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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:
1:51:15 PM

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	93.921	94.020	93.903	5.625	93.921	94.020	93.903	5.000	90.658	90.658	90.509	
5.750	95.122	95.121	95.106	5.750	95.122	95.121	95.106	5.125	91.332	91.332	91.252	
5.875	95.696	95.695	95.680	5.875	95.696	95.695	95.680	5.250	92.307	92.307	92.233	
6.000	96.278	96.277	96.262	6.000	96.278	96.277	96.262	5.375	92.869	92.869	92.801	
6.125	96.777	96.776	96.762	6.125	96.777	96.776	96.762	5.500	94.070	94.070	94.010	
6.250	97.423	97.415	97.393	6.250	97.423	97.415	97.393	5.625	95.189	95.230	95.136	
6.375	97.939	97.930	97.908	6.375	97.939	97.930	97.908	5.750	96.343	96.293	96.272	
6.500	98.462	98.453	98.431	6.500	98.462	98.453	98.431	5.875	96.936	96.864	96.843	
6.625	98.938	98.929	98.907	6.625	98.938	98.929	98.907	6.000	97.508	97.436	97.415	
6.750	99.290	99.266	99.230	6.750	99.290	99.266	99.230	6.125	97.792	97.765	97.746	
6.875	99.846	99.822	99.786	6.875	99.846	99.822	99.786	6.250	98.362	98.334	98.315	
7.000	100.245	100.221	100.185	7.000	100.245	100.221	100.185	6.375	98.887	98.839	98.820	
7.125	100.656	100.632	100.596	7.125	100.656	100.632	100.596	6.500	99.340	99.292	99.273	
7.250	100.927	100.888	100.837	7.250	100.927	100.888	100.837	6.625	99.724	99.675	99.656	
7.375	101.353	101.313	101.263	7.375	101.353	101.313	101.263	6.750	99.914	99.898	99.883	
7.500	101.755	101.716	101.665	7.500	101.755	101.716	101.665	6.875	100.347	100.323	100.298	
7.625	102.109	102.071	102.019	7.625	102.109	102.071	102.019	7.000	100.711	100.687	100.663	
7.750	101.875	101.797	101.782	7.750	101.875	101.797	101.782	7.125	101.035	101.019	101.004	
7.875	102.195	102.186	102.176	7.875	102.195	102.186	102.176	7.250	101.204	101.191	101.180	
8.000	102.657	102.580	102.507	8.000	102.657	102.580	102.507	7.375	101.542	101.529	101.518	
8.125	102.953	102.876	102.803	8.125	102.953	102.876	102.803	7.500	101.894	101.881	101.870	
8.250				8.250				7.625	102.218	102.205	102.194	
8.375				8.375				7.750	101.880	101.871	101.861	
8.500				8.500				7.875	102.236	102.227	101.966	
8.625				8.625				8.000	101.754	101.774	101.621	

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	94.552	94.627	94.673	4.625	94.747	94.747	94.658					
4.750	95.187	95.187	95.198	4.750	95.387	95.387	95.285					
4.875	95.642	95.642	95.645	4.875	95.820	95.820	95.723					
5.000	96.013	96.001	96.041	5.000	96.050	96.050	95.927					
5.125	96.444	96.439	96.467	5.125	96.615	96.615	96.747					
5.250	96.899	96.957	96.985	5.250	96.908	97.158	97.045					
5.375	97.305	97.294	97.283	5.375	97.432	97.432	97.575					
5.500	97.896	97.852	97.826	5.500	97.646	97.852	97.826					
5.625	97.883	97.876	97.886	5.625	97.883	97.798	97.737					
5.750	98.408	98.323	98.288	5.750	98.408	98.323	98.262					
5.875	98.885	98.800	98.739	5.875	98.635	98.800	98.739					
6.000	99.199	99.132	99.141	6.000	99.199	99.114	99.053					
6.125	99.215	99.205	99.180	6.125	99.150	99.161	99.140					
6.250	99.649	99.578	99.518	6.250	99.649	99.578	99.509					
6.375	100.097	100.026	99.957	6.375	100.097	100.026	99.957					
6.500	100.367	100.313	100.304	6.500	100.367	100.295	100.227					
6.625	100.099	100.108	100.082	6.625	100.011	99.973	99.934					
6.750	100.491	100.434	100.373	6.750	100.491	100.434	100.369					
6.875	100.918	100.860	100.800	6.875	100.918	100.860	100.796					
7.000	101.151	101.093	101.029	7.000	101.151	101.093	101.029					

