681	102.664	8.125	102.733	102.681	102.664	7.500	102.159	102.129	102.090	
8.250				8.250				7.625	102.472	102.442	102.403	
8.375				8.375				7.750	102.361	102.260	102.251	
8.500				8.500				7.875	102.465	102.365	102.358	
8.625				8.625				8.000	102.103	102.052	102.034	

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.625	94.777	94.855	94.894	4.625	94.980	94.990	94.961					
4.750	95.577	95.565	95.553	4.750	95.460	95.460	95.404					
4.875	95.991	95.979	95.967	4.875	96.151	96.151	96.101					
5.000	96.391	96.380	96.413	5.000	96.167	96.156	96.163					
5.125	96.891	96.880	96.869	5.125	96.906	96.906	96.898					
5.250	97.345	97.334	97.323	5.250	97.203	97.203	97.199					
5.375	97.749	97.738	97.727	5.375	97.723	97.723	97.723					
5.500	98.371	98.328	98.313	5.500	98.121	98.078	98.063					
5.625	98.218	98.188	98.178	5.625	98.218	98.175	98.160					
5.750	98.747	98.703	98.689	5.750	98.497	98.453	98.689					
5.875	99.227	99.184	99.169	5.875	98.977	98.934	98.919					
6.000	99.543	99.499	99.485	6.000	99.293	99.249	99.485					
6.125	99.414	99.342	99.308	6.125	99.414	99.342	99.308					
6.250	99.914	99.842	99.808	6.250	99.914	99.842	99.808					
6.375	100.364	100.293	100.258	6.375	100.114	100.293	100.258					
6.500	100.634	100.562	100.528	6.500	100.634	100.562	100.528					
6.625	100.468	100.419	100.406	6.625	100.360	100.303	100.266					
6.750	100.842	100.784	100.748	6.750	100.842	100.784	100.748					
6.875	101.270	101.212	101.175	6.875	101.020	101.212	101.175					
7.000	101.501	101.443	101.407	7.000	101.501	101.443	101.407					

Conventional Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.000	96.604	96.559	96.544	6.000	96.358	96.313	96.298	5.125	95.117	95.074	95.059	
6.125	97.084	97.038	97.024	6.125	96.889	96.844	96.829	5.250	95.658	95.615	95.600	
6.250	97.513	97.575	97.545	6.250	97.403	97.358	97.343	5.375	96.168	96.125	96.110	
6.375	98.242	98.197	98.182	6.375	98.270	98.225	98.210	5.500	96.546	96.502	96.487	
6.500	98.835	98.790	98.775	6.500	98.578	98.533	98.518	5.625	96.444	96.400	96.386	
6.625	99.205	99.160	99.145	6.625	99.228	99.183	99.168	5.750	97.037	96.965	96.931	
6.750	99.470	99.413	99.401	6.750	99.070	99.025	99.001	5.875	97.515	97.444	97.410	
6.875	99.858	99.801	99.789	6.875	99.354	99.309	99.285	6.000	97.956	97.885	97.850	
7.000	100.188	100.143	100.119	7.000	99.821	99.775	99.752	6.125	98.545	98.474	98.439	
7.125	100.692	100.613	100.604	7.125	100.371	100.326	100.302	6.250	99.040	98.969	98.935	
7.250	101.204	101.125	101.116	7.250	100.417	100.338	100.329	6.375	99.485	99.414	99.380	
7.375	101.525	101.446	101.437	7.375	100.850	100.790	100.751	6.500	99.745	99.673	99.639	
7.500	101.841	101.766	101.755	7.500	101.273	101.212	101.174	6.625	99.367	99.309	99.272	
7.625	102.106	102.028	102.019	7.625	101.534	101.474	101.435	6.750	99.844	99.786	99.749	
7.750	101.272	101.227	101.155	7.750	101.015	100.915	100.908	6.875	100.265	100.207	100.170	
7.875	101.519	101.470	101.408	7.875	101.110	101.035	100.973	7.000	100.475	100.418	100.381	

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	
740-779	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	

