



Brokers First Funding Wholesale Rate Sheet

3100 Bristol St. , Suite 100, Costa Mesa, CA 92626

bffws.com

Broker Portal: <https://origination.mortgage.meridianlink.com>

Lock Desk: 8:30 AM – 5:00 PM PST

Effective Date: 1/28/26 8:16 AM

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Eligible States
WA, OR, CA, NV, AZ, NM, CO, TX, OK, LA, WI, IL, MI, TN, PA, NJ, MD, VA, NC, SC, GA, FL

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

Relock Policy	
Locks expired or cancelled < 30 days:	Worse-case pricing + 0.25%
Locks expired or cancelled > 30 days:	Current Market + 0.25%

Lock Extension Fee's
0.025% Per Day

Delegated Admin Fee's	
Conventional	1195
FHA	1195
VA	1195
Streamline VA/HS/FHA	995

*Lock Desk Turn Times available at <https://bffws.com/turn-times/>

Contact List		
Lock Desk	Phone:	949-676-0868
	Email:	lockdesk@flexpointinc.com
BFF Pricing Support	Phone:	Email Only
	Email:	bffpricingsupport@bffws.com
Pricing Scenarios	Phone:	Email Only
	Email:	scenario@flexpointinc.com
General Inquiries	Phone:	(866)226-2205
	Email:	inquiries@bffws.com

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

Additional Comments:
Please refer to lock desk policies & procedures on our website.
Any questions can be directed to lockdesk@bffws.com



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Conventional Fixed Rate Sheet

Effective: 1/28/2026 8:16 PST

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.750	95.598	95.598	95.519	4.750	95.598	95.598	95.519	5.125	98.618	98.583	98.499
4.875	96.398	96.372	96.250	4.875	96.398	96.372	96.250	5.250	99.338	99.300	99.213
5.000	97.027	96.997	96.871	5.000	97.027	96.997	96.871	5.375	99.854	99.812	99.721
5.125	97.550	97.520	97.425	5.125	97.550	97.520	97.425	5.500	100.345	100.301	100.207
5.250	98.504	98.409	98.358	5.250	98.468	98.402	98.343	5.625	100.776	100.732	100.638
5.375	99.148	99.053	99.002	5.375	99.103	99.037	98.978	5.750	100.822	100.759	100.681
5.500	99.779	99.685	99.633	5.500	99.699	99.634	99.575	5.875	101.353	101.241	101.185
5.625	100.319	100.225	100.173	5.625	100.270	100.204	100.145	6.000	101.832	101.746	101.680
5.750	100.509	100.450	100.377	5.750	100.509	100.450	100.377	6.125	102.413	102.370	102.309
5.875	101.159	101.056	100.998	5.875	101.018	100.958	100.880	6.250	101.944	101.896	101.872
6.000	101.653	101.550	101.492	6.000	101.550	101.494	101.419	6.375	102.517	102.463	102.446
6.125	102.123	102.020	101.962	6.125	102.000	101.939	101.865	6.500	102.993	102.935	102.923
6.250	101.930	101.853	101.794	6.250	101.919	101.853	101.794	6.625	103.109	103.045	103.039
6.375	102.399	102.304	102.252	6.375	102.344	102.278	102.220	6.750	102.845	102.775	102.775
6.500	102.760	102.678	102.667	6.500	102.760	102.678	102.667	6.875	103.081	103.037	103.028
6.625	103.129	103.069	103.031	6.625	103.129	103.069	103.031	7.000	103.497	103.461	103.452
6.750	102.874	102.808	102.832	6.750	102.874	102.808	102.832	7.125	103.766	103.757	103.748
6.875	103.303	103.270	103.233	6.875	103.303	103.270	103.233	7.250	104.040	103.950	103.950
7.000	103.789	103.726	103.697	7.000	103.789	103.726	103.697	7.375	104.263	104.168	104.168
7.125	104.060	103.997	104.006	7.125	104.060	103.997	104.006	7.500	104.568	104.476	104.469
7.250	104.041	104.031	104.009	7.250	104.041	104.031	104.009	7.625	104.786	104.680	104.680
7.375	104.425	104.378	104.364	7.375	104.425	104.378	104.364	7.750	105.030	104.919	104.919
7.500	104.878	104.831	104.817	7.500	104.878	104.831	104.817	7.875	105.150	105.150	105.150
7.625	105.091	105.044	105.030	7.625	105.091	105.044	105.030	8.000	105.150	105.150	105.150
7.750	105.017	104.906	104.906	7.750	105.017	104.906	104.906				
7.875	105.150	105.150	105.150	7.875	105.150	105.150	105.150				
8.000	105.424	105.377	105.362	8.000	105.424	105.377	105.362				
8.125	105.628	105.581	105.566	8.125	105.628	105.581	105.566				
8.250	105.616	105.477	105.329	8.250	105.616	105.476	105.329				
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	98.690	98.673	98.593	4.625	98.810	98.793	98.714	5.000	96.125	96.095	95.986
4.750	99.132	99.132	99.025	4.750	99.255	99.255	99.148	5.125	96.736	96.704	97.412
4.875	99.666	99.585	99.538	4.875	99.522	99.522	99.419	5.250	98.438	98.399	98.311
5.000	99.971	99.891	99.844	5.000	99.948	99.948	99.851	5.375	99.002	98.957	98.865
5.125	100.308	100.255	100.220	5.125	100.072	100.051	99.981	5.500	99.663	99.541	99.463
5.250	100.557	100.550	100.495	5.250	100.330	100.324	100.268	5.625	100.240	100.123	100.052
5.375	101.027	100.962	100.912	5.375	100.688	100.676	100.625	5.750	100.634	100.561	100.502
5.500	101.277	101.251	101.206	5.500	101.005	100.988	100.943	5.875	101.169	101.060	100.997
5.625	101.557	101.481	101.430	5.625	101.114	101.076	101.024	6.000	101.656	101.545	101.479
5.750	101.582	101.555	101.555	5.750	101.304	101.276	101.276	6.125	102.118	102.003	101.933
5.875	102.013	101.933	101.913	5.875	101.557	101.524	101.524	6.250	101.881	101.730	101.630
6.000	102.239	102.176	102.176	6.000	101.936	101.898	101.898	6.375	102.343	102.190	102.087
6.125	102.504	102.424	102.376	6.125	102.262	102.218	102.184	6.500	102.677	102.524	102.420
6.250	102.611	102.563	102.533	6.250	102.604	102.556	102.556	6.625	102.949	102.799	102.754
6.375	103.090	103.010	102.962	6.375	102.935	102.881	102.881	6.750	102.710	102.593	102.602
6.500	103.262	103.183	103.213	6.500	103.277	103.218	103.218	6.875	103.061	102.941	102.903
6.625	103.597	103.513	103.539	6.625	103.502	103.438	103.438	7.000	103.418	103.295	103.214
6.750	103.989	103.920	103.920	6.750	103.946	103.876	103.876	7.125	103.734	103.608	103.523
6.875	104.299	104.185	104.182	6.875	104.233	104.159	104.159	7.250	103.426	103.321	103.427
7.000	104.473	104.393	104.393	7.000	104.356	104.277	104.277	7.375	103.624	103.519	103.628
7.125	104.598	104.484	104.405	7.125	104.116	104.002	103.923	7.500	103.865	103.740	103.785
7.250	104.227	104.146	104.086	7.250	103.874	103.794	103.734	7.625	104.093	103.966	103.885
7.375	104.670	104.590	104.530	7.375	104.213	104.132	104.072	7.750	103.071	103.025	103.010
								7.875	103.534	103.488	103.473