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	96.209	96.171	96.145	6.000	95.694	95.649	95.635	5.125	93.902	93.893	93.885	
6.125	96.665	96.625	96.603	6.125	96.267	96.222	96.207	5.250	95.183	95.139	95.113	
6.250	97.306	97.284	97.270	6.250	96.943	96.898	96.883	5.375	95.693	95.649	95.623	
6.375	97.780	97.734	97.720	6.375	97.807	97.762	97.748	5.500	96.070	96.027	96.000	
6.500	98.371	98.326	98.311	6.500	98.363	98.318	98.304	5.625	96.108	96.023	95.962	
6.625	98.740	98.695	98.681	6.625	98.759	98.714	98.699	5.750	96.776	96.705	96.637	
6.750	99.179	99.167	99.156	6.750	98.809	98.763	98.733	5.875	97.254	97.183	97.115	
6.875	99.654	99.608	99.578	6.875	99.341	99.295	99.265	6.000	97.694	97.623	97.555	
7.000	100.174	100.128	100.098	7.000	99.806	99.760	99.731	6.125	98.282	98.211	98.142	
7.125	100.540	100.494	100.465	7.125	100.106	100.060	100.031	6.250	98.776	98.704	98.636	
7.250	100.733	100.723	100.658	7.250	100.062	100.000	99.952	6.375	99.218	99.147	99.079	
7.375	100.897	100.853	101.045	7.375	100.549	100.487	100.429	6.500	99.478	99.406	99.338	
7.500	101.473	101.441	101.382	7.500	100.971	100.909	100.850	6.625	99.018	98.960	98.896	
7.625	101.712	101.711	101.646	7.625	101.233	101.171	101.113	6.750	99.493	99.435	99.371	
7.750	100.812	100.950	100.814	7.750	100.532	100.525	100.519	6.875	99.913	99.855	99.791	
7.875	101.240	101.172	101.027	7.875	100.897	100.820	100.496	7.000	100.125	100.068	100.003	

Conventional Fixed Adjustments

Cumulative LLPA Cap	
FTBH 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	0.000	0.000	-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								

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	95.769	95.688	95.604	5.250				5.250				
5.375	96.159	96.079	95.995	5.375				5.375				
5.500	96.535	96.455	96.370	5.500				5.500				
5.625	96.894	96.814	96.730	5.625	96.459	96.379	96.295	5.625	94.447	94.384	94.322	
5.750	97.251	97.171	97.086	5.750	96.884	96.804	96.719	5.750	96.164	96.083	95.999	
5.875	97.602	97.522	97.438	5.875	97.259	97.179	97.094	5.875	96.617	96.536	96.452	
6.000	97.912	97.832	97.748	6.000	97.615	97.534	97.450	6.000	97.043	96.963	96.878	
6.125	98.179	98.099	98.014	6.125	97.952	97.871	97.787	6.125	97.443	97.362	97.278	
6.250	98.443	98.362	98.278	6.250	98.260	98.179	98.095	6.250	97.802	97.721	97.637	
6.375	98.706	98.625	98.541	6.375	98.538	98.458	98.374	6.375	98.119	98.039	97.955	
6.500	98.933	98.853	98.769	6.500	98.827	98.746	98.662	6.500	98.451	98.370	98.286	
6.625	99.097	99.017	98.932	6.625	99.100	99.019	98.935	6.625	98.770	98.690	98.606	
6.750	98.320	98.257	98.194	6.750	98.366	98.303	98.240	6.750	99.046	98.966	98.881	
6.875	98.516	98.453	98.390	6.875	98.434	98.371	98.308	6.875	99.286	99.205	99.121	
7.000	98.854	98.791	98.728	7.000	98.829	98.766	98.703	7.000	98.674	98.611	98.549	
7.125				7.125	99.062	98.999	98.936	7.125	98.936	98.873	98.811	

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	95.143	95.080	95.017	5.250				5.250				
5.375	95.500	95.437	95.374	5.375				5.375				
5.500	95.823	95.760	95.697	5.500				5.500				
5.625	96.181	96.118	96.055	5.625	95.612	95.549	95.486	5.625	94.617	94.554	94.491	
5.750	96.509	96.446	96.383	5.750	96.030	95.967	95.904	5.750	95.082	95.019	94.956	
5.875	96.698	96.635	96.572	5.875	96.445	96.382	96.319	5.875	95.372	95.309	95.246	
6.000	97.025	96.962	96.899	6.000	96.514	96.451	96.388	6.000	95.838	95.775	95.712	
6.125	97.218	97.155	97.092	6.125	96.903	96.840	96.777	6.125	96.123	96.060	95.997	
6.250	97.550	97.487	97.424	6.250	97.291	97.228	97.165	6.250	96.562	96.499	96.436	
6.375	97.743	97.680	97.617	6.375	97.680	97.617	97.554	6.375	97.000	96.937	96.874	
6.500	98.076	98.013	97.950	6.500	97.911	97.848	97.785	6.500	97.438	97.375	97.312	
6.625	98.270	98.207	98.144	6.625	98.142	98.079	98.016	6.625	97.696	97.633	97.570	
6.750	98.490	98.427	98.364	6.750	98.536	98.473	98.410	6.750	98.138	98.075	98.012	
6.875	98.686	98.623	98.560	6.875	98.603	98.540	98.477	6.875	98.400	98.337	98.274	
7.000	99.023	98.960	98.897	7.000	98.998	98.935	98.872	7.000	98.844	98.781	98.718	
7.125	99.222	99.159	99.096	7.125	99.232	99.169	99.106	7.125	99.106	99.043	98.980	

