BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Effective: **4/25/24 8:18 AM**

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

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Mortgagee Clause

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

Delegated Admin Fee's

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

Relock Policy

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

Lender ID

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

Eligible States

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

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

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

Thursday, April 25, 2024
Effective Time:
8:18:48 AM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625	93.657	93.703	93.713
5.750	94.700	94.700	94.689
5.875	95.271	95.271	95.260
6.000	95.851	95.851	95.840
6.125	96.373	96.348	96.337
6.250	97.113	97.105	97.087
6.375	97.644	97.637	97.619
6.500	98.162	98.155	98.137
6.625	98.641	98.633	98.615
6.750	99.205	99.182	99.155
6.875	99.734	99.711	99.684
7.000	100.124	100.101	100.073
7.125	100.547	100.524	100.497
7.250	100.934	100.896	100.848
7.375	101.371	101.333	101.285
7.500	101.742	101.704	101.656
7.625	102.058	102.019	101.971
7.750	102.170	102.068	102.059
7.875	102.564	102.463	102.454
8.000	102.769	102.694	102.628
8.125	103.064	102.989	102.923
8.250			
8.375			
8.500			
8.625			

Conventional 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.625	93.657	93.703	93.713
5.750	94.700	94.700	94.689
5.875	95.271	95.271	95.260
6.000	95.851	95.851	95.840
6.125	96.373	96.348	96.337
6.250	97.113	97.105	97.087
6.375	97.644	97.637	97.619
6.500	98.162	98.155	98.137
6.625	98.641	98.633	98.615
6.750	99.205	99.182	99.155
6.875	99.734	99.711	99.684
7.000	100.124	100.101	100.073
7.125	100.547	100.524	100.497
7.250	100.934	100.896	100.848
7.375	101.371	101.333	101.285
7.500	101.742	101.704	101.656
7.625	102.058	102.019	101.971
7.750	102.170	102.068	102.059
7.875	102.564	102.463	102.454
8.000	102.769	102.694	102.628
8.125	103.064	102.989	102.923
8.250			
8.375			
8.500			
8.625			

Conventional 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	90.094	90.094	90.039
5.125	90.853	90.853	90.804
5.250	91.828	91.828	91.784
5.375	92.396	92.396	92.358
5.500	93.700	93.655	93.640
5.625	94.901	94.939	94.954
5.750	95.958	95.935	96.118
5.875	96.505	96.482	96.673
6.000	97.073	97.050	96.992
6.125	97.498	97.456	97.423
6.250	98.065	98.024	97.991
6.375	98.543	98.519	98.726
6.500	98.994	98.965	99.171
6.625	99.376	99.600	99.558
6.750	99.800	99.740	99.725
6.875	100.202	100.142	100.127
7.000	100.570	100.511	100.496
7.125	100.915	100.858	100.843
7.250	101.343	101.262	101.251
7.375	101.681	101.601	101.590
7.500	102.032	101.952	101.941
7.625	102.348	102.271	102.260
7.750	102.247	102.147	102.138
7.875	102.352	102.252	102.243
8.000	101.928	101.889	101.870

Conventional 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625	94.427	94.515	94.554
4.750	94.969	95.043	95.082
4.875	95.395	95.395	95.442
5.000	95.812	95.872	95.921
5.125	96.420	96.409	96.398
5.250	96.875	96.864	96.853
5.375	97.281	97.270	97.259
5.500	97.870	97.826	97.811
5.625	97.856	97.813	97.798
5.750	98.384	98.340	98.326
5.875	98.865	98.821	98.806
6.000	99.180	99.136	99.121
6.125	99.094	99.035	98.992
6.250	99.594	99.523	99.492
6.375	100.045	99.973	99.942
6.500	100.314	100.243	100.212
6.625	100.076	100.028	99.975
6.750	100.556	100.498	100.457
6.875	100.983	100.926	100.884
7.000	101.215	101.157	101.116

Conventional 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.625	94.617	94.617	94.775
4.750	95.139	95.139	95.083
4.875	95.572	95.572	95.522
5.000	95.820	95.820	95.753
5.125	96.634	96.634	96.563
5.250	96.929	96.929	96.863
5.375	97.209	97.209	97.398
5.500	97.620	97.576	97.811
5.625	97.856	97.813	97.798
5.750	98.134	98.340	98.326
5.875	98.615	98.571	98.556
6.000	98.930	99.136	99.121
6.125	99.094	99.023	98.992
6.250	99.594	99.523	99.492
6.375	100.045	99.973	99.942
6.500	100.314	100.243	100.212
6.625	100.074	100.017	99.975
6.750	100.556	100.498	100.457
6.875	100.983	100.926	100.884
7.000	101.215	101.157	101.116

Conventional 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.000	95.977	95.957	95.916
6.125	96.419	96.400	96.359
6.250	97.077	97.039	97.011
6.375	97.520	97.479	97.460
6.500	98.120	98.086	98.075
6.625	98.513	98.476	98.465
6.750	99.132	99.075	99.064
6.875	99.600	99.555	99.529
7.000	100.121	100.076	100.050
7.125	100.487	100.442	100.417
7.250	100.874	100.615	100.809
7.375	101.013	101.007	100.931
7.500	101.347	101.339	101.268
7.625	101.591	101.578	101.532
7.750	101.122	101.089	101.017
7.875	101.372	101.335	101.273