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	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
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	0	-0.125	-0.125	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.25
Temporary Buydowns	-0.25
Lock Extension per Day	-0.025

Property State Adjustments		
State	Fannie	Freddie
AZ	-0.275	-0.425
CA	0	0
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST

Conventional NOO Fixed Rate Sheet

Effective: 1/28/2026 8:16 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.638	97.488	97.338	5.000	97.513	97.363	97.213
5.125	98.323	98.173	98.023	5.125	98.198	98.048	97.898
5.250	98.993	98.843	98.693	5.250	98.868	98.718	98.568
5.375	99.648	99.498	99.348	5.375	99.442	99.292	99.142
5.500	100.286	100.136	99.986	5.500	100.001	99.851	99.701
5.625	100.909	100.759	100.609	5.625	100.545	100.395	100.245
5.750	101.516	101.366	101.216	5.750	101.076	100.926	100.776
5.875	102.107	101.957	101.807	5.875	101.594	101.444	101.294
6.000	102.682	102.532	102.382	6.000	102.097	101.947	101.797
6.125	103.236	103.086	102.936	6.125	102.611	102.461	102.311
6.250	103.769	103.619	103.469	6.250	103.144	102.994	102.844
6.375	104.281	104.131	103.981	6.375	103.656	103.506	103.356
6.500	104.773	104.623	104.473	6.500	104.148	103.998	103.848
6.625	105.240	105.090	104.940	6.625	104.615	104.465	104.315
6.750	105.683	105.533	105.383	6.750	105.058	104.908	104.758
6.875	106.102	105.952	105.802	6.875	105.477	105.327	105.177
7.000	106.497	106.347	106.197	7.000	105.872	105.722	105.572
7.125	106.873	106.723	106.573	7.125	106.248	106.098	105.948
7.250	107.232	107.082	106.932	7.250	106.607	106.457	106.307

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 780	0.000	0.000	0.000	0.000	-0.375
760 - 779	0.000	0.000	0.000	-0.250	-0.625
740 - 759	0.000	0.000	-0.125	-0.375	-0.875
720 - 739	0.000	0.000	-0.250	-0.750	-1.250
700 - 719	0.000	0.000	-0.375	-0.875	-1.375
680 - 699	0.000	0.000	-0.625	-1.125	-2.000
660 - 679	0.000	0.000	-0.750	-1.375	-2.125
640 - 659	0.000	0.000	-1.125	-1.500	-2.500
Additional Purchase LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.000	-2.750
Second Home	-1.000	-1.000	-1.500	-1.875	-2.625
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Adjustable - Rate Mortgage	0.000	0.000	0.000	0.000	0.000
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000
High Balance ARM	0.000	0.000	0.000	0.000	0.000
2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
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
>= 780	0.000	0.000	0.000	-0.125	-0.500
760 - 779	0.000	0.000	-0.125	-0.375	-0.875
740 - 759	0.000	0.000	-0.250	-0.750	-1.125
720 - 739	0.000	0.000	-0.500	-1.000	-1.625
700 - 719	0.000	0.000	-0.625	-1.250	-1.875
680 - 699	0.000	0.000	-0.875	-1.625	-2.250
660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875
Additional R/T Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.000	-2.750
Second Home	-1.000	-1.000	-1.500	-1.875	-2.625
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000
2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
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
Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.125	N/A
Second Home	-1.125	-1.125	-1.625	-2.125	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	N/A
Adjustable - Rate Mortgage	0.000	0.000	0.000	0.000	N/A
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	N/A
High Balance ARM	0.000	0.000	0.000	0.000	N/A
Additional Miscellaneous LLPA Adjusters					
Escrow Waiver		-0.250			
Lock Extension per Day		-0.025			