Conventional ARM Adjustments												
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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
≥ 780	-0.375	-0.375	-0.625	-0.875
760-779	-0.375	-0.375	-0.875	-1.250
740-759	-0.375	-0.375	-1.000	-1.625
720-739	-0.375	-0.500	-1.375	-2.000
700-719	-0.375	-0.500	-1.625	-2.625
680-699	-0.375	-0.625	-2.000	-2.875
660-679	-0.375	-0.875	-2.750	-4.000
640-659	-0.375	-1.375	-3.125	-4.625
620-639	-0.375	-1.375	-3.375	-5.125

Additional Cash-Out Refinance LLPA Adjusters				
	≤30	30.01-60	60.01-70	70.01-75
Attached Condo	0.000	0.000	-0.125	-0.125
Investment Property	-1.125	-1.125	-1.625	-2.125
2nd Home	-1.125	-1.125	-1.625	-2.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375
High Balance	-2.000	-2.000	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875
DTI > 40%	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 30, 2024

Effective Time:
 1:51:15 PM

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	
5.750	95.122	95.121	95.106	5.750	95.229	95.197	95.139	4.375				
5.875	95.696	95.695	95.680	5.875	95.839	95.806	95.748	4.500				
6.000	96.278	96.277	96.262	6.000	96.459	96.427	96.368	4.625				
6.125	96.527	96.526	96.512	6.125	96.783	97.001	96.942	4.750	93.976	93.964	93.818	
6.250	97.423	97.415	97.143	6.250	97.302	97.263	97.212	4.875	94.394	94.382	94.236	
6.375	97.939	97.930	97.908	6.375	97.652	97.613	97.562	5.000	95.400	95.380	95.357	
6.500	98.462	98.453	98.431	6.500	98.080	98.032	98.013	5.125	95.624	95.604	95.581	
6.625	99.009	98.964	98.949	6.625	98.759	98.714	98.699	5.250	96.217	96.196	96.173	
6.750	99.290	99.266	99.230	6.750	99.133	99.087	99.058	5.375	96.563	96.542	96.519	
6.875	99.846	99.822	99.786	6.875	99.476	99.430	99.400	5.500	97.003	96.982	96.959	
7.000	100.271	100.225	100.196	7.000	100.021	99.975	99.946	5.625	97.327	97.307	97.284	
7.125	100.664	100.632	100.596	7.125	100.414	100.368	100.339	5.750	97.683	97.635	97.577	
7.250	100.927	100.888	100.837	7.250	100.483	100.421	100.362	5.875	98.037	97.988	97.930	
7.375	101.353	101.315	101.263	7.375	101.008	100.946	100.887	6.000	98.264	98.216	98.157	

Home Ready 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.375												
4.500												
4.625												
4.750	93.525	93.513	93.453									
4.875	94.002	93.991	93.980									
5.000	94.773	94.762	94.751									
5.125	95.241	95.230	95.219									
5.250	95.554	95.543	95.532									
5.375	95.906	95.886	95.863									
5.500	96.286	96.258	96.233									
5.625	96.657	96.616	96.588									
5.750	97.006	96.944	96.870									
5.875	97.359	97.297	97.223									
6.000	97.676	97.864	97.790									

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



YOUR BFF IN WHOLESALE
Tuesday, April 30, 2024

Effective Time:
1:51:15 PM

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

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

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.750	95.122	95.121	95.106	5.750	95.229	95.197	95.139	4.250				
5.875	95.696	95.695	95.680	5.875	95.839	95.806	95.748	4.375				
6.000	96.278	96.277	96.262	6.000	96.459	96.427	96.368	4.500				
6.125	96.527	96.526	96.512	6.125	96.783	97.001	96.942	4.625				
6.250	97.423	97.415	97.143	6.250	97.302	97.263	97.212	4.750	93.976	93.964	93.818	
6.375	97.939	97.930	97.908	6.375	97.652	97.613	97.562	4.875	94.394	94.382	94.236	
6.500	98.462	98.453	98.431	6.500	98.080	98.032	98.013	5.000	95.400	95.380	95.357	
6.625	98.938	98.929	98.907	6.625	98.464	98.415	98.396	5.125	95.624	95.604	95.581	
6.750	99.290	99.266	99.230	6.750	98.692	98.638	98.572	5.250	96.217	96.196	96.173	
6.875	99.846	99.822	99.536	6.875	98.930	98.877	98.811	5.375	96.563	96.542	96.519	
7.000	100.245	100.221	100.185	7.000	99.213	99.177	99.153	5.500	97.003	96.982	96.959	
7.125	100.656	100.632	100.346	7.125	99.525	99.509	99.494	5.625	97.327	97.307	97.284	
7.250	100.927	100.888	100.837	7.250	100.025	99.987	99.936	5.750	97.683	97.635	97.577	
7.375	101.353	101.315	101.263	7.375	100.371	100.333	100.281	5.875	98.037	97.988	97.930	
7.500	101.755	101.716	101.665	7.500	100.747	100.708	100.657	6.000	98.264	98.216	98.157	

