



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: 1/30/26 8:33 AM

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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:	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

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

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 Costa Mesa, CA 92626	250 Baker St., Suite 200 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: 1/30/2026 8:33 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	95.630	95.536	95.536	4.750	95.630	95.536	95.536	5.125	98.637	98.531	98.490
4.875	96.513	96.340	96.306	4.875	96.513	96.340	96.306	5.250	99.355	99.246	99.202
5.000	97.140	96.963	96.925	5.000	97.140	96.963	96.925	5.375	99.869	99.757	99.709
5.125	97.666	97.489	97.451	5.125	97.666	97.489	97.451	5.500	100.359	100.244	100.194
5.250	98.423	98.356	98.300	5.250	98.422	98.356	98.297	5.625	100.788	100.673	100.622
5.375	99.064	98.990	98.941	5.375	99.008	98.949	98.933	5.750	100.838	100.776	100.748
5.500	99.693	99.635	99.576	5.500	99.693	99.635	99.576	5.875	101.252	101.152	101.108
5.625	100.273	100.156	100.108	5.625	100.273	100.154	100.101	6.000	101.884	101.834	101.795
5.750	100.508	100.410	100.349	5.750	100.508	100.410	100.349	6.125	102.358	102.314	102.270
5.875	101.109	101.022	100.961	5.875	101.037	100.934	100.870	6.250	101.982	101.912	101.863
6.000	101.598	101.512	101.451	6.000	101.548	101.451	101.391	6.375	102.559	102.495	102.441
6.125	102.068	101.982	101.921	6.125	102.006	101.906	101.848	6.500	103.031	102.973	102.914
6.250	101.947	101.868	101.815	6.250	101.926	101.863	101.812	6.625	103.160	103.108	103.044
6.375	102.412	102.334	102.281	6.375	102.329	102.267	102.215	6.750	102.883	102.883	102.813
6.500	102.779	102.721	102.662	6.500	102.779	102.721	102.662	6.875	103.207	103.207	103.133
6.625	103.083	103.046	102.971	6.625	103.083	103.046	102.971	7.000	103.544	103.544	103.464
6.750	102.901	102.921	102.830	6.750	102.901	102.921	102.830	7.125	103.749	103.740	103.732
6.875	103.302	103.319	103.231	6.875	103.302	103.319	103.231	7.250	104.066	104.066	103.976
7.000	103.756	103.744	103.664	7.000	103.756	103.744	103.664	7.375	104.297	104.297	104.202
7.125	104.064	104.088	104.000	7.125	104.064	104.088	104.000	7.500	104.544	104.544	104.443
7.250	104.108	104.203	104.096	7.250	104.108	104.203	104.096	7.625	104.814	104.814	104.708
7.375	104.363	104.451	104.348	7.375	104.363	104.451	104.348	7.750	104.954	104.954	104.842
7.500	104.848	104.946	104.842	7.500	104.848	104.946	104.842	7.875	105.150	105.150	105.150
7.625	105.026	105.084	104.981	7.625	105.026	105.084	104.981	8.000	105.150	105.150	105.150
7.750	104.941	104.941	104.829	7.750	104.941	104.941	104.829				
7.875	105.150	105.150	105.080	7.875	105.150	105.150	105.080				
8.000	105.359	105.313	105.298	8.000	105.359	105.313	105.298				
8.125	105.563	105.517	105.502	8.125	105.563	105.517	105.502				
8.250	105.799	105.793	105.658	8.250	105.798	105.792	105.657				
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	98.711	98.687	98.617	4.625	98.830	98.807	98.736	5.000	96.205	96.056	96.018
4.750	99.134	99.134	99.074	4.750	99.257	99.257	99.197	5.125	96.817	96.666	96.627
4.875	99.579	99.522	99.484	4.875	99.525	99.525	99.470	5.250	98.459	98.349	98.303
5.000	99.928	99.928	99.878	5.000	99.958	99.958	99.908	5.375	99.019	98.904	98.855
5.125	100.259	100.224	100.212	5.125	100.103	100.078	100.004	5.500	99.596	99.478	99.424
5.250	100.568	100.561	100.521	5.250	100.343	100.336	100.296	5.625	100.132	100.026	99.960
5.375	101.022	100.986	100.951	5.375	100.704	100.692	100.658	5.750	100.578	100.507	100.449
5.500	101.283	101.266	101.236	5.500	101.021	101.004	100.974	5.875	101.118	101.027	100.961
5.625	101.553	101.472	101.440	5.625	101.129	101.087	101.022	6.000	101.601	101.507	101.437
5.750	101.565	101.537	101.518	5.750	101.285	101.257	101.238	6.125	102.063	101.965	101.892
5.875	101.960	101.903	101.889	5.875	101.539	101.506	101.492	6.250	101.890	101.763	101.660
6.000	102.192	102.154	102.145	6.000	101.916	101.878	101.869	6.375	102.350	102.221	102.115
6.125	102.452	102.371	102.339	6.125	102.242	102.198	102.086	6.500	102.681	102.551	102.444
6.250	102.590	102.541	102.453	6.250	102.582	102.533	102.426	6.625	102.951	102.824	102.750
6.375	103.069	102.988	102.956	6.375	102.876	102.822	102.720	6.750	102.749	102.690	102.598
6.500	103.234	103.154	103.122	6.500	103.177	103.117	102.983	6.875	103.099	102.987	102.899
6.625	103.526	103.436	103.440	6.625	103.408	103.344	103.256	7.000	103.455	103.338	103.246
6.750	103.891	103.822	103.622	6.750	103.847	103.778	103.578	7.125	103.766	103.646	103.551
6.875	104.180	104.087	103.988	6.875	104.139	104.064	103.864	7.250	103.554	103.648	103.542
7.000	104.372	104.292	104.143	7.000	104.255	104.175	103.984	7.375	103.750	103.847	103.743
7.125	104.479	104.366	104.287	7.125	103.996	103.883	103.804	7.500	103.907	104.004	103.901
7.250	104.112	104.032	103.970	7.250	103.759	103.679	103.617	7.625	104.113	104.103	104.000
7.375	104.556	104.476	104.414	7.375	104.098	104.017	103.956	7.750	103.006	102.960	102.946
								7.875	103.469	103.423	103.409