Conventional 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.000	95.278	95.232	95.218
6.125	96.006	95.961	95.946
6.250	96.682	96.637	96.623
6.375	97.548	97.503	97.489
6.500	98.106	98.060	98.046
6.625	98.504	98.459	98.444
6.750	98.754	98.709	98.683
6.875	99.287	99.242	99.217
7.000	99.753	99.708	99.683
7.125	100.053	100.008	99.983
7.250	100.113	100.035	100.026
7.375	100.469	100.409	100.369
7.500	100.891	100.831	100.791
7.625	101.153	101.093	101.053
7.750	100.902	100.802	100.796
7.875	101.009	100.933	100.868

Conventional 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.125	93.883	93.875	93.866
5.250	95.157	95.113	95.098
5.375	95.666	95.623	95.608
5.500	96.044	96.000	95.985
5.625	96.082	96.038	96.023
5.750	96.718	96.647	96.615
5.875	97.196	97.125	97.094
6.000	97.637	97.566	97.535
6.125	98.226	98.154	98.123
6.250	98.721	98.650	98.619
6.375	99.166	99.094	99.063
6.500	99.425	99.354	99.323
6.625	99.081	99.023	98.982
6.750	99.558	99.500	99.459
6.875	99.979	99.921	99.879
7.000	100.189	100.132	100.090

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

Thursday, April 25, 2024
Effective Time:
8:18:48 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	95.704	95.623	95.543
5.375	96.087	96.006	95.926
5.500	96.462	96.381	96.301
5.625	96.829	96.749	96.668
5.750	97.186	97.106	97.025
5.875	97.530	97.449	97.369
6.000	97.802	97.721	97.641
6.125	97.998	97.917	97.837
6.250	98.191	98.111	98.030
6.375	98.383	98.302	98.222
6.500	98.573	98.493	98.413
6.625	98.739	98.659	98.578
6.750	98.201	98.138	98.075
6.875	98.399	98.336	98.273
7.000	98.739	98.676	98.613
7.125			

2/1/5 ARM Margin: 2.75%

Conventional 7/6 ARM

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250			
5.375			
5.500			
5.625	96.336	96.256	96.175
5.750	96.761	96.680	96.600
5.875	97.136	97.056	96.975
6.000	97.491	97.411	97.331
6.125	97.828	97.748	97.667
6.250	98.113	98.033	97.953
6.375	98.344	98.264	98.183
6.500	98.611	98.531	98.450
6.625	98.894	98.814	98.733
6.750	98.208	98.145	98.082
6.875	98.277	98.214	98.151
7.000	98.674	98.611	98.548
7.125	98.910	98.847	98.784

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	94.268	94.205	94.143
5.750	95.806	95.726	95.645
5.875	96.228	96.148	96.068
6.000	96.608	96.528	96.447
6.125	96.945	96.864	96.784
6.250	97.271	97.191	97.111
6.375	97.588	97.508	97.427
6.500	97.877	97.797	97.717
6.625	98.113	98.033	97.952
6.750	98.294	98.463	98.383
6.875	98.681	98.601	98.520
7.000	98.485	98.422	98.360
7.125	98.748	98.685	98.623

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	95.026	94.963	94.900
5.375	95.384	95.321	95.258
5.500	95.689	95.626	95.563
5.625	96.048	95.985	95.922
5.750	96.377	96.314	96.251
5.875	96.566	96.503	96.440
6.000	96.897	96.834	96.771
6.125	97.091	97.028	96.965
6.250	97.425	97.362	97.299
6.375	97.619	97.556	97.493
6.500	97.953	97.890	97.827
6.625	98.149	98.086	98.023
6.750	98.370	98.307	98.244
6.875	98.568	98.505	98.442
7.000	98.908	98.845	98.782
7.125	99.107	99.044	98.981

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	95.463	95.400	95.337
5.750	95.883	95.820	95.757
5.875	96.279	96.216	96.153
6.000	96.348	96.285	96.222
6.125	96.737	96.674	96.611
6.250	97.126	97.063	97.000
6.375	97.519	97.456	97.393
6.500	97.751	97.688	97.625
6.625	97.983	97.920	97.857
6.750	98.378	98.315	98.252
6.875	98.447	98.384	98.321
7.000	98.844	98.781	98.718
7.125	99.079	99.016	98.953

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	94.438	94.375	94.312
5.750	94.904	94.841	94.778
5.875	95.194	95.131	95.068
6.000	95.661	95.598	95.535
6.125	95.928	95.865	95.802
6.250	96.367	96.304	96.241
6.375	96.805	96.742	96.679
6.500	97.243	97.180	97.117
6.625	97.504	97.441	97.378
6.750	97.947	97.884	97.821
6.875	98.210	98.147	98.084
7.000	98.655	98.592	98.529
7.125	98.917	98.854	98.791

5/1/5 ARM Margin: 2.75%

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

Thursday, April 25, 2024
Effective Time:
8:18:48 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	94.700	94.700	94.689
5.875	95.271	95.271	95.260
6.000	95.851	95.851	95.840
6.125	96.348	96.348	96.337
6.250	97.113	97.105	97.087
6.375	97.644	97.637	97.619
6.500	98.162	98.155	98.137
6.625	98.891	98.846	98.831
6.750	99.215	99.182	99.155
6.875	99.812	99.767	99.741
7.000	100.358	100.313	100.288
7.125	100.752	100.706	100.681
7.250	100.934	100.896	100.848
7.375	101.443	101.382	101.342