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	93.525	93.513	93.453									
4.875	94.002	93.991	93.980									
5.000	94.773	94.762	94.751									
5.125	95.241	95.230	95.219									
5.250	95.554	95.543	95.532									
5.375	95.906	95.886	95.863									
5.500	96.286	96.258	96.233									
5.625	96.657	96.616	96.588									
5.750	97.006	96.944	96.870									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

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

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

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



Brokers First Funding
250 Baker St., Suite 200
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Lock Cut-off Time
Lock Desk: 8:00 AM – 6:00 PM PST

YOUR BFF IN WHOLESALE
Tuesday, April 30, 2024
Effective Time:
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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	93.650	93.764	93.643	2.625				2.625				
5.750	94.516	94.580	94.478	2.750				2.750				
5.875	95.102	95.186	95.080	2.875				2.875				
6.000	95.690	95.793	95.682	3.000				3.000				
6.125	96.238	96.343	96.233	3.125				3.125				
6.250	96.796	96.844	96.784	3.250				3.250				
6.375	97.332	97.406	97.341	3.375				3.375				
6.500	97.829	97.922	97.854	3.500				3.500				
6.625	98.355	98.446	98.378	3.625				3.625				
6.750	98.752	98.783	98.717	3.750				3.750				
6.875	99.211	99.264	99.194	3.875				3.875				
7.000	99.644	99.708	99.635	4.000				4.000				
7.125	100.125	100.187	100.113	4.125				4.125				
7.250	100.360	100.373	100.303	4.250				4.250				
7.375	100.707	100.738	100.664									