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	96.085	96.005	95.925	5.250				5.250				
5.375	96.476	96.396	96.315	5.375				5.375				
5.500	96.852	96.771	96.691	5.500				5.500				
5.625	97.211	97.131	97.050	5.625	96.819	96.739	96.658	5.625	94.719	94.636	94.593	
5.750	97.566	97.485	97.405	5.750	97.246	97.165	97.085	5.750	96.338	96.258	96.177	
5.875	97.916	97.835	97.755	5.875	97.619	97.539	97.459	5.875	96.759	96.678	96.598	
6.000	98.191	98.111	98.031	6.000	97.975	97.894	97.814	6.000	97.138	97.058	96.978	
6.125	98.387	98.307	98.226	6.125	98.311	98.231	98.151	6.125	97.475	97.394	97.314	
6.250	98.581	98.500	98.420	6.250	98.596	98.516	98.436	6.250	97.801	97.721	97.641	
6.375	98.773	98.693	98.612	6.375	98.828	98.748	98.667	6.375	98.119	98.038	97.958	
6.500	98.963	98.883	98.803	6.500	99.095	99.014	98.934	6.500	98.408	98.327	98.247	
6.625	99.120	99.039	98.959	6.625	99.368	99.288	99.208	6.625	98.635	98.554	98.474	
6.750	98.530	98.467	98.404	6.750	98.614	98.551	98.488	6.750	98.822	98.742	98.662	
6.875	98.729	98.666	98.603	6.875	98.683	98.620	98.557	6.875	99.219	99.139	99.058	
7.000	99.071	99.008	98.945	7.000	99.082	99.019	98.956	7.000	98.957	98.894	98.832	
7.125				7.125	99.318	99.255	99.192	7.125	99.221	99.158	99.096	

2/1/5 ARM Margin: 2.75% 5/1/5 ARM Margin: 2.75% 5/1/5 ARM Margin: 2.75%

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000				5.000				5.000				
5.125				5.125				5.125				
5.250	95.343	95.280	95.217	5.250				5.250				
5.375	95.703	95.640	95.577	5.375				5.375				
5.500	96.007	95.944	95.881	5.500				5.500				
5.625	96.368	96.305	96.242	5.625	95.858	95.795	95.732	5.625	94.888	94.825	94.762	
5.750	96.698	96.635	96.572	5.750	96.279	96.216	96.153	5.750	95.357	95.294	95.231	
5.875	96.888	96.825	96.762	5.875	96.676	96.613	96.550	5.875	95.649	95.586	95.523	
6.000	97.221	97.158	97.095	6.000	96.744	96.681	96.618	6.000	96.119	96.056	95.993	
6.125	97.416	97.353	97.290	6.125	97.135	97.072	97.009	6.125	96.384	96.321	96.258	
6.250	97.751	97.688	97.625	6.250	97.526	97.463	97.400	6.250	96.625	96.562	96.499	
6.375	97.945	97.882	97.819	6.375	97.921	97.858	97.795	6.375	97.266	97.203	97.140	
6.500	98.281	98.218	98.155	6.500	98.154	98.091	98.028	6.500	97.707	97.644	97.581	
6.625	98.478	98.415	98.352	6.625	98.387	98.324	98.261	6.625	97.970	97.907	97.844	
6.750	98.700	98.637	98.574	6.750	98.784	98.721	98.658	6.750	98.416	98.353	98.290	
6.875	98.898	98.835	98.772	6.875	98.852	98.789	98.726	6.875	98.679	98.616	98.553	
7.000	99.240	99.177	99.114	7.000	99.252	99.189	99.126	7.000	99.127	99.064	99.001	
7.125	99.439	99.376	99.313	7.125	99.488	99.425	99.362	7.125	99.391	99.328	99.265	

2/1/5 ARM Margin: 2.75% 5/1/5 ARM Margin: 2.75% 5/1/5 ARM Margin: 2.75%

Conventional ARM Adjustments

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

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

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

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



YOUR BFF IN WHOLESALE

Tuesday, April 23, 2024

Effective Time:

8:08:18 AM

Brokers First Funding

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

Lock Cut-off Time

Lock Desk: 8:00 AM – 6:00 PM PST

Home Ready															
Home Ready 30 Yr Fixed				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	Rate	15 Day	30 Day	45 Day
5.750	95.324	95.324	95.315	5.750	95.445	95.414	95.367	4.375							
5.875	95.890	95.890	95.881	5.875	96.047	96.017	95.969	4.500							
6.000	96.467	96.467	96.459	6.000	96.661	96.631	96.584	4.625							
6.125	96.960	96.960	96.951	6.125	97.228	97.198	97.151	4.750	94.388	94.376	94.364				
6.250	97.628	97.621	97.605	6.250	97.520	97.482	97.436	4.875	94.802	94.790	94.778				
6.375	98.156	98.149	98.132	6.375	97.864	97.826	97.780	5.000	95.790	95.777	95.762				
6.500	99.108	99.063	99.048	6.500	98.858	98.813	98.798	5.125	96.009	95.996	95.981				
6.625	99.613	99.568	99.553	6.625	99.363	99.318	99.303	5.250	96.597	96.583	96.569				
6.750	99.801	99.786	99.758	6.750	99.499	99.454	99.430	5.375	96.939	96.925	96.911				
6.875	100.347	100.314	100.286	6.875	100.097	100.052	100.028	5.500	97.375	97.361	97.347				
7.000	100.895	100.849	100.826	7.000	100.645	100.599	100.576	5.625	97.696	97.682	97.667				
7.125	101.288	101.243	101.219	7.125	101.038	100.993	100.969	5.750	97.964	97.923	97.876				
7.250	101.347	101.316	101.278	7.250	101.047	100.987	100.949	5.875	98.312	98.270	98.223				
7.375	101.824	101.763	101.725	7.375	101.574	101.513	101.475	6.000	98.533	98.491	98.444				

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	Rate	15 Day	30 Day	45 Day
4.375															
4.500															
4.625															
4.750	93.947	93.936	93.925												
4.875	94.467	94.456	94.445												
5.000	95.228	95.217	95.206												
5.125	95.687	95.676	95.665												
5.250	96.000	95.989	95.978												
5.375	96.308	96.297	96.286												
5.500	96.649	96.635	96.620												
5.625	96.999	96.986	96.971												
5.750	97.293	97.238	97.177												
5.875	97.640	97.585	97.524												
6.000	98.202	98.147	98.085												

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0.000
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	95.324	95.324	95.315	5.750	95.445	95.414	95.367	4.250				
5.875	95.890	95.890	95.881	5.875	96.047	96.017	95.969	4.375				
6.000	96.467	96.467	96.459	6.000	96.661	96.631	96.584	4.500				
6.125	96.960	96.960	96.951	6.125	97.228	97.198	97.151	4.625				
6.250	97.628	97.621	97.605	6.250	97.520	97.482	97.436	4.750	94.388	94.376	94.364	
6.375	98.156	98.149	98.132	6.375	97.864	97.826	97.780	4.875	94.802	94.790	94.778	
6.500	98.669	98.662	98.645	6.500	98.432	98.394	98.348	5.000	95.790	95.777	95.762	
6.625	99.088	99.081	99.064	6.625	98.685	98.647	98.601	5.125	96.009	95.996	95.981	
6.750	99.551	99.536	99.508	6.750	98.915	98.870	98.812	5.250	96.597	96.583	96.569	
6.875	100.079	100.064	100.036	6.875	99.147	99.102	99.044	5.375	96.939	96.925	96.911	
7.000	100.469	100.454	100.426	7.000	99.669	99.374	99.566	5.500	97.375	97.361	97.347	
7.125	100.890	100.875	100.847	7.125	99.905	99.860	99.802	5.625	97.696	97.682	97.667	
7.250	101.097	101.066	101.028	7.250	100.164	100.134	100.095	5.750	97.964	97.923	97.876	
7.375	101.536	101.506	101.468	7.375	100.754	100.724	100.685	5.875	98.312	98.270	98.223	
7.500	101.909	101.879	101.840	7.500	101.119	101.089	101.051	6.000	98.533	98.491	98.444	

Home Possible 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125												
4.250												
4.375												
4.500												
4.625												
4.750	93.947	93.936	93.925									
4.875	94.467	94.456	94.445									
5.000	95.228	95.217	95.206									
5.125	95.687	95.676	95.665									
5.250	96.000	95.989	95.978									
5.375	96.308	96.297	96.286									
5.500	96.649	96.635	96.620									
5.625	96.999	96.986	96.971									
5.750	97.293	97.238	97.177									

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0.000
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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

RefiNow											
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.125				2.125				2.125			
5.250				2.250				2.250			
5.375				2.375				2.375			
5.500				2.500				2.500			
5.625	93.900	93.931	94.000	2.625				2.625			
5.750	94.757	94.779	94.809	2.750				2.750			
5.875	95.345	95.362	95.406	2.875				2.875			
6.000	95.934	95.949	96.006	3.000				3.000			
6.125	96.431	96.446	96.505	3.125				3.125			
6.250	97.060	97.066	97.079	3.250				3.250			
6.375	97.589	97.590	97.621	3.375				3.375			
6.500	98.067	98.065	98.110	3.500				3.500			
6.625	98.582	98.580	98.620	3.625				3.625			
6.750	99.024	99.013	99.009	3.750				3.750			
6.875	99.486	99.470	99.479	3.875				3.875			
7.000	99.899	99.880	99.894	4.000				4.000			
7.125	100.378	100.359	100.373	4.125				4.125			
7.250	100.704	100.676	100.654	4.250				4.250			
7.375	101.053	101.021	101.010								

