



# Brokers First Funding Wholesale Rate Sheet

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

[bffws.com](http://bffws.com)

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

Lock Desk: 8:30 AM – 5:00 PM PST

Effective Date: 1/29/26 8:20 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: pricing + 0.25%	Worse-case
Locks expired or cancelled > 30 days: Market + 0.25%	Current

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:	<a href="mailto:lockdesk@flexpointinc.com">lockdesk@flexpointinc.com</a>
BFF Pricing Support	Phone:	Email Only
	Email:	<a href="mailto:bffpricingsupport@bffws.com">bffpricingsupport@bffws.com</a>
Pricing Scenarios	Phone:	Email Only
	Email:	<a href="mailto:scenario@flexpointinc.com">scenario@flexpointinc.com</a>
General Inquiries	Phone:	(866)226-2205
	Email:	<a href="mailto:inquiries@bffws.com">inquiries@bffws.com</a>

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 <a href="mailto:lockdesk@bffws.com">lockdesk@bffws.com</a>



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

# Conventional Fixed Rate Sheet

Effective: 1/29/2026 8:20 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	95.660	95.660	95.481	4.750	95.660	95.660	95.481	5.125	98.544	98.506	98.415
4.875	96.374	96.344	96.170	4.875	96.374	96.344	96.170	5.250	99.264	99.223	99.130
5.000	97.003	96.969	96.791	5.000	97.003	96.969	96.791	5.375	99.780	99.735	99.638
5.125	97.529	97.496	97.358	5.125	97.529	97.496	97.358	5.500	100.271	100.223	100.124
5.250	98.370	98.305	98.246	5.250	98.370	98.305	98.246	5.625	100.702	100.655	100.555
5.375	99.011	98.998	98.918	5.375	99.011	98.998	98.918	5.750	100.872	100.844	100.750
5.500	99.624	99.567	99.501	5.500	99.624	99.567	99.501	5.875	101.336	101.227	101.169
5.625	100.189	100.139	100.052	5.625	100.189	100.139	100.052	6.000	101.914	101.876	101.795
5.750	100.495	100.437	100.344	5.750	100.495	100.437	100.344	6.125	102.389	102.346	102.270
5.875	101.047	100.965	100.890	5.875	101.027	100.965	100.864	6.250	101.969	101.920	101.866
6.000	101.541	101.483	101.387	6.000	101.541	101.483	101.387	6.375	102.544	102.490	102.442
6.125	102.011	101.937	101.854	6.125	102.000	101.937	101.843	6.500	103.016	102.957	102.914
6.250	101.959	101.893	101.835	6.250	101.959	101.893	101.835	6.625	103.141	103.077	103.040
6.375	102.365	102.300	102.241	6.375	102.365	102.300	102.241	6.750	102.824	102.754	102.754
6.500	102.764	102.701	102.659	6.500	102.764	102.701	102.659	6.875	103.139	103.084	103.075
6.625	103.136	103.061	103.011	6.625	103.136	103.061	103.011	7.000	103.517	103.508	103.499
6.750	102.909	102.846	102.857	6.750	102.909	102.846	102.857	7.125	103.813	103.804	103.795
6.875	103.347	103.307	103.270	6.875	103.347	103.307	103.270	7.250	104.001	103.910	103.910
7.000	103.738	103.691	103.684	7.000	103.738	103.691	103.684	7.375	104.237	104.230	104.223
7.125	104.083	103.994	104.037	7.125	104.083	103.994	104.037	7.500	104.546	104.539	104.532
7.250	104.078	104.067	104.045	7.250	104.078	104.067	104.045	7.625	104.740	104.634	104.634
7.375	104.420	104.374	104.359	7.375	104.420	104.374	104.359	7.750	104.928	104.816	104.816
7.500	104.874	104.828	104.813	7.500	104.874	104.828	104.813	7.875	105.150	105.150	105.150
7.625	105.082	105.036	105.022	7.625	105.082	105.036	105.022	8.000	105.150	105.150	105.150
7.750	104.915	104.804	104.804	7.750	104.915	104.804	104.804				
7.875	105.150	105.085	105.085	7.875	105.150	105.085	105.085				
8.000	105.391	105.345	105.330	8.000	105.391	105.345	105.330				
8.125	105.595	105.549	105.534	8.125	105.595	105.549	105.534				
8.250	105.719	105.577	105.563	8.250	105.719	105.577	105.563				
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	98.726	98.706	98.620	4.625	98.846	98.826	98.740	5.000	96.082	96.049	95.904
4.750	99.143	99.119	99.109	4.750	99.240	99.240	99.233	5.125	96.696	96.660	97.329
4.875	99.647	99.567	99.533	4.875	99.506	99.506	99.504	5.250	98.366	98.324	98.230
5.000	99.953	99.901	99.873	5.000	99.930	99.930	99.930	5.375	98.929	98.883	98.785
5.125	100.290	100.210	100.176	5.125	100.107	100.083	100.001	5.500	99.510	99.459	99.357
5.250	100.597	100.590	100.550	5.250	100.375	100.368	100.328	5.625	100.074	99.998	99.895
5.375	101.025	101.012	100.977	5.375	100.732	100.720	100.685	5.750	100.610	100.531	100.472
5.500	101.313	101.295	101.266	5.500	101.049	101.032	101.002	5.875	101.089	101.010	100.951
5.625	101.557	101.512	101.447	5.625	101.132	101.092	101.020	6.000	101.544	101.442	101.371
5.750	101.531	101.492	101.492	5.750	101.237	101.209	101.209	6.125	102.006	101.900	101.825
5.875	101.949	101.868	101.852	5.875	101.496	101.463	101.463	6.250	101.820	101.690	101.638
6.000	102.185	102.123	102.105	6.000	101.925	101.887	101.887	6.375	102.284	102.151	102.077
6.125	102.440	102.359	102.326	6.125	102.260	102.217	102.167	6.500	102.619	102.509	102.452
6.250	102.606	102.557	102.512	6.250	102.598	102.550	102.505	6.625	102.918	102.844	102.793
6.375	103.056	102.976	102.942	6.375	102.889	102.835	102.835	6.750	102.742	102.630	102.631
6.500	103.264	103.181	103.189	6.500	103.211	103.152	103.152	6.875	103.094	102.979	102.935
6.625	103.600	103.513	103.517	6.625	103.435	103.371	103.371	7.000	103.449	103.332	103.248
6.750	103.920	103.850	103.850	6.750	103.876	103.807	103.807	7.125	103.764	103.644	103.553
6.875	104.202	104.111	104.111	6.875	104.163	104.088	104.088	7.250	103.418	103.310	103.410
7.000	104.403	104.323	104.323	7.000	104.287	104.207	104.207	7.375	103.639	103.524	103.612
7.125	104.501	104.387	104.309	7.125	104.018	103.904	103.825	7.500	103.893	103.775	103.767
7.250	104.131	104.051	103.990	7.250	103.778	103.698	103.637	7.625	104.119	103.999	103.908
7.375	104.576	104.496	104.435	7.375	104.117	104.037	103.976	7.750	103.039	102.993	102.978
								7.875	103.502	103.455	103.441