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

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	93.129	93.199	93.125	5.000				5.000	93.129	93.199	93.125	
5.125	93.912	93.981	93.907	5.125				5.125	93.912	93.981	93.907	
5.250	95.466	95.391	95.241	5.250	95.466	95.391	95.241	5.250	95.466	95.391	95.241	
5.375	95.918	95.843	95.943	5.375	95.918	95.843	95.943	5.375	95.918	95.843	95.943	
5.500	96.643	96.568	96.418	5.500	96.643	96.568	96.418	5.500	96.643	96.568	96.418	
5.625	97.221	97.188	97.173	5.625	97.221	97.188	97.173	5.625	97.221	97.188	97.173	
5.750	98.264	98.067	97.871	5.750	98.264	98.067	97.871	5.750	98.264	98.067	97.871	
5.875	98.659	98.462	98.266	5.875	98.659	98.462	98.266	5.875	98.659	98.462	98.266	
6.000	99.120	98.923	98.727	6.000	99.120	98.923	98.727	6.000	99.120	98.923	98.727	
6.125	99.669	99.472	99.320	6.125	99.669	99.472	99.320	6.125	99.669	99.472	99.320	
6.250	100.226	100.030	99.833	6.250	100.226	100.030	99.833	6.250	100.226	100.030	99.833	
6.375	100.537	100.273	100.008	6.375	100.537	100.273	100.008	6.375	100.537	100.273	100.008	
6.500	101.082	100.818	100.553	6.500	101.082	100.818	100.553	6.500	101.082	100.818	100.553	
6.625	101.548	101.283	101.019	6.625	101.548	101.283	101.019	6.625	101.548	101.283	101.019	
6.750	101.827	101.676	101.524	6.750	101.827	101.676	101.524	6.750	101.827	101.676	101.524	
6.875	101.710	101.565	101.415	6.875	101.710	101.565	101.415	6.875	101.710	101.565	101.415	
7.000	102.143	101.992	101.840	7.000	102.143	101.992	101.840	7.000	102.143	101.992	101.840	
7.125	102.577	102.426	102.275	7.125	102.577	102.426	102.275	7.125	102.577	102.426	102.275	
7.250	102.728	102.577	102.458	7.250	102.728	102.577	102.458	7.250	102.728	102.577	102.458	
7.375	102.250	102.175	102.025	7.375	102.250	102.175	102.025	7.375	102.250	102.175	102.025	
7.500	102.555	102.434	102.313	7.500	102.555	102.434	102.313	7.500	102.555	102.434	102.313	
7.625	102.760	102.639	102.518	7.625	102.760	102.639	102.518	7.625	102.760	102.639	102.518	
7.750	102.420	102.345	102.195	7.750	102.420	102.345	102.195	7.750	102.420	102.345	102.195	
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	92.015	92.034	91.960	
2.875				2.875				5.125	92.787	92.807	92.733	
3.000				3.000				5.250	93.883	93.911	93.816	
3.125				3.125				5.375	94.754	94.782	94.688	
3.250				3.250				5.500	95.820	95.847	95.753	
3.375				3.375				5.625	96.546	96.530	96.515	
3.500	88.769	88.944	88.896	3.500	88.769	88.944	88.896	5.750	97.194	97.247	97.051	
3.625	89.313	89.488	89.440	3.625	89.313	89.488	89.440	5.875	98.069	97.872	97.676	
3.750	90.550	90.705	90.681	3.750	90.550	90.705	90.681	6.000	98.390	98.392	98.214	
3.875	91.093	91.249	91.224	3.875	91.093	91.249	91.224	6.125	98.906	98.924	98.746	
4.000	91.637	91.792	91.768	4.000	91.637	91.792	91.768	6.250	99.106	99.015	99.395	
4.125	92.179	92.334	92.310	4.125	92.179	92.334	92.310	6.375	99.769	99.686	99.410	
4.250	93.369	93.505	93.473	4.250	93.369	93.505	93.473	6.500	100.314	100.296	100.020	
4.375	93.910	94.046	94.014	4.375	93.910	94.046	94.014	6.625	100.793	100.790	100.514	
4.500	94.450	94.586	94.554	4.500	94.450	94.586	94.554	6.750	101.002	100.495	100.681	
4.625	95.237	95.373	95.341	4.625	95.237	95.373	95.341	6.875	100.693	100.418	100.434	
4.750	95.528	95.644	95.495	4.750	95.528	95.644	95.495	7.000	101.251	100.975	100.991	
4.875	96.063	95.929	96.030	4.875	96.063	95.929	96.030	7.125	101.637	101.362	101.378	
5.000	96.593	96.459	96.560	5.000	96.593	96.459	96.560	7.250	101.322	101.171	101.052	
5.125	97.115	96.982	97.083	5.125	97.115	96.982	97.083	7.375	100.976	100.931	100.778	