Home Ready 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.750	94.817	94.787	94.736
5.875	95.425	95.395	95.344
6.000	96.044	96.014	95.963
6.125	96.613	96.583	96.532
6.250	97.001	96.964	96.916
6.375	97.347	97.309	97.261
6.500	97.734	97.705	97.661
6.625	98.641	98.596	98.581
6.750	98.965	98.920	98.895
6.875	99.562	99.517	99.491
7.000	100.108	100.063	100.038
7.125	100.502	100.456	100.431
7.250	100.667	100.607	100.566
7.375	101.193	101.132	101.092

Home Ready 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	93.780	93.768	93.593
4.875	94.197	94.187	94.012
5.000	95.196	95.182	95.167
5.125	95.481	95.470	95.459
5.250	96.009	95.995	95.981
5.375	96.354	96.340	96.326
5.500	96.793	96.779	96.765
5.625	97.116	97.103	97.088
5.750	97.473	97.438	97.396
5.875	97.824	97.789	97.747
6.000	98.049	98.014	97.972

Home Ready 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.375			
4.500			
4.625			
4.750	93.324	93.313	93.441
4.875	93.980	93.969	93.958
5.000	94.748	94.737	94.726
5.125	95.214	95.203	95.192
5.250	95.525	95.514	95.503
5.375	95.835	95.824	95.813
5.500	96.071	96.055	96.038
5.625	96.446	96.416	96.392
5.750	96.800	96.752	96.695
5.875	97.151	97.103	97.045
6.000	97.716	97.667	97.610

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

Thursday, April 25, 2024
Effective Time:
8:18:48 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	94.700	94.700	94.689
5.875	95.271	95.271	95.260
6.000	95.851	95.851	95.840
6.125	96.348	96.348	96.337
6.250	97.113	97.105	97.087
6.375	97.644	97.637	97.619
6.500	98.162	98.155	98.137
6.625	98.641	98.633	98.615
6.750	99.205	99.182	98.905
6.875	99.734	99.711	99.434
7.000	100.124	100.101	99.823
7.125	100.547	100.524	100.247
7.250	100.684	100.646	100.598
7.375	101.371	101.333	101.035
7.500	101.492	101.704	101.406

Home Possible 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.750	94.817	94.787	94.736
5.875	95.425	95.395	95.344
6.000	96.044	96.014	95.963
6.125	96.613	96.583	96.532
6.250	97.001	96.964	96.916
6.375	97.347	97.309	97.261
6.500	97.734	97.705	97.661
6.625	98.116	98.090	98.048
6.750	98.565	98.512	98.455
6.875	98.799	98.746	98.689
7.000	99.073	99.020	98.986
7.125	99.405	99.348	99.333
7.250	100.001	99.963	99.916
7.375	100.588	100.550	100.502
7.500	100.951	100.914	100.866

Home Possible 15 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.250			
4.375			
4.500			
4.625			
4.750	93.780	93.768	93.593
4.875	94.197	94.187	94.012
5.000	95.196	95.182	95.167
5.125	95.481	95.470	95.459
5.250	96.009	95.995	95.981
5.375	96.354	96.340	96.326
5.500	96.793	96.779	96.765
5.625	97.116	97.103	97.088
5.750	97.473	97.438	97.396
5.875	97.824	97.789	97.747
6.000	98.049	98.014	97.972

Home Possible 10 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.125			
4.250			
4.375			
4.500			
4.625			
4.750	93.324	93.313	93.441
4.875	93.980	93.969	93.958
5.000	94.748	94.737	94.726
5.125	95.214	95.203	95.192
5.250	95.525	95.514	95.503
5.375	95.835	95.824	95.813
5.500	96.071	96.055	96.038
5.625	96.446	96.416	96.392
5.750	96.800	96.752	96.695

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

Thursday, April 25, 2024
Effective Time:
8:18:48 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	93.362	93.400	93.438
5.750	94.243	94.277	94.308
5.875	94.830	94.860	94.910
6.000	95.421	95.448	95.512
6.125	95.924	95.951	96.018
6.250	96.639	96.656	96.671
6.375	97.166	97.179	97.216
6.500	97.646	97.656	97.706
6.625	98.167	98.177	98.225
6.750	98.710	98.710	98.707
6.875	99.171	99.168	99.180
7.000	99.589	99.582	99.601
7.125	100.076	100.070	100.086
7.250	100.449	100.433	100.412
7.375	100.799	100.779	100.767

RefiNow 20 Yr Fixed

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

RefiNow 15 Yr Fixed

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

RefiNow 10 Yr Fixed

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

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

RefiNow Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Thursday, April 25, 2024
Effective Time:
8:18:48 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	92.759	92.767	92.796
5.125	93.542	93.551	93.580
5.250	95.372	95.297	95.147
5.375	95.824	95.749	95.599
5.500	96.299	96.474	96.324
5.625	96.899	96.824	96.705
5.750	97.973	97.777	97.580
5.875	98.320	98.199	98.049
6.000	98.793	98.718	98.568
6.125	99.328	99.132	98.981
6.250	99.918	99.809	99.659
6.375	100.259	100.184	100.034
6.500	100.809	100.734	100.584
6.625	101.303	101.091	100.880
6.750	101.768	101.516	101.410
6.875	101.525	101.419	101.313
7.000	102.045	101.939	101.833
7.125	102.431	102.325	102.219
7.250	102.604	102.468	102.367
7.375	102.212	102.091	101.970
7.500	102.627	102.506	102.385
7.625	102.819	102.698	102.577
7.750	102.201	102.126	101.976
7.875			
8.000			