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: 1/29/2026 8:20 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.660	97.510	97.360	5.000	97.535	97.385	97.235
5.125	98.346	98.196	98.046	5.125	98.221	98.071	97.921
5.250	99.016	98.866	98.716	5.250	98.889	98.739	98.589
5.375	99.670	99.520	99.370	5.375	99.461	99.311	99.161
5.500	100.309	100.159	100.009	5.500	100.020	99.870	99.720
5.625	100.932	100.782	100.632	5.625	100.565	100.415	100.265
5.750	101.538	101.388	101.238	5.750	101.096	100.946	100.796
5.875	102.129	101.979	101.829	5.875	101.613	101.463	101.313
6.000	102.704	102.554	102.404	6.000	102.116	101.966	101.816
6.125	103.258	103.108	102.958	6.125	102.633	102.483	102.333
6.250	103.792	103.642	103.492	6.250	103.167	103.017	102.867
6.375	104.304	104.154	104.004	6.375	103.679	103.529	103.379
6.500	104.795	104.645	104.495	6.500	104.170	104.020	103.870
6.625	105.262	105.112	104.962	6.625	104.637	104.487	104.337
6.750	105.705	105.555	105.405	6.750	105.080	104.930	104.780
6.875	106.124	105.974	105.824	6.875	105.499	105.349	105.199
7.000	106.519	106.369	106.219	7.000	105.894	105.744	105.594
7.125	106.896	106.746	106.596	7.125	106.271	106.121	105.971
7.250	107.254	107.104	106.954	7.250	106.629	106.479	106.329

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>					
	≤ 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
<b>Additional Purchase LLPA Adjusters</b>					
	≤ 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
<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>					
	≤ 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
<b>Additional R/T Refinance LLPA Adjusters</b>					
	≤ 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
<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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
<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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
<b>Additional Miscellaneous LLPA Adjusters</b>					
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: 1/29/2026 8:20 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	99.308	99.278	99.256	5.000	98.717	98.666	98.642	5.000	96.551	96.488	96.426
5.125	99.653	99.619	99.593	5.125	99.143	99.089	99.063	5.125	97.008	96.945	96.883
5.250	99.974	99.936	99.892	5.250	99.540	99.483	99.455	5.250	97.659	97.596	97.533
5.375	100.239	100.197	100.163	5.375	100.040	99.998	99.964	5.375	98.118	98.055	97.992
5.500	100.465	100.418	100.352	5.500	100.453	100.406	100.369	5.500	98.581	98.518	98.455
5.625	100.675	100.625	100.521	5.625	100.723	100.672	100.631	5.625	99.045	98.982	98.919
5.750	100.844	100.790	100.686	5.750	100.939	100.885	100.839	5.750	99.312	99.249	99.187
5.875	100.979	100.921	100.817	5.875	101.077	101.019	100.969	5.875	99.577	99.514	99.452
6.000	101.093	101.032	100.928	6.000	101.207	101.144	101.091	6.000	99.841	99.778	99.716
6.125	101.179	101.114	101.009	6.125	101.328	101.261	101.204	6.125	100.106	100.043	99.980
6.250	101.290	101.221	101.142	6.250	101.572	101.500	101.439	6.250	100.366	100.303	100.241
6.375	101.522	101.447	101.382	6.375	101.947	101.871	101.807	6.375	100.607	100.544	100.482
6.500	101.626	101.547	101.478	6.500	102.104	102.024	101.956	6.500	100.634	100.571	100.509
6.625	101.605	101.505	101.465	6.625	101.932	101.848	101.776	6.625	100.691	100.628	100.565
6.750	101.690	101.561	101.544	6.750	101.917	101.787	101.768	6.750	100.760	100.697	100.634
6.875	101.625	101.537	101.433	6.875	101.585	101.496	101.392	6.875	100.835	100.772	100.709
7.000	101.617	101.525	101.421	7.000	101.677	101.585	101.481	7.000	100.910	100.847	100.784
7.125	101.602	101.506	101.402	7.125	101.770	101.675	101.570	7.125	100.985	100.922	100.860