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: 1/30/2026 8:33 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.728	97.578	97.428	5.000	97.603	97.453	97.303
5.125	98.413	98.263	98.113	5.125	98.288	98.138	97.988
5.250	99.083	98.933	98.783	5.250	98.948	98.798	98.648
5.375	99.738	99.588	99.438	5.375	99.520	99.370	99.220
5.500	100.376	100.226	100.076	5.500	100.079	99.929	99.779
5.625	100.999	100.849	100.699	5.625	100.624	100.474	100.324
5.750	101.606	101.456	101.306	5.750	101.155	101.005	100.855
5.875	102.197	102.047	101.897	5.875	101.672	101.522	101.372
6.000	102.772	102.622	102.472	6.000	102.175	102.025	101.875
6.125	103.326	103.176	103.026	6.125	102.701	102.551	102.401
6.250	103.859	103.709	103.559	6.250	103.234	103.084	102.934
6.375	104.371	104.221	104.071	6.375	103.746	103.596	103.446
6.500	104.863	104.713	104.563	6.500	104.238	104.088	103.938
6.625	105.330	105.180	105.030	6.625	104.705	104.555	104.405
6.750	105.773	105.623	105.473	6.750	105.148	104.998	104.848
6.875	106.192	106.042	105.892	6.875	105.567	105.417	105.267
7.000	106.587	106.437	106.287	7.000	105.962	105.812	105.662
7.125	106.963	106.813	106.663	7.125	106.338	106.188	106.038
7.250	107.322	107.172	107.022	7.250	106.697	106.547	106.397