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

RefiNow Adjustments

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

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

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

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

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

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

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

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



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

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

Effective Time:
8:08:18 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.000	93.415	93.424	93.448	5.000				5.000	93.415	93.424	93.448	
5.125	94.197	94.206	94.230	5.125				5.125	94.197	94.206	94.230	
5.250	96.091	96.016	95.866	5.250	96.091	96.016	95.866	5.250	96.091	96.016	95.866	
5.375	96.668	96.593	96.443	5.375	96.668	96.593	96.443	5.375	96.668	96.593	96.443	
5.500	97.018	96.943	96.793	5.500	97.018	96.943	96.793	5.500	97.018	96.943	96.793	
5.625	97.743	97.668	97.558	5.625	97.743	97.668	97.558	5.625	97.743	97.668	97.558	
5.750	98.671	98.475	98.278	5.750	98.671	98.475	98.278	5.750	98.671	98.475	98.278	
5.875	99.017	98.820	98.643	5.875	99.017	98.820	98.643	5.875	99.017	98.820	98.643	
6.000	99.480	99.312	99.162	6.000	99.480	99.312	99.162	6.000	99.480	99.312	99.162	
6.125	100.026	99.830	99.633	6.125	100.026	99.830	99.633	6.125	100.026	99.830	99.633	
6.250	100.586	100.389	100.193	6.250	100.586	100.389	100.193	6.250	100.586	100.389	100.193	
6.375	100.781	100.622	100.463	6.375	100.781	100.622	100.463	6.375	100.781	100.622	100.463	
6.500	101.276	101.156	101.006	6.500	101.276	101.156	101.006	6.500	101.276	101.156	101.006	
6.625	101.799	101.641	101.482	6.625	101.799	101.641	101.482	6.625	101.799	101.641	101.482	
6.750	101.996	101.815	101.682	6.750	101.996	101.815	101.682	6.750	101.996	101.815	101.682	
6.875	101.906	101.831	101.681	6.875	101.906	101.831	101.681	6.875	101.906	101.831	101.681	
7.000	102.308	102.202	102.096	7.000	102.308	102.202	102.096	7.000	102.308	102.202	102.096	
7.125	102.655	102.549	102.443	7.125	102.655	102.549	102.443	7.125	102.655	102.549	102.443	
7.250	102.930	102.794	102.690	7.250	102.930	102.794	102.690	7.250	102.930	102.794	102.690	
7.375	102.591	102.516	102.366	7.375	102.591	102.516	102.366	7.375	102.591	102.516	102.366	
7.500	102.828	102.707	102.586	7.500	102.828	102.707	102.586	7.500	102.828	102.707	102.586	
7.625	102.966	102.845	102.724	7.625	102.966	102.845	102.724	7.625	102.966	102.845	102.724	
7.750	102.761	102.686	102.536	7.750	102.761	102.686	102.536	7.750	102.761	102.686	102.536	
7.875				7.875				7.875				
8.000				8.000				8.000				

FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750				2.750				5.000	92.300	92.259	92.284
2.875				2.875				5.125	93.073	93.031	93.056
3.000				3.000				5.250	94.793	94.748	94.731
3.125				3.125				5.375	95.387	95.342	95.325
3.250				3.250				5.500	96.027	95.990	95.998
3.375				3.375				5.625	96.931	96.915	96.900
3.500	89.050	89.223	89.295	3.500	89.050	89.223	89.295	5.750	97.601	97.655	97.458
3.625	89.594	89.767	89.840	3.625	89.594	89.767	89.840	5.875	98.427	98.230	98.034
3.750	90.808	90.961	91.017	3.750	90.808	90.961	91.017	6.000	98.750	98.553	98.500
3.875	91.352	91.505	91.560	3.875	91.352	91.505	91.560	6.125	99.206	99.051	99.042
4.000	91.896	92.048	92.104	4.000	91.896	92.048	92.104	6.250	99.522	99.181	99.754
4.125	92.438	92.591	92.647	4.125	92.438	92.591	92.647	6.375	100.015	99.767	99.711
4.250	93.590	93.722	93.761	4.250	93.590	93.722	93.761	6.500	100.615	100.339	100.310
4.375	94.132	94.263	94.303	4.375	94.132	94.263	94.303	6.625	101.118	100.843	100.813
4.500	94.672	94.803	94.843	4.500	94.672	94.803	94.843	6.750	101.408	100.977	101.082
4.625	95.459	95.591	95.630	4.625	95.459	95.591	95.630	6.875	100.983	100.829	100.787
4.750	95.818	95.901	95.923	4.750	95.818	95.901	95.923	7.000	101.537	101.134	101.342
4.875	96.325	96.436	96.459	4.875	96.325	96.436	96.459	7.125	101.920	101.766	101.724
5.000	96.855	96.966	96.989	5.000	96.855	96.966	96.989	7.250	101.575	101.439	101.335
5.125	97.378	97.489	97.512	5.125	97.378	97.489	97.512	7.375	101.215	101.154	101.095
5.250	97.620	97.576	97.561	5.250	97.620	97.576	97.561	7.500	101.701	101.639	101.581
5.375	97.765	97.855	97.611	5.375	97.765	97.855	97.611	7.625	101.974	101.912	101.853
5.500	98.269	98.109	98.115	5.500	98.269	98.109	98.115	7.750			
5.625	98.755	98.595	98.601	5.625	98.755	98.595	98.601	7.875			
5.750	98.871	98.828	98.813	5.750	98.871	98.828	98.813	8.000			
5.875	98.913	98.982	98.971	5.875	98.913	98.982	98.971	8.125			
6.000				6.000				8.250			

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.250	94.793	94.748	94.731	5.000	92.300	92.259	92.284	4.500	92.188	92.195	92.234
5.375	95.387	95.342	95.325	5.125	93.073	93.031	93.056	4.625	92.721	92.727	92.766
5.500	96.027	95.990	95.998	5.250	94.793	94.748	94.731	4.750	91.732	91.642	91.665
5.625	96.931	96.915	96.900	5.375	95.387	95.342	95.325	4.875	92.260	92.171	92.193
5.750	97.601	97.655	97.458	5.500	96.027	95.990	95.998	5.000	92.779	92.690	92.712
5.875	98.427	98.230	98.034	5.625	96.931	96.915	96.900	5.125	93.283	93.194	93.216
6.000	98.750	98.553	98.500	5.750	97.601	97.655	97.458	5.250	93.345	93.301	93.286
6.125	99.206	99.051	99.042	5.875	98.427	98.230	98.034	5.375	93.418	93.558	93.563
6.250	99.522	99.181	99.754	6.000	98.750	98.553	98.500	5.500	93.885	94.025	94.031
6.375	100.015	99.767	99.711	6.125	99.206	99.051	99.042	5.625	94.568	94.458	94.464
6.500	100.615	100.339	100.310	6.250	99.522	99.181	99.754	5.750	94.346	94.303	94.288
6.625	101.118	100.843	100.813	6.375	100.015	99.767	99.711	5.875	94.105	94.034	94.000
6.750	101.408	100.977	101.082	6.500	100.615	100.339	100.310	6.000	94.591	94.519	94.485
6.875	100.983	100.829	100.787	6.625	101.118	100.843	100.813	6.125	95.072	95.000	94.966

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.250	96.091	96.016	95.866	5.250	96.091	96.016	95.866	5.250	96.091	96.016	95.866
5.375	96.668	96.593	96.443	5.375	96.668	96.593	96.443	5.375	96.668	96.593	96.443
5.500	97.018	96.943	96.793	5.500	97.018	96.943	96.793	5.500	97.018	96.943	96.793
5.625	97.743	97.668	97.558	5.625	97.743	97.668	97.558	5.625	97.743	97.668	97.558
5.750	98.671	98.475	98.278	5.750	98.671	98.475	98.278	5.750	98.671	98.475	98.278
5.875	99.017	98.820	98.643	5.875	99.017	98.820	98.643	5.875	99.017	98.820	98.643
6.000	99.480	99.312	99.162	6.000	99.480	99.312	99.162	6.000	99.480	99.312	99.162
6.125	100.026	99.830	99.633	6.125	100.026	99.830	99.633	6.125	100.026	99.830	99.633
6.250	100.586	100.389	100.193	6.250	100.586	100.389	100.193	6.250	100.586	100.389	100.193
6.375	100.781	100.622	100.463	6.375	100.781	100.622	100.463	6.375	100.781	100.622	100.463
6.500	101.276	101.156	101.006	6.500	101.276	101.156	101.006	6.500	101.276	101.156	101.006
6.625	101.799	101.641	101.482	6.625	101.799	101.641	101.482	6.625	101.799	101.641	101.482
6.750	101.996	101.815	101.682	6.750	101.996	101.815	101.682	6.750	101.996	101.815	101.682
6.875	101.906	101.831	101.681	6.875	101.906	101.831	101.681	6.875	101.906	101.831	101.681
7.000	102.308	102.202	102.096	7.000	102.308	102.202	102.096	7.000	102.308	102.202	102.096

FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.500	94.672	94.803	94.843	4.250	93.590	93.722	93.761	5.250	94.793	94.748	94.731
4.625	95.459	95.591	95.630	4.375	94.132	94.263	94.303	5.375	95.387	95.342	95.325
4.750	95.818	95.901	95.923	4.500	94.672	94.803	94.843	5.500	96.027	95.990	95.998
4.875	96.325	96.436	96.459	4.625	95.459	95.591	95.630	5.625	96.931	96.915	96.900
5.000	96.855	96.966	96.989	4.750	95.818	95.901	95.923				



YOUR BFF IN WHOLESALE
Tuesday, April 23, 2024

Effective Time:
8:08:18 AM

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

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

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.125				5.125				4.750				
5.250				5.250				4.875				
5.375	96.168	96.093	95.943	5.375	96.168	96.093	95.943	5.000				
5.500	96.518	96.443	96.293	5.500	96.518	96.443	96.293	5.125				
5.625	97.243	97.168	97.058	5.625	97.243	97.168	97.058	5.250	95.591	95.516	95.366	
5.750	98.171	97.975	97.778	5.750	98.171	97.975	97.778	5.375	96.168	96.093	95.943	
5.875	98.517	98.320	98.143	5.875	98.517	98.320	98.143	5.500	96.518	96.443	96.293	
6.000	98.980	98.812	98.662	6.000	98.980	98.812	98.662	5.625	97.243	97.168	97.058	
6.125	99.526	99.330	99.133	6.125	99.526	99.330	99.133	5.750	98.171	97.975	97.778	
6.250	100.086	99.889	99.693	6.250	100.086	99.889	99.693	5.875	98.517	98.320	98.143	
6.375	100.281	100.122	99.963	6.375	100.281	100.122	99.963	6.000	98.980	98.812	98.662	
6.500	100.776	100.656	100.506	6.500	100.776	100.656	100.506	6.125	99.526	99.330	99.133	
6.625	101.299	101.141	100.982	6.625	101.299	101.141	100.982	6.250	100.086	99.889	99.693	
6.750	101.496	101.315	101.182	6.750	101.496	101.315	101.182	6.375	100.281	100.122	99.963	
6.875	101.406	101.331	101.181	6.875	101.406	101.331	101.181	6.500	100.776	100.656	100.506	
7.000	101.808	101.702	101.596	7.000	101.808	101.702	101.596	6.625	101.299	101.141	100.982	
7.125	102.155	102.049	101.943	7.125	102.155	102.049	101.943	6.750	101.496	101.315	101.182	
7.250	102.430	102.294	102.190	7.250	102.430	102.294	102.190	6.875	101.406	101.331	101.181	
7.375	102.091	102.016	101.866	7.375	102.091	102.016	101.866	7.000	101.808	101.702	101.596	
7.500	102.328	102.207	102.086	7.500	102.328	102.207	102.086	7.125	102.155	102.049	101.943	
7.625	102.466	102.345	102.224	7.625	102.466	102.345	102.224	7.250	102.430	102.294	102.190	
7.750	102.261	102.186	102.036	7.750	102.261	102.186	102.036	7.375	102.091	102.016	101.866	
7.875	102.401	102.326	102.176	7.875	102.401	102.326	102.176	7.500	102.328	102.207	102.086	
8.000	102.541	102.466	102.316	8.000	102.541	102.466	102.316	7.625	102.466	102.345	102.224	
8.125	102.681	102.606	102.456	8.125	102.681	102.606	102.456	7.750	102.261	102.186	102.036	
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750				2.750				4.875				
2.875				2.875				5.000				
3.000				3.000				5.125				
3.125				3.125				5.250	94.293	94.248	94.231	
3.250				3.250				5.375	94.887	94.842	94.825	
3.375				3.375				5.500	95.481	95.436	95.419	
3.500	88.567	88.741	88.813	3.500	88.567	88.741	88.813	5.625	96.431	96.415	96.400	
3.625	89.080	89.254	89.326	3.625	89.080	89.254	89.326	5.750	97.101	97.155	96.958	
3.750	90.382	90.534	90.590	3.750	90.382	90.534	90.590	5.875	97.927	97.730	97.534	
3.875	90.893	91.046	91.101	3.875	90.893	91.046	91.101	6.000	98.250	98.053	97.883	
4.000	91.402	91.555	91.610	4.000	91.402	91.555	91.610	6.125	98.706	98.537	98.477	
4.125	91.907	92.060	92.115	4.125	91.907	92.060	92.115	6.250	99.022	98.681	99.254	
4.250	93.155	93.266	93.325	4.250	93.155	93.266	93.325	6.375	99.512	99.267	99.195	
4.375	93.656	93.788	93.827	4.375	93.656	93.788	93.827	6.500	100.020	99.839	99.694	
4.500	94.151	94.283	94.322	4.500	94.151	94.283	94.322	6.625	100.531	100.343	100.213	
4.625	94.886	95.018	95.057	4.625	94.886	95.018	95.057	6.750	100.908	100.477	100.582	
4.750	95.335	95.446	95.468	4.750	95.335	95.446	95.468	6.875	100.362	100.229	100.187	