FHA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000			
5.125			
5.250	95.372	95.297	95.147
5.375	95.824	95.749	95.599
5.500	96.299	96.474	96.324
5.625	96.899	96.824	96.705
5.750	97.973	97.777	97.580
5.875	98.320	98.199	98.049
6.000	98.793	98.718	98.568
6.125	99.328	99.132	98.981
6.250	99.918	99.809	99.659
6.375	100.259	100.184	100.034
6.500	100.809	100.734	100.584
6.625	101.303	101.091	100.880
6.750	101.768	101.516	101.410
6.875	101.525	101.419	101.313
7.000	102.045	101.939	101.833
7.125	102.431	102.325	102.219
7.250	102.604	102.468	102.367
7.375	102.212	102.091	101.970
7.500	102.627	102.506	102.385
7.625	102.819	102.698	102.577
7.750	102.201	102.126	101.976
7.875			
8.000			

FHA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.000	92.759	92.767	92.796
5.125	93.542	93.551	93.580
5.250	95.372	95.297	95.147
5.375	95.824	95.749	95.599
5.500	96.299	96.474	96.324
5.625	96.899	96.824	96.705
5.750	97.973	97.777	97.580
5.875	98.320	98.199	98.049
6.000	98.793	98.718	98.568
6.125	99.328	99.132	98.981
6.250	99.918	99.809	99.659
6.375	100.259	100.184	100.034
6.500	100.809	100.734	100.584
6.625	101.303	101.091	100.880
6.750	101.768	101.516	101.410
6.875	101.525	101.419	101.313
7.000	102.045	101.939	101.833
7.125	102.431	102.325	102.219
7.250	102.604	102.468	102.367
7.375	102.212	102.091	101.970
7.500	102.627	102.506	102.385
7.625	102.819	102.698	102.577
7.750	102.201	102.126	101.976
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	88.585	88.759	88.835
3.625	89.129	89.302	89.379
3.750	90.358	90.511	90.571
3.875	90.902	91.054	91.114
4.000	91.445	91.597	91.657
4.125	91.988	92.140	92.200
4.250	93.247	93.379	93.422
4.375	93.789	93.921	93.964
4.500	94.330	94.461	94.504
4.625	95.118	95.249	95.293
4.750	95.383	95.493	95.520
4.875	95.919	96.030	96.057
5.000	96.452	96.562	96.339
5.125	96.977	96.838	96.865
5.250	97.117	97.073	97.064
5.375	97.485	97.325	97.335
5.500	97.994	97.834	97.844
5.625	98.487	98.327	98.336
5.750	98.510	98.466	98.451
5.875	98.684	98.503	98.496
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	88.585	88.759	88.835
3.625	89.129	89.302	89.379
3.750	90.358	90.511	90.571
3.875	90.902	91.054	91.114
4.000	91.445	91.597	91.657
4.125	91.988	92.140	92.200
4.250	93.247	93.379	93.422
4.375	93.789	93.921	93.964
4.500	94.330	94.461	94.504
4.625	95.118	95.249	95.293
4.750	95.383	95.493	95.520
4.875	95.919	96.030	96.057
5.000	96.452	96.562	96.339
5.125	96.977	96.838	96.865
5.250	97.117	97.073	97.064
5.375	97.485	97.325	97.335
5.500	97.994	97.834	97.844
5.625	98.487	98.327	98.336
5.750	98.510	98.466	98.451
5.875	98.684	98.503	98.496
6.000			

FHA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.000	91.644	91.603	91.632
5.125	92.417	92.376	92.405
5.250	93.554	93.516	93.528
5.375	94.426	94.388	94.400
5.500	95.493	95.455	95.467
5.625	96.063	96.055	96.048
5.750	96.903	96.957	96.760
5.875	97.730	97.533	97.448
6.000	98.206	98.090	98.086
6.125	98.751	98.635	98.630
6.250	98.944	98.720	99.086
6.375	99.823	99.478	99.457
6.500	100.426	100.081	100.060
6.625	100.934	100.589	100.568
6.750	100.896	100.450	100.566
6.875	100.767	100.348	100.560
7.000	101.335	100.916	101.128
7.125	101.738	101.319	101.532
7.250	101.229	101.093	100.992
7.375	101.233	101.101	100.797
7.500	101.473	101.341	101.286
7.625	101.756	101.624	101.569
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	93.554	93.516	93.528
5.375	94.426	94.388	94.400
5.500	95.493	95.455	95.467
5.625	96.063	96.055	96.048
5.750	96.903	96.957	96.760
5.875	97.730	97.533	97.448
6.000	98.206	98.090	98.086
6.125	98.751	98.635	98.630
6.250	98.944	98.720	99.086
6.375	99.823	99.478	99.457
6.500	100.426	100.081	100.060
6.625	100.934	100.589	100.568
6.750	100.896	100.450	100.566
6.875	100.767	100.348	100.560