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Conventional ARM Rate Sheet

Effective: 1/28/2026 8:16 PST

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	99.280	99.253	99.231	5.000	98.650	98.611	98.589	5.000	96.537	96.474	96.412
5.125	99.625	99.594	99.568	5.125	99.076	99.019	98.996	5.125	96.995	96.932	96.869
5.250	99.932	99.897	99.867	5.250	99.487	99.452	99.422	5.250	97.645	97.582	97.520
5.375	100.211	100.173	100.139	5.375	100.026	99.987	99.953	5.375	98.104	98.041	97.979
5.500	100.409	100.366	100.328	5.500	100.439	100.396	100.358	5.500	98.568	98.505	98.442
5.625	100.613	100.538	100.520	5.625	100.710	100.662	100.621	5.625	99.032	98.969	98.907
5.750	100.728	100.647	100.629	5.750	100.933	100.882	100.836	5.750	99.300	99.237	99.174
5.875	100.921	100.834	100.816	5.875	101.089	101.034	100.984	5.875	99.565	99.502	99.439
6.000	100.986	100.927	100.874	6.000	101.223	101.163	101.110	6.000	99.829	99.766	99.703
6.125	101.095	101.031	100.974	6.125	101.327	101.263	101.206	6.125	100.093	100.030	99.968
6.250	101.280	101.212	101.151	6.250	101.567	101.499	101.438	6.250	100.353	100.290	100.228
6.375	101.528	101.456	101.391	6.375	101.960	101.888	101.823	6.375	100.590	100.527	100.464
6.500	101.633	101.556	101.488	6.500	102.121	102.045	101.976	6.500	100.621	100.558	100.495
6.625	101.620	101.498	101.480	6.625	101.932	101.851	101.779	6.625	100.678	100.615	100.553
6.750	101.705	101.576	101.559	6.750	101.850	101.765	101.701	6.750	100.749	100.686	100.623
6.875	101.213	101.133	101.070	6.875	101.444	101.381	101.318	6.875	100.824	100.761	100.698
7.000	101.239	101.176	101.113	7.000	101.506	101.443	101.380	7.000	100.899	100.836	100.773
7.125	101.288	101.225	101.162	7.125	101.569	101.506	101.443	7.125	100.975	100.912	100.849

Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	99.384	99.358	99.335	5.000	98.737	98.711	98.688	5.000	96.487	96.424	96.361
5.125	99.729	99.699	99.672	5.125	99.140	99.109	99.083	5.125	96.945	96.882	96.819
5.250	100.036	100.002	99.971	5.250	99.584	99.549	99.519	5.250	97.595	97.532	97.469
5.375	100.316	100.277	100.243	5.375	100.123	100.084	100.050	5.375	98.054	97.991	97.928
5.500	100.514	100.471	100.433	5.500	100.535	100.492	100.454	5.500	98.518	98.455	98.392
5.625	100.640	100.593	100.551	5.625	100.804	100.757	100.716	5.625	98.982	98.919	98.856
5.750	100.783	100.732	100.686	5.750	101.028	100.976	100.931	5.750	99.250	99.187	99.124
5.875	100.952	100.896	100.847	5.875	101.185	101.129	101.080	5.875	99.515	99.452	99.389
6.000	101.097	101.037	100.984	6.000	101.319	101.260	101.207	6.000	99.779	99.716	99.653
6.125	101.208	101.144	101.087	6.125	101.425	101.361	101.304	6.125	100.043	99.980	99.917
6.250	101.394	101.326	101.266	6.250	101.666	101.598	101.538	6.250	100.303	100.240	100.177
6.375	101.644	101.572	101.508	6.375	102.061	101.989	101.925	6.375	100.540	100.477	100.414
6.500	101.750	101.674	101.605	6.500	102.224	102.147	102.079	6.500	100.571	100.508	100.445
6.625	101.639	101.558	101.486	6.625	102.036	101.955	101.883	6.625	100.628	100.565	100.502
6.750	101.600	101.515	101.439	6.750	101.956	101.871	101.795	6.750	100.699	100.636	100.573
6.875	101.213	101.083	101.020	6.875	101.394	101.331	101.268	6.875	100.774	100.711	100.648
7.000	101.201	101.126	101.063	7.000	101.456	101.393	101.330	7.000	100.849	100.786	100.723
7.125	101.238	101.175	101.112	7.125	101.519	101.456	101.393	7.125	100.925	100.862	100.799

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cost Areas 0

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	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

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	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

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	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Property State Adjustments		
State	Fannie	Freddie
AZ	-0.275	-0.425
CA	0	0
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.25
Temporary Buydowns	-0.25
Lock Extension per Day	-0.025

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	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

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	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

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	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
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	0	-0.125	-0.125	-0.75
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	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.25
Temporary Buydowns	-0.25
Lock Extension per Day	-0.025