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: 1/30/2026 8:33 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	99.355	99.322	99.293	5.000	98.852	98.802	98.778	5.000	96.540	96.477	96.414
5.125	99.699	99.662	99.630	5.125	99.278	99.222	99.199	5.125	96.997	96.934	96.871
5.250	100.017	99.972	99.928	5.250	99.674	99.613	99.590	5.250	97.646	97.583	97.521
5.375	100.285	100.239	100.199	5.375	100.098	100.053	100.012	5.375	98.105	98.042	97.979
5.500	100.498	100.446	100.405	5.500	100.510	100.461	100.416	5.500	98.567	98.504	98.442
5.625	100.729	100.661	100.637	5.625	100.780	100.726	100.678	5.625	99.031	98.968	98.906
5.750	100.887	100.828	100.751	5.750	100.996	100.938	100.886	5.750	99.299	99.236	99.173
5.875	101.026	100.951	100.923	5.875	101.133	101.071	101.016	5.875	99.564	99.501	99.438
6.000	101.123	101.058	100.953	6.000	101.263	101.196	101.137	6.000	99.827	99.764	99.702
6.125	101.208	101.140	101.066	6.125	101.431	101.330	101.311	6.125	100.091	100.028	99.966
6.250	101.343	101.250	101.223	6.250	101.626	101.552	101.485	6.250	100.352	100.289	100.226
6.375	101.565	101.486	101.415	6.375	102.001	101.923	101.852	6.375	100.592	100.529	100.466
6.500	101.669	101.586	101.511	6.500	102.158	102.075	102.000	6.500	100.620	100.557	100.494
6.625	101.681	101.561	101.544	6.625	102.000	101.898	101.859	6.625	100.676	100.613	100.551
6.750	101.766	101.639	101.622	6.750	102.010	101.882	101.863	6.750	100.746	100.683	100.620
6.875	101.652	101.562	101.458	6.875	101.611	101.521	101.417	6.875	100.821	100.758	100.696
7.000	101.647	101.554	101.449	7.000	101.703	101.610	101.506	7.000	100.896	100.833	100.771
7.125	101.638	101.541	101.437	7.125	101.796	101.699	101.595	7.125	100.972	100.909	100.846

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	99.459	99.426	99.397	5.000	98.809	98.777	98.748	5.000	96.490	96.427	96.364
5.125	99.803	99.766	99.733	5.125	99.211	99.174	99.142	5.125	96.947	96.884	96.821
5.250	100.109	100.068	100.032	5.250	99.655	99.614	99.578	5.250	97.596	97.533	97.470
5.375	100.388	100.343	100.302	5.375	100.194	100.148	100.108	5.375	98.055	97.992	97.929
5.500	100.586	100.536	100.492	5.500	100.605	100.555	100.511	5.500	98.517	98.454	98.391
5.625	100.716	100.661	100.609	5.625	100.874	100.820	100.772	5.625	98.981	98.918	98.855
5.750	100.887	100.828	100.737	5.750	101.090	101.032	100.980	5.750	99.249	99.186	99.123
5.875	101.013	100.951	100.883	5.875	101.228	101.166	101.110	5.875	99.514	99.451	99.388
6.000	101.136	101.069	101.010	6.000	101.358	101.292	101.233	6.000	99.777	99.714	99.651
6.125	101.245	101.175	101.112	6.125	101.481	101.410	101.347	6.125	100.041	99.978	99.915
6.250	101.432	101.357	101.290	6.250	101.725	101.651	101.584	6.250	100.302	100.239	100.176
6.375	101.681	101.602	101.531	6.375	102.102	102.023	101.952	6.375	100.542	100.479	100.416
6.500	101.786	101.703	101.628	6.500	102.260	102.177	102.102	6.500	100.570	100.507	100.444
6.625	101.674	101.587	101.508	6.625	102.089	102.002	101.923	6.625	100.626	100.563	100.500
6.750	101.655	101.569	101.465	6.750	102.018	101.927	101.845	6.750	100.696	100.633	100.570
6.875	101.652	101.562	101.458	6.875	101.611	101.521	101.417	6.875	100.771	100.708	100.645
7.000	101.647	101.554	101.449	7.000	101.703	101.610	101.506	7.000	100.846	100.783	100.720
7.125	101.638	101.541	101.437	7.125	101.796	101.699	101.595	7.125	100.922	100.859	100.796