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	99.413	99.383	99.360	5.000	98.752	98.722	98.699	5.000	96.501	96.438	96.375
5.125	99.757	99.723	99.697	5.125	99.154	99.120	99.094	5.125	96.958	96.895	96.832
5.250	100.064	100.026	99.996	5.250	99.598	99.560	99.530	5.250	97.609	97.546	97.483
5.375	100.343	100.301	100.267	5.375	100.137	100.094	100.060	5.375	98.068	98.005	97.942
5.500	100.541	100.495	100.457	5.500	100.548	100.502	100.464	5.500	98.531	98.468	98.405
5.625	100.675	100.625	100.574	5.625	100.818	100.767	100.726	5.625	98.995	98.932	98.869
5.750	100.844	100.790	100.703	5.750	101.034	100.979	100.934	5.750	99.262	99.199	99.136
5.875	100.979	100.921	100.848	5.875	101.172	101.114	101.064	5.875	99.527	99.464	99.401
6.000	101.093	101.032	100.976	6.000	101.303	101.240	101.187	6.000	99.791	99.728	99.665
6.125	101.202	101.135	101.078	6.125	101.426	101.359	101.302	6.125	100.056	99.993	99.930
6.250	101.389	101.317	101.256	6.250	101.671	101.600	101.539	6.250	100.316	100.253	100.190
6.375	101.638	101.563	101.498	6.375	102.048	101.972	101.908	6.375	100.557	100.494	100.431
6.500	101.744	101.664	101.595	6.500	102.206	102.126	102.058	6.500	100.584	100.521	100.458
6.625	101.632	101.548	101.476	6.625	102.036	101.952	101.880	6.625	100.641	100.578	100.515
6.750	101.628	101.544	101.439	6.750	101.966	101.878	101.802	6.750	100.710	100.647	100.584
6.875	101.625	101.537	101.433	6.875	101.585	101.496	101.392	6.875	100.785	100.722	100.659
7.000	101.617	101.525	101.421	7.000	101.677	101.585	101.481	7.000	100.860	100.797	100.734
7.125	101.602	101.506	101.402	7.125	101.770	101.675	101.570	7.125	100.935	100.872	100.809

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



<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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