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

FHA Fixed Rate Sheet

Effective: 1/28/2026 8:16 PST

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	95.738	95.657	95.612	4.500	95.738	95.657	95.612	5.000	98.763	98.945	98.815
4.625	96.429	96.348	96.303	4.625	96.429	96.348	96.303	5.125	99.128	99.280	99.151
4.750	97.441	98.092	97.963	4.750	97.441	98.092	97.963	5.250	99.960	100.321	100.175
4.875	98.147	98.367	98.238	4.875	98.127	98.367	98.238	5.375	100.407	100.577	100.431
5.000	98.763	98.945	98.815	5.000	98.763	98.945	98.815	5.500	101.002	101.084	100.937
5.125	99.175	99.280	99.151	5.125	99.128	99.280	99.151	5.625	101.403	101.502	101.356
5.250	99.960	100.321	100.175	5.250	99.960	100.321	100.175	5.750	101.286	101.842	101.713
5.375	100.407	100.577	100.431	5.375	100.407	100.577	100.431	5.875	101.788	101.736	101.631
5.500	101.002	101.084	100.937	5.500	101.002	101.084	100.937	6.000	102.386	102.289	102.229
5.625	101.403	101.502	101.356	5.625	101.403	101.502	101.356	6.125	102.766	102.669	102.608
5.750	101.492	101.842	101.713	5.750	101.492	101.842	101.713	6.250	102.529	102.862	102.715
5.875	101.867	101.779	101.770	5.875	101.867	101.779	101.770	6.375	102.976	102.846	102.806
6.000	102.386	102.296	102.287	6.000	102.386	102.296	102.287	6.500	103.537	103.406	103.316
6.125	102.855	102.765	102.755	6.125	102.855	102.765	102.755	6.625	103.882	103.751	103.668
6.250	102.886	102.866	102.826	6.250	102.711	102.862	102.715	6.750	103.666	103.913	103.817
6.375	103.109	102.999	102.994	6.375	103.109	102.999	102.994	6.875	103.834	103.807	103.711
6.500	103.537	103.406	103.337	6.500	103.537	103.406	103.337	7.000	104.201	104.401	104.305
6.625	103.952	103.871	103.794	6.625	103.882	103.758	103.753	7.125	104.493	104.757	104.661
6.750	104.024	104.004	103.964	6.750	103.666	103.913	103.817	7.250	103.550	103.426	103.483
6.875	103.984	103.900	103.847	6.875	103.984	103.851	103.847	7.375	103.956	103.832	103.889
7.000	104.398	104.401	104.305	7.000	104.201	104.401	104.305	7.500	104.380	104.256	104.313
7.125	104.821	104.774	104.683	7.125	104.493	104.757	104.661	7.625	104.3242	104.2002	104.2573
7.250	104.268	104.175	104.097	7.250	103.550	103.426	103.483	7.75	102.5304	102.3856	102.4746
7.375	104.3925	104.2995	104.2215	7.375	103.9561	103.8322	103.8893	7.875	102.9215	102.7767	102.8657
7.5	104.5175	104.4245	104.3465	7.5	104.3797	104.2558	104.3129	8	103.2802	103.1354	103.2245
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.250	97.813	97.814	97.751	4.250	97.813	97.814	97.751	4.500	92.625	92.545	92.500
4.375	98.389	98.390	98.327	4.375	98.389	98.390	98.327	4.625	93.316	93.236	93.191
4.500	98.960	98.961	98.898	4.500	98.960	98.961	98.898	4.750	96.779	96.757	96.599
4.625	99.523	99.525	99.461	4.625	99.523	99.525	99.461	4.875	97.499	97.410	97.319
4.750	99.417	99.867	99.629	4.750	99.417	99.867	99.629	5.000	98.064	98.091	97.931
4.875	99.765	100.101	99.863	4.875	99.765	100.101	99.863	5.125	98.527	98.439	98.347
5.000	100.307	100.424	100.236	5.000	100.307	100.424	100.236	5.250	99.365	99.590	99.412
5.125	100.830	100.810	100.759	5.125	100.830	100.810	100.759	5.375	100.002	99.915	99.816
5.250	100.597	101.030	100.776	5.250	100.597	101.030	100.776	5.500	100.468	100.381	100.282
5.375	100.933	101.153	100.898	5.375	100.764	101.153	100.898	5.625	100.931	100.843	100.745
5.500	101.388	101.472	101.324	5.500	101.253	101.472	101.217	5.750	100.733	100.978	100.818
5.625	101.842	101.814	101.778	5.625	101.711	101.670	101.647	5.875	101.121	101.036	101.026
5.750	101.598	101.594	101.515	5.750	101.178	101.594	101.323	6.000	101.593	101.506	101.496
5.875	102.094	102.062	102.011	5.875	101.294	101.263	101.166	6.125	102.029	101.940	101.931
6.000	102.534	102.503	102.451	6.000	101.806	101.726	101.678	6.250	101.916	101.841	101.766
								6.375	102.035	101.926	101.817
								6.500	102.409	102.300	102.191
								6.625	102.714	102.605	102.496
								6.750	102.512	102.462	102.412
								6.875	102.643	102.546	102.406
								7.000	103.094	102.998	102.857