FHA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
5.000	91.644	91.603	91.632
5.125	92.417	92.376	92.405
5.250	93.554	93.516	93.528
5.375	94.426	94.388	94.400
5.500	95.493	95.455	95.467
5.625	96.063	96.055	96.048
5.750	96.903	96.957	96.760
5.875	97.730	97.533	97.448
6.000	98.206	98.090	98.086
6.125	98.751	98.635	98.630
6.250	98.944	98.720	99.086
6.375	99.823	99.478	99.457
6.500	100.426	100.081	100.060
6.625	100.934	100.589	100.568
6.750	100.896	100.450	100.566
6.875	100.767	100.348	100.560

FHA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	91.848	91.854	91.897
4.625	92.382	92.389	92.432
4.750	91.326	90.986	91.013
4.875	91.607	91.768	91.544
5.000	92.130	92.291	92.068
5.125	92.642	92.802	92.579
5.250	92.895	92.798	92.794
5.375	93.146	93.036	93.046
5.500	93.625	93.515	93.525
5.625	94.072	93.962	93.972
5.750	93.985	93.941	93.926
5.875	93.787	93.716	93.685
6.000	94.272	94.201	94.170
6.125	94.753	94.681	94.650

FHA 30 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.250	95.372	95.297	95.147
5.375	95.824	95.749	95.599
5.500	96.299	96.474	96.324
5.625	96.899	96.824	96.705
5.750	97.973	97.777	97.580
5.875	98.320	98.199	98.049
6.000	98.793	98.718	98.568
6.125	99.328	99.132	98.981
6.250	99.918	99.809	99.659
6.375	100.259	100.184	100.034
6.500	100.809	100.734	100.584
6.625	101.303	101.091	100.880
6.750	101.768	101.516	101.410
6.875	101.525	101.419	101.313
7.000	102.045	101.939	101.833

FHA 25 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.250	95.372	95.297	95.147
5.375	95.824	95.749	95.599
5.500	96.299	96.474	96.324
5.625	96.899	96.824	96.705
5.750	97.973	97.777	97.580
5.875	98.320	98.199	98.049
6.000	98.793	98.718	98.568
6.125	99.328	99.132	98.981
6.250	99.918	99.809	99.659
6.375	100.259	100.184	100.034
6.500	100.809	100.734	100.584
6.625	101.303	101.091	100.880
6.750	101.768	101.516	101.410
6.875	101.525	101.419	101.313
7.000	102.045	101.939	101.833

FHA 20 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
5.250	95.372	95.297	95.147
5.375	95.824	95.749	95.599
5.500	96.299	96.474	96.324
5.625	96.899	96.824	96.705
5.750	97.973	97.777	97.580
5.875	98.320	98.199	98.049
6.000	98.793	98.718	98.568
6.125	99.328	99.132	98.981
6.250	99.918	99.809	99.659
6.375	100.259	100.184	100.034
6.500	100.809	100.734	100.584
6.625	101.303	101.091	100.880
6.750	101.768	101.516	101.410
6.875	101.525	101.419	101.313
7.000	102.045	101.939	101.833

FHA 15 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.500	94.330	94.461	94.504
4.625	95.118	95.249	95.293
4.750	95.383	95.493	95.520
4.875	95.919	96.030	96.057
5.000	96.452	96.562	96.339
5.125	96.977	96.838	96.865
5.250	97.117	97.073	97.064
5.375	97.485	97.325	97.335
5.500	97.994	97.834	97.844
5.625	98.487	98.327	98.336
5.750	98.510	98.466	98.451
5.875	98.684	98.503	98.496
6.000	99.148	99.217	98.960

FHA 10 Yr Fixed Streamline

Rate	15 Day	30 Day	45 Day
4.250	93.247	93.379	93.422
4.375	93.789	93.921	93.964
4.500	94.330	94.461	94.504
4.625	95.118	95.249	95.293
4.750	95.383	95.493	95.520
4.875	95.919	96.030	96.057
5.000	96.452	96.562	96.339
5.125	96.977	96.838	96.865
5.250	97.117	97.073	97.064
5.375	97.485	97.325	97.335
5.500	97.994	97.834	97.844
5.625	98.487	98.327	98.336
5.750	98.510	98.466	98.451

FHA 30 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	93.554	93.516	93.528
5.375	94.426	94.388	94.400
5.500	95.493	95.455	95.467
5.625	96.063	96.055	96.048
5.750	96.903	96.957	96.760
5.875	97.730	97.533	97.448
6.000	98.206	98.090	98.086
6.125	98.751	98.635	98.630
6.250	98.944	98.720	99.086
6.375	99.823	99.478	99.457
6.500	100.426	100.081	100.060
6.625	100.934	100.589	100.568
6.750	100.896	100.450	100.566

FHA 25 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	93.554	93.516	93.528
5.375	94.426	94.388	94.400
5.500	95.493	95.455	95.467
5.625	96.063	96.055	96.048
5.750	96.903	96.957	96.760
5.875	97.730	97.533	97.448
6.000	98.206	98.090	98.086
6.125	98.751	98.635	98.630
6.250	98.944	98.720	99.086
6.375	99.823	99.478	99.457
6.500	100.426	100.081	100.060
6.625	100.934	100.589	100.568
6.750	100.896	100.450	100.566
6.875	100.767	100.348	100.560