<b>Additional Miscellaneous LLPA Adjusters</b>	
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: 1/29/2026 8:20 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	95.673	95.593	95.558	4.500	95.673	95.593	95.558	5.000	98.852	98.946	98.824
4.625	96.364	96.284	96.250	4.625	96.364	96.284	96.250	5.125	99.215	99.281	99.159
4.750	97.640	98.093	97.972	4.750	97.476	98.093	97.972	5.250	100.043	100.373	100.218
4.875	98.203	98.368	98.247	4.875	98.168	98.368	98.247	5.375	100.478	100.629	100.475
5.000	98.852	98.946	98.824	5.000	98.852	98.946	98.824	5.500	101.061	101.135	100.981
5.125	99.215	99.281	99.159	5.125	99.215	99.281	99.159	5.625	101.468	101.554	101.400
5.250	100.121	100.373	100.218	5.250	100.043	100.373	100.218	5.750	101.382	101.895	101.758
5.375	100.478	100.629	100.475	5.375	100.478	100.629	100.475	5.875	102.015	101.918	101.858
5.500	101.061	101.135	100.981	5.500	101.061	101.135	100.981	6.000	102.613	102.516	102.456
5.625	101.468	101.554	101.400	5.625	101.468	101.554	101.400	6.125	102.994	102.897	102.837
5.750	101.539	101.895	101.758	5.750	101.539	101.895	101.758	6.250	102.643	102.889	102.667
5.875	102.015	101.918	101.858	5.875	102.015	101.918	101.858	6.375	102.952	102.826	102.821
6.000	102.613	102.516	102.456	6.000	102.613	102.516	102.456	6.500	103.514	103.350	103.273
6.125	102.994	102.897	102.837	6.125	102.994	102.897	102.837	6.625	103.860	103.696	103.683
6.250	102.951	102.931	102.891	6.250	102.726	102.889	102.667	6.750	103.697	103.901	103.788
6.375	103.124	103.014	103.009	6.375	103.124	103.014	103.009	6.875	103.896	103.795	103.759
6.500	103.514	103.406	103.352	6.500	103.514	103.357	103.352	7.000	104.226	104.389	104.276
6.625	103.989	103.886	103.809	6.625	103.885	103.773	103.768	7.125	104.529	104.745	104.632
6.750	104.026	104.006	103.966	6.750	103.697	103.901	103.788	7.250	103.519	103.391	103.566
6.875	104.046	103.935	103.909	6.875	104.046	103.913	103.909	7.375	103.927	103.799	103.974
7.000	104.450	104.389	104.276	7.000	104.226	104.389	104.276	7.500	104.352	104.225	104.400
7.125	104.874	104.810	104.655	7.125	104.529	104.745	104.632	7.625	104.2979	104.1702	104.3452
7.250	104.500	104.442	104.358	7.250	103.519	103.391	103.566	7.75	102.4972	102.3486	102.5556
7.375	104.6245	104.5665	104.4825	7.375	103.927	103.7993	103.9743	7.875	102.8895	102.7409	102.9479
7.5	104.7495	104.6915	104.6075	7.5	104.3522	104.2245	104.3995	8	103.2492	103.1006	103.3075
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	97.850	97.848	97.777	4.250	97.850	97.848	97.777	4.500	92.616	92.550	92.521
4.375	98.426	98.423	98.353	4.375	98.426	98.423	98.353	4.625	93.252	93.172	93.137
4.500	98.997	98.994	98.924	4.500	98.997	98.994	98.924	4.750	96.720	96.758	96.605
4.625	99.562	99.559	99.489	4.625	99.562	99.559	99.489	4.875	97.441	97.397	97.313
4.750	99.442	99.901	99.671	4.750	99.442	99.901	99.671	5.000	98.007	98.092	97.940
4.875	99.802	100.135	99.905	4.875	99.802	100.135	99.905	5.125	98.471	98.428	98.344
5.000	100.345	100.458	100.248	5.000	100.345	100.458	100.248	5.250	99.421	99.642	99.456
5.125	100.869	100.845	100.772	5.125	100.869	100.845	100.772	5.375	100.012	99.928	99.822
5.250	100.584	100.992	100.712	5.250	100.584	100.992	100.712	5.500	100.479	100.396	100.290
5.375	100.860	101.114	100.835	5.375	100.770	101.114	100.835	5.625	100.943	100.859	100.753
5.500	101.314	101.433	101.269	5.500	101.261	101.433	101.171	5.750	100.794	101.031	100.862
5.625	101.769	101.744	101.724	5.625	101.721	101.677	101.631	5.875	101.168	101.094	101.072
5.750	101.611	101.581	101.530	5.750	101.157	101.573	101.302	6.000	101.640	101.552	101.543
5.875	102.107	102.077	102.025	5.875	101.261	101.242	101.147	6.125	102.075	101.986	101.977
6.000	102.547	102.517	102.466	6.000	101.773	101.693	101.659	6.250	102.031	101.964	101.897
								6.375	102.182	102.023	101.863
								6.500	102.551	102.392	102.233
								6.625	102.857	102.698	102.539
								6.750	102.555	102.521	102.488
								6.875	102.694	102.581	102.406
								7.000	103.146	103.033	102.846