FHA 25 Yr Fixed HB				FHA 20 Yr Fixed HB				FHA 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.250	99.361	99.590	99.412	5.000	97.846	98.091	97.931	4.500	96.091	96.092	96.029
5.375	99.546	99.596	99.448	5.125	98.263	98.386	98.225	4.625	96.644	96.645	96.582
5.500	100.140	100.152	100.060	5.250	99.361	99.590	99.412	4.750	96.135	96.103	96.052
5.625	100.608	100.539	100.507	5.375	99.424	99.596	99.419	4.875	96.638	96.607	96.555
5.750	100.733	100.978	100.818	5.500	100.140	100.152	100.060	5.000	97.093	97.061	97.010
5.875	101.121	101.036	101.026	5.625	100.572	100.531	100.492	5.125	97.547	97.516	97.465
6.000	101.593	101.506	101.496	5.750	100.733	100.978	100.818	5.250	97.311	97.282	97.247
6.125	102.029	101.940	101.931	5.875	101.093	101.008	100.998	5.375	97.813	97.785	97.749
6.250	101.916	101.841	101.766	6.000	101.620	101.533	101.523	5.500	98.268	98.239	98.204
6.375	102.035	101.926	101.817	6.125	102.127	102.039	102.029	5.625	98.722	98.694	98.658
6.500	102.409	102.300	102.191	6.250	101.495	101.724	101.547	5.750	98.478	98.447	98.395
6.625	102.714	102.605	102.496	6.375	101.708	101.785	101.608	5.875	98.974	98.942	98.891
6.750	102.512	102.462	102.412	6.500	102.195	102.088	102.084	6.000	99.414	99.383	99.331
6.875	102.434	102.383	102.333	6.625	102.663	102.554	102.550	6.125	99.838	99.806	99.755
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.250	99.960	99.868	99.776	5.250	99.960	99.868	99.776	5.250	99.960	100.321	100.175
5.375	100.407	100.315	100.223	5.375	100.407	100.315	100.223	5.375	100.407	100.577	100.431
5.500	101.002	100.909	100.817	5.500	101.002	100.909	100.817	5.500	101.002	101.084	100.937
5.625	101.403	101.311	101.219	5.625	101.403	101.311	101.219	5.625	101.403	101.502	101.356
5.750	101.492	101.406	101.396	5.750	101.492	101.406	101.396	5.750	101.286	101.842	101.713
5.875	101.867	101.779	101.770	5.875	101.867	101.779	101.770	5.875	101.788	101.736	101.631
6.000	102.386	102.296	102.287	6.000	102.386	102.296	102.287	6.000	102.386	102.289	102.229
6.125	102.855	102.765	102.755	6.125	102.855	102.765	102.755	6.125	102.766	102.669	102.608
6.250	102.711	102.602	102.597	6.250	102.711	102.602	102.597	6.250	102.529	102.862	102.715
6.375	103.109	102.999	102.994	6.375	103.109	102.999	102.994	6.375	102.976	102.846	102.806
6.500	103.537	103.406	103.337	6.500	103.537	103.406	103.337	6.500	103.537	103.406	103.316
6.625	103.882	103.758	103.753	6.625	103.882	103.758	103.753	6.625	103.882	103.751	103.668
6.750	103.666	103.605	103.554	6.750	103.666	103.605	103.554	6.750	103.666	103.913	103.817
6.875	103.984	103.851	103.847	6.875	103.984	103.851	103.847	6.875	103.834	103.807	103.711
7.000	104.162	104.085	104.053	7.000	104.162	104.085	104.053	7.000	104.140	104.401	104.305
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed Streamline HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	98.960	98.961	98.898	4.250	97.813	97.814	97.751	5.250	99.361	99.590	99.412
4.625	99.523	99.525	99.461	4.375	98.389	98.390	98.327	5.375	99.546	99.596	99.448
4.750	99.417	99.867	99.629	4.500	98.960	98.961	98.898	5.500	100.140	100.152	100.060
4.875	99.765	100.101	99.863	4.625	99.523	99.525	99.461	5.625	100.608	100.539	100.507
5.000	100.307	100.424	100.236	4.750	99.208	99.188	99.138	5.750	100.733	100.978	100.818
5.125	100.830	100.810	100.759	4.875	99.765	99.745	99.694	5.875	101.121	101.036	101.026
5.250	100.597	101.030	100.776	5.000	100.307	100.287	100.236	6.000	101.593	101.506	101.496
5.375	100.764	101.153	100.898	5.125	100.830	100.810	100.759	6.125	102.029	101.940	101.931
5.500	101.253	101.472	101.217	5.250	100.249	100.208	100.185	6.250	101.916	101.841	101.766
5.625	101.711	101.670	101.647	5.375	100.764	100.724	100.700	6.375	102.035	101.926	101.817
5.750	101.178	101.594	101.323	5.500	101.253	101.212	101.189	6.500	102.409	102.300	102.191
5.875	101.294	101.263	101.166	5.625	101.711	101.670	101.647	6.625	102.714	102.605	102.496
6.000	101.806	101.726	101.678	5.750	100.774	100.700	100.689	6.750	102.512	102.462	102.412