4.875	95.815	95.926	95.949	4.875	95.815	95.926	95.949	7.000	100.775	100.641	100.599	
5.000	96.280	96.391	96.414	5.000	96.280	96.391	96.414	7.125	101.061	100.866	100.849	
5.125	96.727	96.838	96.861	5.125	96.727	96.838	96.861	7.250	101.075	100.939	100.835	
5.250	97.120	97.076	97.061	5.250	97.120	97.076	97.061	7.375	100.723	100.682	100.623	
5.375	97.198	97.288	97.293	5.375	97.198	97.288	97.293	7.500	101.100	100.809	101.000	
5.500	97.612	97.702	97.708	5.500	97.612	97.702	97.708	7.625	101.074	101.032	101.223	
5.625	97.998	98.088	98.094	5.625	97.998	98.088	98.094	7.750				
5.750	98.371	98.328	98.313	5.750	98.371	98.328	98.313	7.875				
5.875	98.283	98.352	98.341	5.875	98.283	98.352	98.341	8.000				
6.000				6.000				8.125				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.500	100.020	99.839	99.694	6.125	98.706	98.537	98.477	4.500	91.620	91.627	91.666	
6.625	100.531	100.343	100.213	6.250	99.022	98.681	99.254	4.625	92.079	92.086	92.125	
6.750	100.908	100.477	100.582	6.375	99.512	99.267	99.195	4.750	91.242	91.152	91.175	
6.875	100.362	100.229	100.187	6.500	100.020	99.839	99.694	4.875	91.693	91.603	91.626	
7.000	100.775	100.641	100.599	6.625	100.531	100.343	100.213	5.000	92.119	92.030	92.052	
7.125	101.061	100.866	100.849	6.750	100.908	100.477	100.582	5.125	92.516	92.427	92.449	
7.250	101.075	100.939	100.835	6.875	100.362	100.229	100.187	5.250	92.845	92.801	92.786	
7.375	100.723	100.682	100.623	7.000	100.775	100.641	100.599	5.375	93.020	92.910	92.916	
7.500	101.100	100.809	101.000	7.125	101.061	100.866	100.849	5.500	93.372	93.262	93.268	
7.625	101.074	101.032	101.223	7.250	101.075	100.939	100.835	5.625	93.686	93.576	93.582	
7.750				7.375	100.723	100.682	100.623	5.750	93.846	93.803	93.788	
7.875				7.500	101.100	100.809	101.000	5.875	93.605	93.534	93.500	
8.000				7.625	101.074	101.032	101.223	6.000	94.091	94.019	93.985	
8.125				7.750				6.125	94.572	94.500	94.466	
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.375	100.281	100.122	99.963	6.375	100.281	100.122	99.963	6.000	98.980	98.812	98.662	
6.500	100.776	100.656	100.506	6.500	100.776	100.656	100.506	6.125	99.526	99.330	99.133	
6.625	101.299	101.141	100.982	6.625	101.299	101.141	100.982	6.250	100.086	99.889	99.693	
6.750	101.496	101.315	101.182	6.750	101.496	101.315	101.182	6.375	100.281	100.122	99.963	
6.875	101.406	101.331	101.181	6.875	101.406	101.331	101.181	6.500	100.776	100.656	100.506	
7.000	101.808	101.702	101.596	7.000	101.808	101.702	101.596	6.625	101.299	101.141	100.982	
7.125	102.155	102.049	101.943	7.125	102.155	102.049	101.943	6.750	101.496	101.315	101.182	
7.250	102.430	102.294	102.190	7.250	102.430	102.294	102.190	6.875	101.406	101.331	101.181	
7.375	102.091	102.016	101.866	7.375	102.091	102.016	101.866	7.000	101.808	101.702	101.596	
7.500	102.328	102.207	102.086	7.500	102.328	102.207	102.086	7.125	102.155	102.049	101.943	
7.625	102.466	102.345	102.224	7.625	102.466	102.345	102.224	7.250	102.430	102.294	102.190	
7.750	102.261	102.186	102.036	7.750	102.261	102.186	102.036	7.375	102.091	102.016	101.866	
7.875	102.401	102.326	102.176	7.875	102.401	102.326	102.176	7.500	102.328	102.207	102.086	
8.000	102.541	102.466	102.316	8.000	102.541	102.466	102.316	7.625	102.466	102.345	102.224	
8.125	102.681	102.606	102.456	8.125	102.681	102.606	102.456	7.750				
VA 15 Yr Fixed HB IRRRL				VA 10 Yr Fixed HB IRRRL				VA 30 Yr Fixed HB IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	94.151	94.283	94.322	4.500	94.151	94.283	94.322	6.625	100.531	100.343	100.213	
4.625	94.886	95.018	95.057	4.625	94.886	95.018	95.057	6.750	100.908	100.477	100.582	
4.750	95.335	95.446	95.468	4.750	95.335	95.446	95.468	6.875	100.362	100.229	100.187	
4.875	95.815	95.926	95.949	4.875	95.815	95.926	95.949	7.000	100.775	100.641	100.599	
5.000	96.280	96.391	96.414	5.000	96.280	96.391	96.414	7.125	101.061	100.866	100.849	
5.125	96.727	96.838	96.861	5.125								