FHA 20 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
5.250	93.554	93.516	93.528
5.375	94.426	94.388	94.400
5.500	95.493	95.455	95.467
5.625	96.063	96.055	96.048
5.750	96.903	96.957	96.760
5.875	97.730	97.533	97.448
6.000	98.206	98.090	98.086
6.125	98.751	98.635	98.630
6.250	98.944	98.720	99.086
6.375	99.823	99.478	99.457
6.500	100.426	100.081	100.060
6.625	100.934	100.589	100.568
6.750	100.896	100.450	100.566
6.875	100.767	100.348	100.560

FHA 15 Yr Fixed HB Streamline

Rate	15 Day	30 Day	45 Day
4.500	91.848	91.854	91.897
4.625	92.382	92.389	92.432
4.750	91.326	90.986	91.013
4.875	91.607	91.768	91.544
5.000	92.130	92.291	92.068
5.125	92.642	92.802	92.579
5.250	92.895	92.798	92.794
5.375	93.146	93.036	93.046
5.500	93.625	93.515	93.525
5.625	94.072	93.962	93.972
5.750	93.985	93.941	93.926
5.875	93.787	93.716	93.685
6.000	94.272	94.201	94.170
6.125	94.753	94.681	94.650

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
YOUR BFF IN WHOLESALE

Thursday, April 25, 2024
Effective Time:
8:18:48 AM

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

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

Government

VA 30 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	95.324	95.249	95.099
5.500	95.799	95.724	95.824
5.625	96.399	96.324	96.205
5.750	97.473	97.277	97.080
5.875	97.820	97.699	97.549
6.000	98.293	98.218	98.068
6.125	98.828	98.632	98.481
6.250	99.418	99.309	99.159
6.375	99.759	99.684	99.534
6.500	100.309	100.234	100.084
6.625	100.803	100.591	100.380
6.750	101.122	101.016	100.910
6.875	101.025	100.919	100.813
7.000	101.545	101.439	101.333
7.125	101.931	101.825	101.719
7.250	102.104	101.968	101.867
7.375	101.712	101.591	101.470
7.500	102.127	102.006	101.885
7.625	102.319	102.198	102.077
7.750	101.701	101.626	101.476
7.875	101.841	101.766	101.616
8.000	101.981	101.906	101.756
8.125	102.121	102.046	101.896

VA 25 Yr Fixed

Rate	15 Day	30 Day	45 Day
5.125			
5.250			
5.375	95.324	95.249	95.099
5.500	95.799	95.724	95.824
5.625	96.399	96.324	96.205
5.750	97.473	97.277	97.080
5.875	97.820	97.699	97.549
6.000	98.293	98.218	98.068
6.125	98.828	98.632	98.481
6.250	99.418	99.309	99.159
6.375	99.759	99.684	99.534
6.500	100.309	100.234	100.084
6.625	100.803	100.591	100.380
6.750	101.122	101.016	100.910
6.875	101.025	100.919	100.813
7.000	101.545	101.439	101.333
7.125	101.931	101.825	101.719
7.250	102.104	101.968	101.867
7.375	101.712	101.591	101.470
7.500	102.127	102.006	101.885
7.625	102.319	102.198	102.077
7.750	101.701	101.626	101.476
7.875	101.841	101.766	101.616
8.000	101.981	101.906	101.756
8.125	102.121	102.046	101.896

VA 20 Yr Fixed

Rate	15 Day	30 Day	45 Day
4.750			
4.875			
5.000			
5.125			
5.250	94.872	94.797	94.647
5.375	95.324	95.249	95.099
5.500	95.799	95.724	95.824
5.625	96.399	96.324	96.205
5.750	97.473	97.277	97.080
5.875	97.820	97.699	97.549
6.000	98.293	98.218	98.068
6.125	98.828	98.632	98.481
6.250	99.418	99.309	99.159
6.375	99.759	99.684	99.534
6.500	100.309	100.234	100.084
6.625	100.803	100.591	100.380
6.750	101.122	101.016	100.910
6.875	101.025	100.919	100.813
7.000	101.545	101.439	101.333
7.125	101.931	101.825	101.719
7.250	102.104	101.968	101.867
7.375	101.712	101.591	101.470
7.500	102.127	102.006	101.885
7.625	102.319	102.198	102.077
7.750	101.701	101.626	101.476

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	88.105	88.278	88.355
3.625	88.618	88.791	88.868
3.750	89.933	90.086	90.146
3.875	90.445	90.598	90.658
4.000	90.955	91.108	91.168
4.125	91.462	91.615	91.675
4.250	92.815	92.946	92.989
4.375	93.319	93.450	93.493
4.500	93.817	93.948	93.991
4.625	94.556	94.688	94.731
4.750	94.933	95.044	95.070
4.875	95.418	95.528	95.555
5.000	95.889	95.999	96.026
5.125	96.343	96.454	96.480
5.250	96.617	96.573	96.582
5.375	96.929	96.768	96.778
5.500	97.351	97.441	97.451
5.625	97.747	97.836	97.846
5.750	98.010	97.966	97.951
5.875	98.062	98.131	98.124
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	88.105	88.278	88.355
3.625	88.618	88.791	88.868
3.750	89.933	90.086	90.146
3.875	90.445	90.598	90.658
4.000	90.955	91.108	91.168
4.125	91.462	91.615	91.675
4.250	92.815	92.946	92.989
4.375	93.319	93.450	93.493
4.500	93.817	93.948	93.991
4.625	94.556	94.688	94.731
4.750	94.933	95.044	95.070
4.875	95.418	95.528	95.555
5.000	95.889	95.999	96.026
5.125	96.343	96.454	96.480
5.250	96.617	96.573	96.582
5.375	96.929	96.768	96.778
5.500	97.351	97.441	97.451
5.625	97.747	97.836	97.846
5.750	98.010	97.966	97.951
5.875	98.062	98.131	98.124
6.000			