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	99.421	99.642	99.456	5.000	97.838	98.092	97.940	4.500	96.129	96.127	96.057
5.375	99.577	99.648	99.479	5.125	98.237	98.387	98.234	4.625	96.683	96.681	96.610
5.500	100.144	100.204	100.026	5.250	99.421	99.642	99.456	4.750	96.148	96.122	96.078
5.625	100.639	100.573	100.538	5.375	99.455	99.648	99.462	4.875	96.651	96.625	96.582
5.750	100.794	101.031	100.862	5.500	100.144	100.204	100.022	5.000	97.106	97.080	97.037
5.875	101.168	101.094	101.072	5.625	100.576	100.573	100.462	5.125	97.560	97.534	97.491
6.000	101.640	101.552	101.543	5.750	100.794	101.031	100.862	5.250	97.237	97.212	97.192
6.125	102.075	101.986	101.977	5.875	101.140	101.055	101.045	5.375	97.740	97.715	97.695
6.250	102.031	101.964	101.897	6.000	101.667	101.579	101.569	5.500	98.194	98.169	98.149
6.375	102.182	102.023	101.863	6.125	102.174	102.085	102.075	5.625	98.649	98.624	98.604
6.500	102.551	102.392	102.233	6.250	101.598	101.752	101.499	5.750	98.491	98.461	98.410
6.625	102.857	102.698	102.539	6.375	101.724	101.813	101.614	5.875	98.987	98.957	98.905
6.750	102.555	102.521	102.488	6.500	102.211	102.104	102.100	6.000	99.427	99.397	99.346
6.875	102.473	102.440	102.406	6.625	102.679	102.570	102.566	6.125	99.851	99.821	99.769
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	100.043	99.943	99.842	5.250	100.043	99.943	99.842	5.250	100.043	100.373	100.218
5.375	100.478	100.378	100.277	5.375	100.478	100.378	100.277	5.375	100.478	100.629	100.475
5.500	101.061	100.960	100.860	5.500	101.061	100.960	100.860	5.500	101.061	101.135	100.981
5.625	101.468	101.367	101.267	5.625	101.468	101.367	101.267	5.625	101.468	101.554	101.400
5.750	101.539	101.453	101.443	5.750	101.539	101.453	101.443	5.750	101.382	101.895	101.758
5.875	102.015	101.918	101.858	5.875	102.015	101.918	101.858	5.875	102.015	101.918	101.858
6.000	102.613	102.516	102.456	6.000	102.613	102.516	102.456	6.000	102.613	102.516	102.456
6.125	102.994	102.897	102.837	6.125	102.994	102.897	102.837	6.125	102.994	102.897	102.837
6.250	102.726	102.617	102.612	6.250	102.726	102.617	102.612	6.250	102.643	102.889	102.667
6.375	103.124	103.014	103.009	6.375	103.124	103.014	103.009	6.375	102.952	102.826	102.821
6.500	103.514	103.357	103.352	6.500	103.514	103.357	103.352	6.500	103.514	103.350	103.273
6.625	103.885	103.773	103.768	6.625	103.885	103.773	103.768	6.625	103.860	103.696	103.683
6.750	103.697	103.664	103.631	6.750	103.697	103.664	103.631	6.750	103.697	103.901	103.788
6.875	104.046	103.913	103.909	6.875	104.046	103.913	103.909	6.875	103.896	103.795	103.759
7.000	104.226	104.192	104.159	7.000	104.226	104.192	104.159	7.000	104.226	104.389	104.276
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	98.997	98.994	98.924	4.250	97.850	97.848	97.777	5.250	99.421	99.642	99.456
4.625	99.562	99.559	99.489	4.375	98.426	98.423	98.353	5.375	99.577	99.648	99.479
4.750	99.442	99.901	99.671	4.500	98.997	98.994	98.924	5.500	100.144	100.204	100.026
4.875	99.802	100.135	99.905	4.625	99.562	99.559	99.489	5.625	100.639	100.573	100.538
5.000	100.345	100.458	100.248	4.750	99.244	99.221	99.147	5.750	100.794	101.031	100.862
5.125	100.869	100.845	100.772	4.875	99.802	99.778	99.705	5.875	101.168	101.094	101.072
5.250	100.584	100.992	100.712	5.000	100.345	100.321	100.248	6.000	101.640	101.552	101.543
5.375	100.770	101.114	100.835	5.125	100.869	100.845	100.772	6.125	102.075	101.986	101.977
5.500	101.261	101.433	101.171	5.250	100.254	100.209	100.163	6.250	102.031	101.964	101.897
5.625	101.721	101.677	101.631	5.375	100.770	100.726	100.680	6.375	102.182	102.023	101.863
5.750	101.157	101.573	101.302	5.500	101.261	101.217	101.171	6.500	102.551	102.392	102.233
5.875	101.261	101.242	101.147	5.625	101.721	101.677	101.631	6.625	102.857	102.698	102.539
6.000	101.773	101.693	101.659	5.750	100.754	100.712	100.670	6.750	102.555	102.521	102.488

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	99.421	99.642	99.456	5.250	99.421	99.642	99.456	4.500	96.129	96.127	96.057
5.375	99.577	99.648	99.479	5.375	99.428	99.648	99.462	4.625	96.683	96.681	96.610
5.500	100.144	100.204	100.026	5.500	100.144	100.204	100.022	4.750	94.794	94.743	94.693
5.625	100.639	100.573	100.538	5.625	100.576	100.573	100.454	4.875	95.265	95.241	95.167
5.750	100.794	101.031	100.862	5.750	100.794	101.031	100.862	5.000	95.777	95.753	95.680
5.875	101.168	101.094	101.072	5.875	100.777	100.712	100.697	5.125	96.251	96.227	96.154
6.000	101.640	101.552	101.543	6.000	101.448	101.383	101.368	5.250	96.678	96.628	96.578
6.125	102.075	101.986	101.977	6.125	101.831	101.766	101.751	5.375	96.731	96.681	96.631
6.250	102.031	101.964	101.897	6.250	101.598	101.752	101.499	5.500	97.143	97.093	97.043
6.375	102.182	102.023	101.863	6.375	101.659	101.813	101.560	5.625	97.527	97.477	97.427
6.500	102.551	102.392	102.233	6.500	101.971	101.945	101.886	5.750	98.441	98.400	98.358
6.625	102.857	102.698	102.539	6.625	102.303	102.359	102.218	5.875	98.678	98.636	98.595
6.750	102.555	102.521	102.488	6.750	101.814	102.076	101.932	6.000	99.022	98.981	98.939
6.875	102.473	102.440	102.406	6.875	101.970	102.232	102.088	6.125	99.217	99.175	99.133