5.250	97.189	97.150	97.119	5.250	97.189	97.150	97.119	7.500	101.462	101.417	101.264	
5.375	97.570	97.417	97.323	5.375	97.570	97.417	97.323	7.625	101.737	101.692	101.539	
5.500	98.074	97.921	97.827	5.500	98.074	97.921	97.827	7.750				
5.625	98.559	98.406	98.312	5.625	98.559	98.406	98.312	7.875				
5.750	98.587	98.501	98.441	5.750	98.587	98.501	98.441	8.000				
5.875	98.864	98.692	98.590	5.875	98.864	98.692	98.590	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	93.883	93.911	93.816	5.000	92.015	92.034	91.960	4.500	91.967	91.978	91.946	
5.375	94.754	94.782	94.688	5.125	92.787	92.807	92.733	4.625	92.499	92.510	92.478	
5.500	95.820	95.847	95.753	5.250	93.883	93.911	93.816	4.750	91.470	91.386	91.237	
5.625	96.546	96.530	96.515	5.375	94.754	94.782	94.688	4.875	91.748	91.664	91.765	
5.750	97.194	97.247	97.051	5.500	95.820	95.847	95.753	5.000	92.266	92.183	92.284	
5.875	98.069	97.872	97.676	5.625	96.546	96.530	96.515	5.125	92.770	92.686	92.788	
6.000	98.390	98.392	98.214	5.750	97.194	97.247	97.051	5.250	92.980	92.877	92.844	
6.125	98.906	98.924	98.746	5.875	98.069	97.872	97.676	5.375	93.223	93.120	93.026	
6.250	99.106	99.015	99.395	6.000	98.390	98.392	98.214	5.500	93.689	93.586	93.492	
6.375	99.769	99.686	99.410	6.125	98.906	98.924	98.746	5.625	94.121	94.018	94.174	
6.500	100.314	100.296	100.020	6.250	99.106	99.015	99.395	5.750	94.062	93.976	93.916	
6.625	100.793	100.790	100.514	6.375	99.769	99.686	99.410	5.875	93.898	93.827	93.759	
6.750	101.002	100.495	100.681	6.500	100.314	100.296	100.020	6.000	94.382	94.311	94.243	
6.875	100.693	100.418	100.434	6.625	100.793	100.790	100.514	6.125	94.861	94.789	94.721	
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	95.466	95.391	95.241	5.250	95.466	95.391	95.241	5.250	95.466	95.391	95.241	
5.375	95.918	95.843	95.943	5.375	95.918	95.843	95.943	5.375	95.918	95.843	95.943	
5.500	96.643	96.568	96.418	5.500	96.643	96.568	96.418	5.500	96.643	96.568	96.418	
5.625	97.221	97.188	97.173	5.625	97.221	97.188	97.173	5.625	97.221	97.188	97.173	
5.750	98.264	98.067	97.871	5.750	98.264	98.067	97.871	5.750	98.264	98.067	97.871	
5.875	98.659	98.462	98.266	5.875	98.659	98.462	98.266	5.875	98.659	98.462	98.266	
6.000	99.120	98.923	98.727	6.000	99.120	98.923	98.727	6.000	99.120	98.923	98.727	
6.125	99.669	99.472	99.320	6.125	99.669	99.472	99.320	6.125	99.669	99.472	99.320	
6.250	100.226	100.030	99.833	6.250	100.226	100.030	99.833	6.250	100.226	100.030	99.833	
6.375	100.537	100.273	100.008	6.375	100.537	100.273	100.008	6.375	100.537	100.273	100.008	
6.500	101.082	100.818	100.553	6.500	101.082	100.818	100.553	6.500	101.082	100.818	100.553	
6.625	101.548	101.283	101.019	6.625	101.548	101.283	101.019	6.625	101.548	101.283	101.019	
6.750	101.827	101.676	101.524	6.750	101.827	101.676	101.524	6.750	101.827	101.676	101.524	
6.875	101.710	101.565	101.415	6.875	101.710	101.565	101.415	6.875	101.710	101.565	101.415	
7.000	102.143	101.992	101.840	7.000	102.143	101.992	101.840	7.000	102.143	101.992	101.840	
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	94.450	94.586	94.554	4.250	93.369	93.505	93.473	5.250	93.883	93.911	93.816	
4.625	95.237	95.373	95.341	4.375	93.910	94.046	94.014	5.375	94.754	94.782	94.688	
4.750	95.528	95.644	95.495	4.500	94.450	94.586	94.554	5.500	95.820	95.847	95.753	
4.875	96.063	95.929	96.030	4.625	95.237	95.373	95.341	5.625	96.546	96.530	96.515	
5.000	96.593	96.459	96.560	4.750	95.528	95.644	95.495	5.750	97.194	97.247	97.051	
5.125	97.115	96.982	97.083	4								