VA 30 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.875			
5.000			
5.125			
5.250	93.061	93.043	93.055
5.375	93.811	93.793	93.805
5.500	94.766	94.748	94.760
5.625	95.563	95.555	95.548
5.750	96.403	96.457	96.260
5.875	97.230	97.033	96.889
6.000	97.555	97.389	97.385
6.125	98.065	97.969	97.965
6.250	98.436	98.220	98.586
6.375	99.236	98.911	98.890
6.500	99.802	99.478	99.456
6.625	100.221	99.896	99.875
6.750	100.396	99.950	100.066
6.875	100.172	99.773	99.985
7.000	100.611	100.462	100.424
7.125	100.866	100.717	100.679
7.250	100.729	100.593	100.492
7.375	100.498	100.386	100.332
7.500	100.871	100.510	100.705
7.625	101.104	100.992	100.938
7.750			
7.875			
8.000			
8.125			

VA 25 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.500	99.802	99.478	99.456
6.625	100.221	99.896	99.875
6.750	100.396	99.950	100.066
6.875	100.172	99.773	99.985
7.000	100.611	100.462	100.424
7.125	100.866	100.717	100.679
7.250	100.729	100.593	100.492
7.375	100.498	100.386	100.332
7.500	100.871	100.510	100.705
7.625	101.104	100.992	100.938
7.750			
7.875			
8.000			
8.125			

VA 20 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
6.125	98.065	97.969	97.965
6.250	98.436	98.220	98.586
6.375	99.236	98.911	98.890
6.500	99.802	99.478	99.456
6.625	100.221	99.896	99.875
6.750	100.396	99.950	100.066
6.875	100.172	99.773	99.985
7.000	100.611	100.462	100.424
7.125	100.866	100.717	100.679
7.250	100.729	100.593	100.492
7.375	100.498	100.386	100.332
7.500	100.871	100.510	100.705
7.625	101.104	100.992	100.938
7.750			

VA 15 Yr Fixed High Balance

Rate	15 Day	30 Day	45 Day
4.500	91.292	91.299	91.342
4.625	91.759	91.766	91.809
4.750	90.844	90.504	90.531
4.875	91.303	91.213	91.240
5.000	91.739	91.650	91.676
5.125	92.147	92.058	92.085
5.250	92.362	92.298	92.284
5.375	92.761	92.650	92.660
5.500	93.124	93.014	93.024
5.625	93.450	93.340	93.350
5.750	93.485	93.441	93.426
5.875	93.287	93.216	93.185
6.000	93.772	93.701	93.670
6.125	94.253	94.181	94.150

VA 30 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	99.759	99.684	99.534
6.500	100.309	100.234	100.084
6.625	100.803	100.591	100.380
6.750	101.122	101.016	100.910
6.875	101.025	100.919	100.813
7.000	101.545	101.439	101.333
7.125	101.931	101.825	101.719
7.250	102.104	101.968	101.867
7.375	101.712	101.591	101.470
7.500	102.127	102.006	101.885
7.625	102.319	102.198	102.077
7.750	101.701	101.626	101.476
7.875	101.841	101.766	101.616
8.000	101.981	101.906	101.756
8.125	102.121	102.046	101.896

VA 25 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.375	99.759	99.684	99.534
6.500	100.309	100.234	100.084
6.625	100.803	100.591	100.380
6.750	101.122	101.016	100.910
6.875	101.025	100.919	100.813
7.000	101.545	101.439	101.333
7.125	101.931	101.825	101.719
7.250	102.104	101.968	101.867
7.375	101.712	101.591	101.470
7.500	102.127	102.006	101.885
7.625	102.319	102.198	102.077
7.750	101.701	101.626	101.476
7.875	101.841	101.766	101.616
8.000	101.981	101.906	101.756
8.125	102.121	102.046	101.896

VA 20 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
6.000	98.293	98.218	98.068
6.125	98.828	98.632	98.481
6.250	99.418	99.309	99.159
6.375	99.759	99.684	99.534
6.500	100.309	100.234	100.084
6.625	100.803	100.591	100.380
6.750	101.122	101.016	100.910
6.875	101.025	100.919	100.813
7.000	101.545	101.439	101.333
7.125	101.931	101.825	101.719
7.250	102.104	101.968	101.867
7.375	101.712	101.591	101.470
7.500	102.127	102.006	101.885
7.625	102.319	102.198	102.077
7.750			

VA 15 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	93.817	93.948	93.991
4.625	94.556	94.688	94.731
4.750	94.933	95.044	95.070
4.875	95.418	95.528	95.555
5.000	95.889	95.999	96.026
5.125	96.343	96.454	96.480
5.250	96.617	96.573	96.582
5.375	96.929	96.768	96.778
5.500	97.351	97.441	97.451
5.625	97.747	97.836	97.846
5.750	98.010	97.966	97.951
5.875	98.062	98.131	98.124
6.000	98.424	98.493	98.487
6.125	98.778	98.827	98.820