**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: 1/29/2026 8:20 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	94.445	94.381	94.352	4.125	94.445	94.381	94.352	4.125	94.445	94.381	94.352
4.250	95.435	95.355	95.320	4.250	95.435	95.355	95.320	4.250	95.435	95.355	95.320
4.375	96.146	96.066	96.032	4.375	96.146	96.066	96.032	4.375	96.146	96.066	96.032
4.500	96.848	96.768	96.733	4.500	96.848	96.768	96.733	4.500	96.848	96.768	96.733
4.625	97.539	97.459	97.425	4.625	97.539	97.459	97.425	4.625	97.539	97.459	97.425
4.750	98.662	99.174	99.053	4.750	98.651	99.174	99.053	4.750	97.501	98.024	97.903
4.875	99.343	99.456	99.334	4.875	99.343	99.456	99.334	4.875	98.193	98.306	98.184
5.000	100.027	99.960	99.893	5.000	100.027	99.960	99.893	5.000	98.877	98.810	98.743
5.125	99.240	99.173	99.106	5.125	99.240	99.173	99.106	5.125	99.240	99.173	99.106
5.250	100.068	100.323	100.168	5.250	100.068	100.323	100.168	5.250	100.068	100.323	100.168
5.375	100.503	100.579	100.425	5.375	100.503	100.579	100.425	5.375	100.503	100.579	100.425
5.500	101.086	100.985	100.885	5.500	101.086	100.985	100.885	5.500	101.086	100.985	100.885
5.625	101.493	101.410	101.292	5.625	101.493	101.410	101.292	5.625	101.493	101.410	101.292
5.750	101.407	101.814	101.676	5.750	101.407	101.814	101.676	5.750	101.407	101.814	101.676
5.875	101.764	101.697	101.630	5.875	101.764	101.697	101.630	5.875	101.764	101.697	101.630
6.000	102.251	102.184	102.117	6.000	102.251	102.184	102.117	6.000	102.251	102.184	102.117
6.125	102.605	102.538	102.471	6.125	102.605	102.538	102.471	6.125	102.605	102.538	102.471
6.250	102.668	102.758	102.536	6.250	102.668	102.758	102.536	6.250	102.668	102.758	102.536
6.375	102.899	102.740	102.581	6.375	102.899	102.740	102.581	6.375	102.899	102.740	102.581
6.500	103.228	103.069	102.954	6.500	103.228	103.069	102.910	6.500	103.228	103.069	102.910
6.625	103.645	103.486	103.327	6.625	103.645	103.486	103.327	6.625	103.645	103.486	103.327
6.750	103.722	103.801	103.688	6.750	103.722	103.801	103.688	6.750	103.722	103.801	103.688
6.875	103.838	103.779	103.744	6.875	103.811	103.777	103.744	6.875	103.811	103.777	103.744
7.000	104.251	104.217	104.184	7.000	104.251	104.217	104.184	7.000	104.251	104.217	104.184
7.125	104.554	104.520	104.487	7.125	104.554	104.520	104.487	7.125	104.554	104.520	104.487
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	97.940	97.937	97.867	4.250	97.940	97.937	97.867	4.875	96.958	97.212	97.091
4.375	98.460	98.458	98.387	4.375	98.460	98.458	98.387	5.000	97.632	97.856	97.734
4.500	98.965	98.962	98.892	4.500	98.965	98.962	98.892	5.125	98.264	98.518	98.397
4.625	99.448	99.446	99.375	4.625	99.448	99.446	99.375	5.250	99.603	99.823	99.668
4.750	99.499	99.957	99.728	4.750	99.292	99.269	99.195	5.375	99.609	99.829	99.675
4.875	99.819	100.160	99.930	4.875	99.764	99.740	99.667	5.500	100.099	100.167	100.012
5.000	100.275	100.296	100.198	5.000	100.205	100.182	100.108	5.625	100.495	100.660	100.506
5.125	100.721	100.670	100.643	5.125	100.613	100.589	100.516	5.750	100.944	101.181	101.044
5.250	100.484	100.892	100.612	5.250	100.241	100.197	100.151	5.875	101.186	101.119	101.052
5.375	100.644	101.046	100.766	5.375	100.644	100.600	100.554	6.000	101.593	101.526	101.459
5.500	101.013	101.177	100.936	5.500	101.013	100.969	100.923	6.125	101.837	101.770	101.703
5.625	101.401	101.351	101.324	5.625	101.347	101.302	101.256	6.250	102.056	101.989	101.922
5.750	100.994	101.317	101.046	5.750	100.779	100.737	100.695	6.375	102.207	102.048	101.888
5.875	101.399	101.349	101.315	5.875	101.286	101.206	101.172	6.500	102.576	102.417	102.258
6.000	101.806	101.755	101.722	6.000	101.798	101.718	101.684	6.625	102.882	102.723	102.564
								6.750	102.580	102.546	102.513
								6.875	102.498	102.465	102.431
								7.000	102.938	102.905	102.871
								7.125	103.241	103.208	103.174