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: 1/30/2026 8:33 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	95.544	95.464	95.431	4.500	95.544	95.464	95.431	5.000	98.874	98.801	98.690
4.625	96.236	96.155	96.123	4.625	96.236	96.155	96.123	5.125	99.186	99.136	99.015
4.750	97.569	97.948	97.827	4.750	97.496	97.948	97.827	5.250	100.133	100.377	100.214
4.875	98.205	98.223	98.104	4.875	98.189	98.223	98.102	5.375	100.569	100.633	100.470
5.000	98.874	98.801	98.690	5.000	98.874	98.801	98.690	5.500	101.172	101.139	100.976
5.125	99.232	99.179	99.131	5.125	99.186	99.136	99.015	5.625	101.592	101.558	101.395
5.250	100.133	100.377	100.214	5.250	100.133	100.377	100.214	5.750	101.424	101.912	101.782
5.375	100.569	100.633	100.470	5.375	100.569	100.633	100.470	5.875	101.925	101.828	101.769
5.500	101.172	101.139	100.976	5.500	101.172	101.139	100.976	6.000	102.523	102.426	102.368
5.625	101.592	101.558	101.395	5.625	101.592	101.558	101.395	6.125	102.904	102.807	102.748
5.750	101.526	101.912	101.782	5.750	101.526	101.912	101.782	6.250	102.685	102.997	102.742
5.875	101.925	101.828	101.797	5.875	101.925	101.828	101.797	6.375	102.950	102.842	102.836
6.000	102.523	102.426	102.368	6.000	102.523	102.426	102.368	6.500	103.381	103.259	103.225
6.125	102.904	102.807	102.780	6.125	102.904	102.807	102.780	6.625	103.809	103.709	103.694
6.250	102.967	102.997	102.907	6.250	102.739	102.997	102.742	6.750	103.650	103.842	103.763
6.375	103.134	103.026	103.020	6.375	103.134	103.026	103.020	6.875	103.784	103.770	103.762
6.500	103.587	103.460	103.376	6.500	103.475	103.366	103.360	7.000	104.197	104.330	104.250
6.625	104.066	103.939	103.855	6.625	103.889	103.780	103.774	7.125	104.524	104.686	104.607
6.750	104.013	103.993	103.953	6.750	103.650	103.842	103.763	7.250	103.524	103.397	103.568
6.875	103.967	103.932	103.827	6.875	103.932	103.800	103.796	7.375	103.930	103.803	103.974
7.000	104.417	104.383	104.278	7.000	104.197	104.330	104.250	7.500	104.353	104.226	104.397
7.125	104.840	104.806	104.700	7.125	104.524	104.686	104.607	7.625	104.2974	104.1697	104.3412
7.250	104.481	104.422	104.348	7.250	103.524	103.397	103.568	7.75	102.5016	102.3531	102.5565
7.375	104.6055	104.5465	104.4725	7.375	103.9301	103.8025	103.974	7.875	102.8923	102.7439	102.9473
7.5	104.7305	104.6715	104.5975	7.5	104.3533	104.2257	104.3972	8	103.2508	103.1023	103.3057
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	97.774	97.772	97.714	4.250	97.774	97.772	97.714	4.500	92.492	92.408	92.386
4.375	98.350	98.347	98.289	4.375	98.350	98.347	98.289	4.625	93.123	93.043	93.010
4.500	98.921	98.919	98.861	4.500	98.921	98.919	98.861	4.750	96.837	96.756	96.678
4.625	99.486	99.483	99.425	4.625	99.486	99.483	99.425	4.875	97.557	97.475	97.398
4.750	99.410	99.860	99.622	4.750	99.410	99.860	99.622	5.000	98.121	98.040	97.963
4.875	99.818	100.094	99.856	4.875	99.818	100.094	99.856	5.125	98.584	98.502	98.425
5.000	100.360	100.417	100.259	5.000	100.360	100.417	100.259	5.250	99.461	99.646	99.451
5.125	100.883	100.859	100.782	5.125	100.883	100.859	100.782	5.375	100.098	100.004	99.912
5.250	100.507	100.957	100.719	5.250	100.507	100.957	100.719	5.500	100.563	100.469	100.378
5.375	100.940	101.079	100.897	5.375	100.751	101.079	100.842	5.625	101.025	100.931	100.839
5.500	101.394	101.398	101.352	5.500	101.240	101.398	101.162	5.750	100.802	101.048	100.887
5.625	101.848	101.834	101.806	5.625	101.698	101.654	101.620	5.875	101.244	101.168	101.093
5.750	101.640	101.579	101.473	5.750	101.089	101.505	101.234	6.000	101.647	101.572	101.519
5.875	102.136	102.074	101.968	5.875	101.273	101.193	101.160	6.125	102.085	102.006	101.951
6.000	102.576	102.514	102.408	6.000	101.785	101.705	101.673	6.250	102.073	101.997	101.922
								6.375	102.257	102.056	101.855
								6.500	102.630	102.429	102.228
								6.625	102.934	102.733	102.532
								6.750	102.507	102.499	102.490
								6.875	102.662	102.579	102.449
								7.000	103.113	103.030	102.875