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	95.418	95.343	95.443	5.375	95.418	95.343	95.443	5.000				
5.500	96.143	96.068	95.918	5.500	96.143	96.068	95.918	5.125				
5.625	96.721	96.688	96.673	5.625	96.721	96.688	96.673	5.250	94.966	94.891	94.741	
5.750	97.764	97.567	97.371	5.750	97.764	97.567	97.371	5.375	95.418	95.343	95.443	
5.875	98.159	97.962	97.766	5.875	98.159	97.962	97.766	5.500	96.143	96.068	95.918	
6.000	98.620	98.423	98.227	6.000	98.620	98.423	98.227	5.625	96.721	96.688	96.673	
6.125	99.169	98.972	98.820	6.125	99.169	98.972	98.820	5.750	97.764	97.567	97.371	
6.250	99.726	99.530	99.333	6.250	99.726	99.530	99.333	5.875	98.159	97.962	97.766	
6.375	100.037	99.773	99.508	6.375	100.037	99.773	99.508	6.000	98.620	98.423	98.227	
6.500	100.582	100.318	100.053	6.500	100.582	100.318	100.053	6.125	99.169	98.972	98.820	
6.625	101.048	100.783	100.519	6.625	101.048	100.783	100.519	6.250	99.726	99.530	99.333	
6.750	101.327	101.176	101.024	6.750	101.327	101.176	101.024	6.375	100.037	99.773	99.508	
6.875	101.210	101.065	100.915	6.875	101.210	101.065	100.915	6.500	100.582	100.318	100.053	
7.000	101.643	101.492	101.340	7.000	101.643	101.492	101.340	6.625	101.048	100.783	100.519	
7.125	102.077	101.926	101.775	7.125	102.077	101.926	101.775	6.750	101.327	101.176	101.024	
7.250	102.228	102.077	101.958	7.250	102.228	102.077	101.958	6.875	101.210	101.065	100.915	
7.375	101.750	101.675	101.525	7.375	101.750	101.675	101.525	7.000	101.643	101.492	101.340	
7.500	102.055	101.934	101.813	7.500	102.055	101.934	101.813	7.125	102.077	101.926	101.775	
7.625	102.260	102.139	102.018	7.625	102.260	102.139	102.018	7.250	102.228	102.077	101.958	
7.750	101.920	101.845	101.695	7.750	101.920	101.845	101.695	7.375	101.750	101.675	101.525	
7.875	102.060	101.985	101.835	7.875	102.060	101.985	101.835	7.500	102.055	101.934	101.813	
8.000	102.200	102.125	101.975	8.000	102.200	102.125	101.975	7.625	102.260	102.139	102.018	
8.125	102.340	102.265	102.115	8.125	102.340	102.265	102.115	7.750	101.920	101.845	101.695	
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	93.389	93.437	93.342	
3.250				3.250				5.375	94.138	94.186	94.091	
3.375				3.375				5.500	95.092	95.140	95.045	
3.500	88.287	88.462	88.414	3.500	88.287	88.462	88.414	5.625	96.046	96.030	96.015	
3.625	88.800	88.975	88.927	3.625	88.800	88.975	88.927	5.750	96.694	96.747	96.551	
3.750	90.123	90.279	90.254	3.750	90.123	90.279	90.254	5.875	97.569	97.372	97.176	
3.875	90.635	90.790	90.766	3.875	90.635	90.790	90.766	6.000	97.890	97.693	97.501	
4.000	91.143	91.299	91.275	4.000	91.143	91.299	91.275	6.125	98.349	98.255	98.077	
4.125	91.648	91.804	91.779	4.125	91.648	91.804	91.779	6.250	98.606	98.515	98.895	
4.250	92.934	93.089	93.038	4.250	92.934	93.089	93.038	6.375	99.269	99.112	98.836	
4.375	93.435	93.571	93.539	4.375	93.435	93.571	93.539	6.500	99.814	99.669	99.393	
4.500	93.930	94.066	94.034	4.500	93.930	94.066	94.034	6.625	100.279	100.073	99.797	
4.625	94.664	94.800	94.768	4.625	94.664	94.800	94.768	6.750	100.502	99.995	100.181	
4.750	95.073	95.189	95.040	4.750	95.073	95.189	95.040	6.875	100.116	100.073	99.839	
4.875	95.552	95.419	95.520	4.875	95.552	95.419	95.520	7.000	100.549	100.491	100.257	
5.000	96.017	96.133	95.984	5.000	96.017	96.133	95.984	7.125	100.983	100.723	100.681	
5.125	96.463	96.579	96.430	5.125	96.463	96.579	96.430	7.250	100.822	100.671	100.552	
5.250	96.689	96.661	96.619	5.250	96.689	96.661	96.619	7.375	100.486	100.461	100.308	
5.375	97.002	96.849	96.755	5.375	97.002	96.849	96.755	7.500	100.862	100.837	100.684	
5.500	97.415	97.512	97.418	5.500	97.415	97.512	97.418	7.625	101.087	101.062	100.909	
5.625	97.799	97.896	97.802	5.625	97.799	97.896	97.802	7.750				
5.750	98.087	98.001	97.941	5.750	98.087	98.001	97.941	7.875				
5.875	98.232	98.310	98.208	5.875	98.232	98.310	98.208	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	99.814	99.669	99.393	6.125	98.349	98.255	98.077	4.500	91.399	91.409	91.378	
6.625	100.279	100.073	99.797	6.250	98.606	98.515	98.895	4.625	91.857	91.868	91.836	
6.750	100.502	99.995	100.181	6.375	99.269	99.112	98.836	4.750	90.979	90.896	90.747	
6.875	100.116	100.073	99.839	6.500	99.814	99.669	99.393	4.875	91.179	91.346	91.197	
7.000	100.549	100.491	100.257	6.625	100.279	100.073	99.797	5.000	91.854	91.771	91.622	
7.125	100.983	100.723	100.681	6.750	100.502	99.995	100.181	5.125	92.249	92.166	92.017	
7.250	100.822	100.671	100.552	6.875	100.116	100.073	99.839	5.250	92.437	92.370	92.344	
7.375	100.486	100.461	100.308	7.000	100.549	100.491	100.257	5.375	92.823	92.720	92.626	
7.500	100.862	100.837	100.684	7.125	100.983	100.723	100.681	5.500	93.172	93.069	92.975	
7.625	101.087	101.062	100.909	7.250	100.822	100.671	100.552	5.625	93.483	93.380	93.286	
7.750				7.375	100.486	100.461	100.308	5.750	93.562	93.476	93.416	
7.875				7.500	100.862	100.837	100.684	5.875	93.398	93.327	93.259	
8.000				7.625	101.087	101.062	100.909	6.000	93.882	93.811	93.743	
8.125				7.750				6.125	94.361	94.289	94.221	
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	100.037	99.773	99.508	6.375	100.037	99.773	99.508	6.000	98.620	98.423	98.227	
6.500	100.582	100.318	100.053	6.500	100.582	100.318	100.053	6.125	99.169	98.972	98.820	
6.625	101.048	100.783	100.519	6.625	101.048	100.783	100.519	6.250	99.726	99.530	99.333	
6.750	101.327	101.176	101.024	6.750	101.327	101.176	101.024	6.375	100.037	99.773	99.508	
6.875	101.210	101.065	100.915	6.875	101.210	101.065	100.915	6.500	100.582	100.318	100.053	
7.000	101.643	101.492	101.340	7.000	101.643	101.492	101.340	6.625	101.048	100.783	100.519	
7.125	102.077	101.926	101.775	7.125	102.077	101.926	101.775	6.750	101.327	101.176	101.024	
7.250	102.228	102.077	101.958	7.250	102.228	102.077	101.958	6.875	101.210	101.065	100.915	
7.375	101.750	101.675	101.525	7.375	101.750	101.675	101.525	7.000	101.643	101.492	101.340	
7.500	102.055	101.934	101.813	7.500	102.055	101.934	101.813	7.125	102.077	101.926	101.775	
7.625	102.260	102.139	102.018	7.625	102.260	102.139	102.018	7.250	102.228	102.077	101.958	
7.750	101.920	101.845	101.695	7.750	101.920	101.845	101.695	7.375	101.750	101.675	101.525	
7.875	102.060	101.985	101.835	7.875	102.060	101.985	101.835	7.500	102.055	101.934	101.813	
8.000	102.200	102.125	101.975	8.000	102.200	102.125	101.975	7.625	102.260	102.139	102.018	
8.125	102.340	102.265	102.115	8.125	102.340	102.265	102.115	7.750				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed IRRRL				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.500	93.930	94.066	94.034	4.500	93.930	94.066	94.034	6.625	100.279	100.073	99.797	
4.625	94.664	94.800	94.768	4.625	94.664	94.800	94.768	6.750	100.502	99.995	100.181	
4.750	95.073	95.189	95.040	4.750	95.073	95.189	95.040	6.875	100.116	100.073	99.839	
4.875	95.552	95.419	95.520	4.875	95.552	95.419	95.520	7.000	100.549	100.491	100.257	
5.000	96.017	96.133	95.984	5.000	96.017	96.133	95.984	7.125	100.983	100.723	100.681	
5.125	96.463	96.579	96.430	5.125	96.463	96.579	96.430	7.250	100.822	10		