FHA 25 Yr Fixed Streamline HB				FHA 20 Yr Fixed Streamline HB				FHA 15 Yr Fixed Streamline HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.250	99.361	99.590	99.412	5.250	99.361	99.590	99.412	4.500	96.091	96.092	96.029
5.375	99.546	99.596	99.448	5.375	99.392	99.596	99.419	4.625	96.644	96.645	96.582
5.500	100.140	100.152	100.060	5.500	100.140	100.152	100.060	4.750	94.748	94.697	94.647
5.625	100.608	100.539	100.507	5.625	100.572	100.531	100.492	4.875	95.226	95.206	95.155
5.750	100.733	100.978	100.818	5.750	100.733	100.978	100.818	5.000	95.735	95.716	95.665
5.875	101.121	101.036	101.026	5.875	100.728	100.666	100.659	5.125	96.206	96.186	96.135
6.000	101.593	101.506	101.496	6.000	101.398	101.337	101.329	5.250	96.656	96.598	96.539
6.125	102.029	101.940	101.931	6.125	101.780	101.718	101.711	5.375	96.706	96.648	96.589
6.250	101.916	101.841	101.766	6.250	101.495	101.724	101.547	5.500	97.116	97.058	96.999
6.375	102.035	101.926	101.817	6.375	101.557	101.785	101.608	5.625	97.499	97.441	97.382
6.500	102.409	102.300	102.191	6.500	101.966	101.918	101.940	5.750	98.402	98.352	98.302
6.625	102.714	102.605	102.496	6.625	102.296	102.332	102.269	5.875	98.637	98.587	98.537
6.750	102.512	102.462	102.412	6.750	101.809	102.088	101.961	6.000	98.979	98.929	98.879
6.875	102.434	102.383	102.333	6.875	101.966	102.245	102.117	6.125	99.172	99.121	99.071

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline or IRRRL on	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
Temporary Buydowns	-0.25



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

VA Fixed Rate Sheet

Effective: 1/28/2026 8:16 PST

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.125	94.525	94.462	94.422	4.125	94.525	94.462	94.422	4.125	94.525	94.462	94.422
4.250	95.501	95.420	95.375	4.250	95.501	95.420	95.375	4.250	95.501	95.420	95.375
4.375	96.212	96.131	96.086	4.375	96.212	96.131	96.086	4.375	96.212	96.131	96.086
4.500	96.913	96.832	96.787	4.500	96.913	96.832	96.787	4.500	96.913	96.832	96.787
4.625	97.604	97.523	97.478	4.625	97.604	97.523	97.478	4.625	97.604	97.523	97.478
4.750	98.609	99.174	99.044	4.750	98.609	99.174	99.044	4.750	97.459	98.024	97.894
4.875	99.302	99.455	99.325	4.875	99.302	99.455	99.325	4.875	98.152	98.305	98.175
5.000	99.938	99.854	99.771	5.000	99.938	99.854	99.771	5.000	98.788	98.704	98.621
5.125	99.178	99.169	99.075	5.125	99.178	99.169	99.075	5.125	99.153	99.169	99.039
5.250	99.985	100.271	100.125	5.250	99.985	100.271	100.125	5.250	99.985	100.271	100.125
5.375	100.432	100.527	100.381	5.375	100.432	100.527	100.381	5.375	100.432	100.527	100.381
5.500	101.027	100.934	100.842	5.500	101.027	100.934	100.842	5.500	101.027	100.934	100.842
5.625	101.428	101.359	101.244	5.625	101.428	101.359	101.244	5.625	101.428	101.359	101.244
5.750	101.311	101.761	101.632	5.750	101.311	101.761	101.632	5.750	101.311	101.761	101.632
5.875	101.671	101.596	101.520	5.875	101.671	101.596	101.520	5.875	101.671	101.596	101.520
6.000	102.169	102.094	102.019	6.000	102.169	102.094	102.019	6.000	102.169	102.094	102.019
6.125	102.526	102.451	102.401	6.125	102.526	102.451	102.401	6.125	102.526	102.451	102.401
6.250	102.554	102.730	102.584	6.250	102.554	102.730	102.584	6.250	102.554	102.730	102.584
6.375	102.752	102.643	102.535	6.375	102.752	102.643	102.535	6.375	102.752	102.643	102.535
6.500	103.086	102.977	102.937	6.500	103.086	102.977	102.937	6.500	103.086	102.977	102.937
6.625	103.501	103.392	103.284	6.625	103.501	103.392	103.284	6.625	103.501	103.392	103.284
6.750	103.680	103.813	103.717	6.750	103.680	103.813	103.717	6.750	103.680	103.813	103.717
6.875	103.771	103.721	103.671	6.875	103.771	103.721	103.671	6.875	103.771	103.721	103.671
7.000	104.160	104.110	104.059	7.000	104.160	104.110	104.059	7.000	104.160	104.110	104.059
7.125	104.518	104.468	104.418	7.125	104.518	104.468	104.418	7.125	104.518	104.468	104.418
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.250	97.901	97.902	97.839	4.250	97.901	97.902	97.839	4.875	96.966	97.211	97.082
4.375	98.421	98.422	98.359	4.375	98.421	98.422	98.359	5.000	97.659	97.855	97.726
4.500	98.924	98.925	98.862	4.500	98.924	98.925	98.862	5.125	98.272	98.517	98.388
4.625	99.405	99.406	99.343	4.625	99.405	99.406	99.343	5.250	99.542	99.771	99.625
4.750	99.473	99.923	99.685	4.750	99.254	99.234	99.183	5.375	99.548	99.777	99.631
4.875	99.759	100.126	99.888	4.875	99.724	99.704	99.653	5.500	100.073	100.115	99.993
5.000	100.216	100.262	100.131	5.000	100.163	100.143	100.092	5.625	100.458	100.609	100.462
5.125	100.661	100.611	100.576	5.125	100.568	100.548	100.497	5.750	100.883	101.128	100.999
5.250	100.497	100.930	100.676	5.250	100.235	100.194	100.171	5.875	101.093	101.018	100.943
5.375	100.651	101.084	100.830	5.375	100.636	100.595	100.572	6.000	101.512	101.436	101.361
5.500	101.002	101.215	100.961	5.500	101.002	100.961	100.938	6.125	101.758	101.683	101.608
5.625	101.389	101.338	101.310	5.625	101.334	101.293	101.270	6.250	101.941	101.866	101.791
5.750	100.935	101.338	101.067	5.750	100.799	100.719	100.671	6.375	102.060	101.951	101.842
5.875	101.340	101.290	101.255	5.875	101.319	101.239	101.191	6.500	102.434	102.325	102.216
6.000	101.831	101.751	101.703	6.000	101.831	101.751	101.703	6.625	102.739	102.630	102.521
								6.750	102.537	102.487	102.437
								6.875	102.459	102.408	102.358
								7.000	102.847	102.797	102.747
								7.125	103.206	103.155	103.105