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

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

Effective Time:
 8:08:18 AM

Government DPA												
BFF_DPA_Repayable ¹				BFF_DPA_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	98.227	98.007	97.707	6.750	95.627	95.407	95.107	6.750				
6.875	98.771	98.551	98.251	6.875	96.171	95.951	95.651	6.875				
7.000	99.294	99.074	98.774	7.000	96.694	96.474	96.174	7.000				
7.125	99.760	99.540	99.240	7.125	97.160	96.940	96.640	7.125				
7.250	100.216	99.996	99.696	7.250	97.616	97.396	97.096	7.250				
7.375	99.997	99.717	99.417	7.375	97.397	97.117	96.817	7.375				
7.500	100.480	100.200	99.900	7.500	97.880	97.600	97.300	7.500				
7.625	100.916	100.636	100.336	7.625	98.316	98.036	97.736	7.625				
7.750	101.332	101.052	100.752	7.750	98.732	98.452	98.152	7.750				
7.875	100.661	100.321	100.021	7.875	98.061	97.721	97.421	7.875				
8.000	101.104	100.764	100.464	8.000	98.504	98.164	97.864	8.000				
8.125	101.500	101.160	100.860	8.125	98.900	98.560	98.260	8.125				
8.250	101.886	101.546	101.246	8.250	99.286	98.946	98.646	8.250				
8.375				8.375				8.375				

Government DPA												
BFF_DPA_HB_Repayable ¹				BFF_DPA_HB_Forgivable ²								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.625				6.625				6.625				
6.750	96.227	96.007	95.707	6.750	93.627	93.407	93.107	6.750				
6.875	96.771	96.551	96.251	6.875	94.171	93.951	93.651	6.875				
7.000	97.294	97.074	96.774	7.000	94.694	94.474	94.174	7.000				
7.125	97.760	97.540	97.240	7.125	95.160	94.940	94.640	7.125				
7.250	98.216	97.996	97.696	7.250	95.616	95.396	95.096	7.250				
7.375	97.997	97.717	97.417	7.375	95.397	95.117	94.817	7.375				
7.500	98.480	98.200	97.900	7.500	95.880	95.600	95.300	7.500				
7.625	98.916	98.636	98.336	7.625	96.316	96.036	95.736	7.625				
7.750	99.332	99.052	98.752	7.750	96.732	96.452	96.152	7.750				
7.875	98.661	98.321	98.021	7.875	96.061	95.721	95.421	7.875				
8.000	99.104	98.764	98.464	8.000	96.504	96.164	95.864	8.000				
8.125	99.500	99.160	98.860	8.125	96.900	96.560	96.260	8.125				
8.250	99.886	99.546	99.246	8.250	97.286	96.946	96.646	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.