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:
1:51:15 PM

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	98.143	97.881	97.581	6.750	95.543	95.281	94.981	6.750				
6.875	98.687	98.425	98.125	6.875	96.087	95.825	95.525	6.875				
7.000	99.220	98.958	98.658	7.000	96.620	96.358	96.058	7.000				
7.125	99.696	99.434	99.134	7.125	97.096	96.834	96.534	7.125				
7.250	100.162	99.900	99.600	7.250	97.562	97.300	97.000	7.250				
7.375	99.676	99.355	99.055	7.375	97.076	96.755	96.455	7.375				
7.500	100.169	99.848	99.548	7.500	97.569	97.248	96.948	7.500				
7.625	100.615	100.294	99.994	7.625	98.015	97.694	97.394	7.625				
7.750	101.041	100.720	100.420	7.750	98.441	98.120	97.820	7.750				
7.875	100.343	99.963	99.663	7.875	97.743	97.363	97.063	7.875				
8.000	100.796	100.416	100.116	8.000	98.196	97.816	97.516	8.000				
8.125	101.202	100.822	100.522	8.125	98.602	98.222	97.922	8.125				
8.250	101.588	101.208	100.908	8.250	98.988	98.608	98.308	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	96.143	95.881	95.581	6.750	93.543	93.281	92.981	6.750				
6.875	96.687	96.425	96.125	6.875	94.087	93.825	93.525	6.875				
7.000	97.220	96.958	96.658	7.000	94.620	94.358	94.058	7.000				
7.125	97.696	97.434	97.134	7.125	95.096	94.834	94.534	7.125				
7.250	98.162	97.900	97.600	7.250	95.562	95.300	95.000	7.250				
7.375	97.676	97.355	97.055	7.375	95.076	94.755	94.455	7.375				
7.500	98.169	97.848	97.548	7.500	95.569	95.248	94.948	7.500				
7.625	98.615	98.294	97.994	7.625	96.015	95.694	95.394	7.625				
7.750	99.041	98.720	98.420	7.750	96.441	96.120	95.820	7.750				
7.875	98.343	97.963	97.663	7.875	95.743	95.363	95.063	7.875				
8.000	98.796	98.416	98.116	8.000	96.196	95.816	95.516	8.000				
8.125	99.202	98.822	98.522	8.125	96.602	96.222	95.922	8.125				
8.250	99.588	99.208	98.908	8.250	96.988	96.608	96.308	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.