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	93.034	92.954	92.919	4.375	91.034	90.954	90.919	5.000	95.546	95.517	95.446
4.500	93.735	93.655	93.621	4.500	91.735	91.655	91.621	5.125	95.892	95.836	95.778
4.625	94.427	94.347	94.312	4.625	92.427	92.347	92.312	5.250	96.703	96.653	96.603
4.750	97.577	97.831	97.709	4.750	97.577	97.831	97.709	5.375	96.756	96.706	96.656
4.875	98.108	98.362	98.241	4.875	98.108	98.362	98.241	5.500	97.168	97.118	97.068
5.000	98.782	99.006	98.884	5.000	98.782	99.006	98.884	5.625	97.552	97.502	97.452
5.125	99.414	99.668	99.547	5.125	99.414	99.668	99.547	5.750	98.466	98.425	98.383
5.250	100.753	100.973	100.818	5.250	100.753	100.973	100.818	5.875	98.703	98.661	98.620
5.375	100.759	100.979	100.825	5.375	100.759	100.979	100.825	6.000	99.047	99.006	98.964
5.500	101.249	101.317	101.162	5.500	101.227	101.317	101.162	6.125	99.242	99.200	99.158
5.625	101.645	101.810	101.656	5.625	101.613	101.810	101.656	6.250	101.080	100.929	100.779
5.750	102.094	102.331	102.194	5.750	102.094	102.331	102.194	6.375	100.771	100.620	100.469
5.875	102.336	102.269	102.202	5.875	101.983	101.913	101.887	6.500	101.231	101.080	100.930
6.000	102.743	102.676	102.609	6.000	102.464	102.394	102.380	6.625	101.423	101.272	101.122
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	96.848	96.768	96.733	4.500	96.848	96.768	96.733	4.500	96.848	96.768	96.733
4.625	97.539	97.459	97.425	4.625	97.539	97.459	97.425	4.625	97.539	97.459	97.425
4.750	98.662	99.174	99.053	4.750	98.651	99.174	99.053	4.750	98.651	99.174	99.053
4.875	99.343	99.456	99.334	4.875	99.343	99.456	99.334	4.875	99.343	99.456	99.334
5.000	100.027	99.960	99.893	5.000	100.027	99.960	99.893	5.000	100.027	99.960	99.893
5.125	100.390	100.323	100.256	5.125	100.390	100.323	100.256	5.125	100.390	100.323	100.256
5.250	101.218	101.473	101.318	5.250	101.218	101.473	101.318	5.250	101.218	101.473	101.318
5.375	101.653	101.729	101.575	5.375	101.653	101.729	101.575	5.375	101.653	101.729	101.575
5.500	102.236	102.135	102.035	5.500	102.236	102.135	102.035	5.500	102.236	102.135	102.035
5.625	102.643	102.560	102.442	5.625	102.643	102.560	102.442	5.625	102.643	102.560	102.442
5.750	102.557	102.964	102.826	5.750	102.557	102.964	102.826	5.750	102.557	102.964	102.826
5.875	102.914	102.847	102.780	5.875	102.914	102.847	102.780	5.875	102.914	102.847	102.780
6.000	103.401	103.334	103.267	6.000	103.401	103.334	103.267	6.000	102.251	102.184	102.117
6.125	103.755	103.688	103.621	6.125	103.755	103.688	103.621	6.125	102.605	102.538	102.471
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	98.965	98.962	98.892	4.500	98.965	98.962	98.892	4.500	93.738	93.671	93.643
4.625	99.448	99.446	99.375	4.625	99.448	99.446	99.375	4.625	94.427	94.347	94.312
4.750	99.499	99.957	99.728	4.750	99.292	99.269	99.195	4.750	97.577	97.831	97.709
4.875	99.819	100.160	99.930	4.875	99.764	99.740	99.667	4.875	98.108	98.362	98.241
5.000	100.275	100.296	100.198	5.000	100.205	100.182	100.108	5.000	98.782	99.006	98.884
5.125	100.721	100.670	100.643	5.125	100.613	100.589	100.516	5.125	99.414	99.668	99.547
5.250	100.484	100.892	100.612	5.250	100.241	100.197	100.151	5.250	100.753	100.973	100.818
5.375	100.644	101.046	100.766	5.375	100.644	100.600	100.554	5.375	100.844	100.979	100.825
5.500	101.013	101.177	100.936	5.500	101.013	100.969	100.923	5.500	101.249	101.317	101.162
5.625	101.401	101.351	101.324	5.625	101.347	101.302	101.256	5.625	101.645	101.810	101.656
5.750	100.994	101.317	101.046	5.750	100.779	100.737	100.695	5.750	102.094	102.331	102.194
5.875	101.399	101.349	101.315	5.875	101.286	101.206	101.172	5.875	102.336	102.269	102.202
6.000	101.806	101.755	101.722	6.000	101.798	101.718	101.684	6.000	102.743	102.676	102.609
6.125	102.304	102.224	102.190	6.125	102.304	102.224	102.190	6.125	102.987	102.920	102.853