VA 10 Yr Fixed IRRRL

Rate	15 Day	30 Day	45 Day
4.500	93.817	93.948	93.991
4.625	94.556	94.688	94.731
4.750	94.933	95.044	95.070
4.875	95.418	95.528	95.555
5.000	95.889	95.999	96.026
5.125	96.343	96.454	96.480
5.250	96.617	96.573	96.582
5.375	96.929	96.768	96.778
5.500	97.351	97.441	97.451
5.625	97.747	97.836	97.846
5.750	98.010	97.966	97.951
5.875	98.062	98.131	98.124
6.000	98.424	98.493	98.487
6.125	98.778	98.827	98.820

VA 30 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.625	100.221	99.896	99.875
6.750	100.396	99.950	100.066
6.875	100.172	99.773	99.985
7.000	100.611	100.462	100.424
7.125	100.866	100.717	100.679
7.250	100.729	100.593	100.492
7.375	100.498	100.386	100.332
7.500	100.871	100.510	100.705
7.625	101.104	100.992	100.938
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	99.802	99.478	99.456
6.625	100.221	99.896	99.875
6.750	100.396	99.950	100.066
6.875	100.172	99.773	99.985
7.000	100.611	100.462	100.424
7.125	100.866	100.717	100.679
7.250	100.729	100.593	100.492
7.375	100.498	100.386	100.332
7.500	100.871	100.510	100.705
7.625	101.104	100.992	100.938
7.750			
7.875			
8.000			
8.125			

VA 20 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
6.125	98.065	97.969	97.965
6.250	98.436	98.220	98.586
6.375	99.236	98.911	98.890
6.500	99.802	99.478	99.456
6.625	100.221	99.896	99.875
6.750	100.396	99.950	100.066
6.875	100.172	99.773	99.985
7.000	100.611	100.462	100.424
7.125	100.866	100.717	100.679
7.250	100.729	100.593	100.492
7.375	100.498	100.386	100.332
7.500	100.871	100.510	100.705
7.625	101.104	100.992	100.938
7.750			

VA 15 Yr Fixed HB IRRRL

Rate	15 Day	30 Day	45 Day
4.500	91.292	91.299	91.342
4.625	91.759	91.766	91.809
4.750	90.844	90.504	90.531
4.875	91.303	91.213	91.240
5.000	91.739	91.650	91.676
5.125	92.147	92.058	92.085
5.250	92.362	92.298	92.284
5.375	92.761	92.650	92.660
5.500	93.124	93.014	93.024
5.625	93.450	93.340	93.350
5.750	93.485	93.441	93.426
5.875	93.287	93.216	93.185
6.000	93.772	93.701	93.670
6.125	94.253	94.181	94.150

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

Thursday, April 25, 2024
Effective Time:
8:18:48 AM

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

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

Government DPA

BFF_DPA_Repayable[1]				BFF_DPA_Forgivable[2]							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	98.037	97.826	97.526	6.750	95.437	95.226	94.926	6.750			
6.875	98.581	98.370	98.070	6.875	95.981	95.770	95.470	6.875			
7.000	99.114	98.903	98.603	7.000	96.514	96.303	96.003	7.000			
7.125	99.590	99.379	99.079	7.125	96.990	96.779	96.479	7.125			
7.250	100.056	99.845	99.545	7.250	97.456	97.245	96.945	7.250			
7.375	99.739	99.472	99.172	7.375	97.139	96.872	96.572	7.375			
7.500	100.232	99.965	99.665	7.500	97.632	97.365	97.065	7.500			
7.625	100.678	100.411	100.111	7.625	98.078	97.811	97.511	7.625			
7.750	101.104	100.837	100.537	7.750	98.504	98.237	97.937	7.750			
7.875	100.386	100.064	99.764	7.875	97.786	97.464	97.164	7.875			
8.000	100.839	100.517	100.217	8.000	98.239	97.917	97.617	8.000			
8.125	101.245	100.923	100.623	8.125	98.645	98.323	98.023	8.125			
8.250	101.631	101.309	101.009	8.250	99.031	98.709	98.409	8.250			
8.375				8.375				8.375			

BFF_DPA_HB_Repayable[1]				BFF_DPA_HB_Forgivable[2]							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.625				6.625				6.625			
6.750	96.037	95.826	95.526	6.750	93.437	93.226	92.926	6.750			
6.875	96.581	96.370	96.070	6.875	93.981	93.770	93.470	6.875			
7.000	97.114	96.903	96.603	7.000	94.514	94.303	94.003	7.000			
7.125	97.590	97.379	97.079	7.125	94.990	94.779	94.479	7.125			
7.250	98.056	97.845	97.545	7.250	95.456	95.245	94.945	7.250			
7.375	97.739	97.472	97.172	7.375	95.139	94.872	94.572	7.375			
7.500	98.232	97.965	97.665	7.500	95.632	95.365	95.065	7.500			
7.625	98.678	98.411	98.111	7.625	96.078	95.811	95.511	7.625			
7.750	99.104	98.837	98.537	7.750	96.504	96.237	95.937	7.750			
7.875	98.386	98.064	97.764	7.875	95.786	95.464	95.164	7.875			
8.000	98.839	98.517	98.217	8.000	96.239	95.917	95.617	8.000			
8.125	99.245	98.923	98.623	8.125	96.645	96.323	96.023	8.125			
8.250	99.631	99.309	99.009	8.250	97.031	96.709	96.409	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.