VA 25 Yr Fixed HB				VA 20 Yr Fixed HB				VA 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.375	93.099	93.019	92.974	4.375	91.099	91.019	90.974	5.000	95.497	95.474	95.423
4.500	93.800	93.720	93.675	4.500	91.800	91.720	91.675	5.125	95.894	95.814	95.766
4.625	94.491	94.411	94.366	4.625	92.491	92.411	92.366	5.250	96.681	96.623	96.564
4.750	97.584	97.830	97.701	4.750	97.584	97.830	97.701	5.375	96.731	96.673	96.614
4.875	98.116	98.361	98.232	4.875	98.116	98.361	98.232	5.500	97.141	97.083	97.024
5.000	98.809	99.005	98.876	5.000	98.809	99.005	98.876	5.625	97.524	97.466	97.407
5.125	99.422	99.667	99.538	5.125	99.422	99.667	99.538	5.750	98.427	98.377	98.327
5.250	100.692	100.921	100.775	5.250	100.692	100.921	100.775	5.875	98.662	98.612	98.562
5.375	100.698	100.927	100.781	5.375	100.698	100.927	100.781	6.000	99.004	98.954	98.904
5.500	101.223	101.265	101.143	5.500	101.223	101.265	101.143	6.125	99.197	99.146	99.096
5.625	101.608	101.759	101.612	5.625	101.608	101.759	101.612	6.250	101.085	100.967	100.850
5.750	102.033	102.278	102.149	5.750	102.033	102.278	102.149	6.375	100.774	100.656	100.539
5.875	102.243	102.168	102.093	5.875	101.937	101.860	101.841	6.500	101.232	101.115	100.998
6.000	102.662	102.586	102.511	6.000	102.417	102.346	102.339	6.625	101.423	101.306	101.189
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	96.913	96.832	96.787	4.500	96.913	96.832	96.787	4.500	96.913	96.832	96.787
4.625	97.604	97.523	97.478	4.625	97.604	97.523	97.478	4.625	97.604	97.523	97.478
4.750	98.609	99.174	99.044	4.750	98.609	99.174	99.044	4.750	98.609	99.174	99.044
4.875	99.302	99.455	99.325	4.875	99.302	99.455	99.325	4.875	99.302	99.455	99.325
5.000	99.938	99.854	99.771	5.000	99.938	99.854	99.771	5.000	99.938	99.854	99.771
5.125	100.328	100.319	100.225	5.125	100.328	100.319	100.225	5.125	100.303	100.319	100.189
5.250	101.135	101.421	101.275	5.250	101.135	101.421	101.275	5.250	101.135	101.421	101.275
5.375	101.582	101.677	101.531	5.375	101.582	101.677	101.531	5.375	101.582	101.677	101.531
5.500	102.177	102.084	101.992	5.500	102.177	102.084	101.992	5.500	102.177	102.084	101.992
5.625	102.578	102.509	102.394	5.625	102.578	102.509	102.394	5.625	102.578	102.509	102.394
5.750	102.461	102.911	102.782	5.750	102.461	102.911	102.782	5.750	102.461	102.911	102.782
5.875	102.821	102.746	102.670	5.875	102.821	102.746	102.670	5.875	102.821	102.746	102.670
6.000	103.319	103.244	103.169	6.000	103.319	103.244	103.169	6.000	102.169	102.094	102.019
6.125	103.676	103.608	103.601	6.125	103.676	103.608	103.601	6.125	102.526	102.458	102.451
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	98.924	98.925	98.862	4.500	98.924	98.925	98.862	4.500	93.800	93.720	93.675
4.625	99.405	99.406	99.343	4.625	99.405	99.406	99.343	4.625	94.491	94.411	94.366
4.750	99.473	99.923	99.685	4.750	99.254	99.234	99.183	4.750	97.584	97.830	97.701
4.875	99.759	100.126	99.888	4.875	99.724	99.704	99.653	4.875	98.116	98.361	98.232
5.000	100.216	100.262	100.131	5.000	100.163	100.143	100.092	5.000	98.809	99.005	98.876
5.125	100.661	100.611	100.576	5.125	100.568	100.548	100.497	5.125	99.422	99.667	99.538
5.250	100.497	100.930	100.676	5.250	100.235	100.194	100.171	5.250	100.692	100.921	100.775
5.375	100.651	101.084	100.830	5.375	100.636	100.595	100.572	5.375	100.698	100.927	100.781
5.500	101.002	101.215	100.961	5.500	101.002	100.961	100.938	5.500	101.223	101.265	101.143
5.625	101.389	101.338	101.310	5.625	101.334	101.293	101.270	5.625	101.608	101.759	101.612
5.750	100.935	101.338	101.067	5.750	100.799	100.719	100.671	5.750	102.033	102.278	102.149
5.875	101.340	101.290	101.255	5.875	101.319	101.239	101.191	5.875	102.243	102.168	102.093
6.000	101.831	101.751	101.703	6.000	101.831	101.751	101.703	6.000	102.662	102.586	102.511
6.125	102.337	102.256	102.209	6.125	102.337	102.256	102.209	6.125	102.908	102.833	102.758

VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	93.800	93.720	93.675	4.500	93.850	93.770	93.725	5.000	95.497	95.474	95.423
4.625	94.491	94.411	94.366	4.625	94.541	94.461	94.416	5.125	95.894	95.814	95.766
4.750	97.584	97.830	97.701	4.750	97.584	97.830	97.701	5.250	96.681	96.623	96.564
4.875	98.116	98.361	98.232	4.875	98.116	98.361	98.232	5.375	96.731	96.673	96.614
5.000	98.809	99.005	98.876	5.000	98.809	99.005	98.876	5.500	97.141	97.083	97.024
5.125	99.422	99.667	99.538	5.125	99.422	99.667	99.538	5.625	97.524	97.466	97.407
5.250	100.692	100.921	100.775	5.250	100.692	100.921	100.775	5.750	98.427	98.377	98.327
5.375	100.698	100.927	100.781	5.375	100.698	100.927	100.781	5.875	98.662	98.612	98.562
5.500	101.223	101.265	101.143	5.500	101.223	101.265	101.143	6.000	99.004	98.954	98.904
5.625	101.608	101.759	101.612	5.625	101.619	101.759	101.612	6.125	99.197	99.146	99.096
5.750	102.033	102.278	102.149	5.750	102.033	102.278	102.149	6.250	101.085	100.967	100.850
5.875	102.243	102.168	102.093	5.875	101.818	101.860	101.749	6.375	100.774	100.656	100.539
6.000	102.662	102.586	102.511	6.000	102.408	102.346	102.339	6.500	101.232	101.115	100.998
6.125	102.908	102.833	102.758	6.125	101.509	101.510	101.380	6.625	101.423	101.306	101.189

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline or IRRRL on	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
Temporary Buydowns	-0.25



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

FHA DPA Fixed Rate Sheet

Effective: 1/28/2026 8:16 PST

BFF_3.5%_DPA_Repayable1				BFF_3.5%_DPA_Forgivable2				BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.625	100.877	100.679	100.379	6.750	99.831	99.633	99.333	6.625	98.877	98.679	98.379
6.750	101.331	101.133	100.833	6.875	100.305	100.111	99.811	6.750	99.331	99.133	98.833
6.875	101.805	101.611	101.311	7.000	100.805	100.611	100.311	6.875	99.805	99.611	99.311
7.000	102.305	102.111	101.811	7.125	101.239	101.045	100.745	7.000	100.305	100.111	99.811
7.125	102.739	102.545	102.245	7.250	101.663	101.469	101.169	7.125	100.739	100.545	100.245
7.250	103.163	102.969	102.669	7.375	101.009	100.780	100.480	7.250	101.163	100.969	100.669
7.375	102.509	102.280	101.980	7.500	101.469	101.240	100.940	7.375	100.509	100.280	99.980
7.500	102.969	102.740	102.440	7.625	101.883	101.654	101.354	7.500	100.969	100.740	100.440
7.625	103.383	103.154	102.854	7.750	102.277	102.048	101.748	7.625	101.383	101.154	100.854
7.750	103.777	103.548	103.248	7.875	101.167	100.910	100.610	7.750	101.777	101.548	101.248
7.875	102.667	102.410	102.110	8.000	101.587	101.330	101.030	7.875	100.667	100.410	100.110
8.000	103.087	102.830	102.530	8.125	101.971	101.714	101.414	8.000	101.087	100.830	100.530
8.125	103.471	103.214	102.914	8.250	102.365	102.108	101.808	8.125	101.471	101.214	100.914
BFF_3.5%_DPA_HB_Forgivable2				BFF_5%_DPA_Repayable1				BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.750	97.831	97.633	97.333	6.625	100.127	99.929	99.629	6.625	98.127	97.929	97.629
6.875	98.305	98.111	97.811	6.750	100.581	100.383	100.083	6.750	98.581	98.383	98.083
7.000	98.805	98.611	98.311	6.875	101.055	100.861	100.561	6.875	99.055	98.861	98.561
7.125	99.239	99.045	98.745	7.000	101.555	101.361	101.061	7.000	99.555	99.361	99.061
7.250	99.663	99.469	99.169	7.125	101.989	101.795	101.495	7.125	99.989	99.795	99.495
7.375	99.009	98.780	98.480	7.250	102.413	102.219	101.919	7.250	100.413	100.219	99.919
7.500	99.469	99.240	98.940	7.375	101.759	101.530	101.230	7.375	99.759	99.530	99.230
7.625	99.883	99.654	99.354	7.500	102.219	101.990	101.690	7.500	100.219	99.990	99.690
7.750	100.277	100.048	99.748	7.625	102.633	102.404	102.104	7.625	100.633	100.404	100.104
7.875	99.167	98.910	98.610	7.750	103.027	102.798	102.498	7.750	101.027	100.798	100.498
8.000	99.587	99.330	99.030	7.875	101.917	101.660	101.360	7.875	99.917	99.660	99.360
8.125	99.971	99.714	99.414	8.000	102.337	102.080	101.780	8.000	100.337	100.080	99.780
8.250	100.365	100.108	99.808	8.125	102.721	102.464	102.164	8.125	100.721	100.464	100.164

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary Buydowns	-0.25

⁽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.