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	93.735	93.655	93.621	4.500	93.785	93.705	93.671	5.000	95.546	95.517	95.446
4.625	94.427	94.347	94.312	4.625	94.477	94.397	94.362	5.125	95.892	95.836	95.778
4.750	97.577	97.831	97.709	4.750	97.577	97.831	97.709	5.250	96.703	96.653	96.603
4.875	98.108	98.362	98.241	4.875	98.108	98.362	98.241	5.375	96.756	96.706	96.656
5.000	98.782	99.006	98.884	5.000	98.782	99.006	98.884	5.500	97.168	97.118	97.068
5.125	99.414	99.668	99.547	5.125	99.414	99.668	99.547	5.625	97.552	97.502	97.452
5.250	100.753	100.973	100.818	5.250	100.753	100.973	100.818	5.750	98.466	98.425	98.383
5.375	100.759	100.979	100.825	5.375	100.759	100.979	100.825	5.875	98.703	98.661	98.620
5.500	101.249	101.317	101.162	5.500	101.227	101.317	101.162	6.000	99.047	99.006	98.964
5.625	101.645	101.810	101.656	5.625	101.695	101.810	101.656	6.125	99.242	99.200	99.158
5.750	102.094	102.331	102.194	5.750	102.094	102.331	102.194	6.250	101.080	100.929	100.779
5.875	102.336	102.269	102.202	5.875	101.868	101.913	101.789	6.375	100.771	100.620	100.469
6.000	102.743	102.676	102.609	6.000	102.460	102.394	102.380	6.500	101.231	101.080	100.930
6.125	102.987	102.920	102.853	6.125	101.588	101.563	101.431	6.625	101.423	101.272	101.122

Government Adjustments		Loan Amount Adjustments	
<b>FICO</b>			
> 720+	0.125	\$75K - \$99,999	-0.75
680 - 720	0	\$100K - \$150K	-0.375
660 - 679	-0.25	\$1M - \$1,499,999 (VA Only)	-1.75
640 - 659	-0.5	\$1.5M - \$2M (VA Only)	-2.5
620 - 639	-1.25		
600 - 619	-1.5		
580 - 599	-2		
		<b>Other Adjustments</b>	
		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: 1/29/2026 8:20 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	100.944	100.758	100.458	6.750	99.898	99.712	99.412	6.625	98.944	98.758	98.458
6.750	101.398	101.212	100.912	6.875	100.188	99.975	99.675	6.750	99.398	99.212	98.912
6.875	101.688	101.475	101.175	7.000	100.688	100.475	100.175	6.875	99.688	99.475	99.175
7.000	102.188	101.975	101.675	7.125	101.122	100.909	100.609	7.000	100.188	99.975	99.675
7.125	102.622	102.409	102.109	7.250	101.546	101.333	101.033	7.125	100.622	100.409	100.109
7.250	103.046	102.833	102.533	7.375	101.041	100.801	100.501	7.250	101.046	100.833	100.533
7.375	102.541	102.301	102.001	7.500	101.501	101.261	100.961	7.375	100.541	100.301	100.001
7.500	103.001	102.761	102.461	7.625	101.915	101.675	101.375	7.500	101.001	100.761	100.461
7.625	103.415	103.175	102.875	7.750	102.309	102.069	101.769	7.625	101.415	101.175	100.875
7.750	103.809	103.569	103.269	7.875	101.196	100.931	100.631	7.750	101.809	101.569	101.269
7.875	102.696	102.431	102.131	8.000	101.616	101.351	101.051	7.875	100.696	100.431	100.131
8.000	103.116	102.851	102.551	8.125	102.000	101.735	101.435	8.000	101.116	100.851	100.551
8.125	103.500	103.235	102.935	8.250	102.394	102.129	101.829	8.125	101.500	101.235	100.935
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	97.898	97.712	97.412	6.625	100.194	100.008	99.708	6.625	98.194	98.008	97.708
6.875	98.188	97.975	97.675	6.750	100.648	100.462	100.162	6.750	98.648	98.462	98.162
7.000	98.688	98.475	98.175	6.875	100.938	100.725	100.425	6.875	98.938	98.725	98.425
7.125	99.122	98.909	98.609	7.000	101.438	101.225	100.925	7.000	99.438	99.225	98.925
7.250	99.546	99.333	99.033	7.125	101.872	101.659	101.359	7.125	99.872	99.659	99.359
7.375	99.041	98.801	98.501	7.250	102.296	102.083	101.783	7.250	100.296	100.083	99.783
7.500	99.501	99.261	98.961	7.375	101.791	101.551	101.251	7.375	99.791	99.551	99.251
7.625	99.915	99.675	99.375	7.500	102.251	102.011	101.711	7.500	100.251	100.011	99.711
7.750	100.309	100.069	99.769	7.625	102.665	102.425	102.125	7.625	100.665	100.425	100.125
7.875	99.196	98.931	98.631	7.750	103.059	102.819	102.519	7.750	101.059	100.819	100.519
8.000	99.616	99.351	99.051	7.875	101.946	101.681	101.381	7.875	99.946	99.681	99.381
8.125	100.000	99.735	99.435	8.000	102.366	102.101	101.801	8.000	100.366	100.101	99.801
8.250	100.394	100.129	99.829	8.125	102.750	102.485	102.185	8.125	100.750	100.485	100.185

**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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.