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	99.434	99.646	99.451	5.000	97.751	97.947	97.795	4.500	96.053	96.050	95.992
5.375	99.623	99.652	99.522	5.125	98.317	98.293	98.211	4.625	96.606	96.603	96.545
5.500	100.206	100.208	100.081	5.250	99.434	99.646	99.451	4.750	96.193	96.173	96.137
5.625	100.672	100.605	100.574	5.375	99.508	99.652	99.458	4.875	96.696	96.676	96.641
5.750	100.802	101.048	100.887	5.500	100.206	100.208	100.081	5.000	97.150	97.131	97.095
5.875	101.244	101.168	101.093	5.625	100.638	100.594	100.513	5.125	97.605	97.585	97.550
6.000	101.647	101.572	101.519	5.750	100.802	101.048	100.887	5.250	97.317	97.303	97.275
6.125	102.045	101.959	101.951	5.875	101.126	101.040	101.027	5.375	97.820	97.805	97.777
6.250	102.073	101.997	101.922	6.000	101.647	101.561	101.551	5.500	98.274	98.259	98.232
6.375	102.257	102.056	101.855	6.125	102.150	102.064	102.056	5.625	98.728	98.714	98.686
6.500	102.630	102.429	102.228	6.250	101.739	101.859	101.573	5.750	98.520	98.459	98.353
6.625	102.934	102.733	102.532	6.375	101.800	101.920	101.634	5.875	99.016	98.954	98.848
6.750	102.507	102.499	102.490	6.500	102.189	102.082	102.079	6.000	99.456	99.394	99.288
6.875	102.466	102.458	102.449	6.625	102.652	102.546	102.543	6.125	99.879	99.817	99.711
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	100.133	100.033	99.932	5.250	100.133	100.033	99.932	5.250	100.133	100.377	100.214
5.375	100.569	100.468	100.368	5.375	100.569	100.468	100.368	5.375	100.569	100.633	100.470
5.500	101.172	101.071	100.971	5.500	101.172	101.071	100.971	5.500	101.172	101.139	100.976
5.625	101.592	101.492	101.392	5.625	101.592	101.492	101.392	5.625	101.592	101.558	101.395
5.750	101.526	101.440	101.425	5.750	101.526	101.440	101.425	5.750	101.424	101.912	101.782
5.875	101.925	101.828	101.797	5.875	101.925	101.828	101.797	5.875	101.925	101.828	101.769
6.000	102.523	102.426	102.368	6.000	102.523	102.426	102.368	6.000	102.523	102.426	102.368
6.125	102.904	102.807	102.780	6.125	102.904	102.807	102.780	6.125	102.904	102.807	102.748
6.250	102.739	102.631	102.625	6.250	102.739	102.631	102.625	6.250	102.685	102.997	102.742
6.375	103.134	103.026	103.020	6.375	103.134	103.026	103.020	6.375	102.950	102.842	102.836
6.500	103.475	103.366	103.360	6.500	103.475	103.366	103.360	6.500	103.381	103.259	103.225
6.625	103.889	103.780	103.774	6.625	103.889	103.780	103.774	6.625	103.809	103.709	103.694
6.750	103.650	103.641	103.633	6.750	103.650	103.641	103.633	6.750	103.650	103.842	103.763
6.875	103.932	103.800	103.796	6.875	103.932	103.800	103.796	6.875	103.784	103.770	103.762
7.000	104.197	104.188	104.180	7.000	104.197	104.188	104.180	7.000	104.197	104.330	104.250
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	98.921	98.919	98.861	4.250	97.774	97.772	97.714	5.250	99.434	99.646	99.451
4.625	99.486	99.483	99.425	4.375	98.350	98.347	98.289	5.375	99.623	99.652	99.522
4.750	99.410	99.860	99.622	4.500	98.921	98.919	98.861	5.500	100.206	100.208	100.081
4.875	99.818	100.094	99.856	4.625	99.486	99.483	99.425	5.625	100.672	100.605	100.574
5.000	100.360	100.417	100.259	4.750	99.260	99.237	99.160	5.750	100.802	101.048	100.887
5.125	100.883	100.859	100.782	4.875	99.818	99.794	99.717	5.875	101.244	101.168	101.093
5.250	100.507	100.957	100.719	5.000	100.360	100.336	100.259	6.000	101.647	101.572	101.519
5.375	100.751	101.079	100.842	5.125	100.883	100.859	100.782	6.125	102.045	101.959	101.951
5.500	101.240	101.398	101.162	5.250	100.236	100.191	100.158	6.250	102.073	101.997	101.922
5.625	101.698	101.654	101.620	5.375	100.751	100.707	100.673	6.375	102.257	102.056	101.855
5.750	101.089	101.505	101.234	5.500	101.240	101.196	101.162	6.500	102.630	102.429	102.228
5.875	101.273	101.193	101.160	5.625	101.698	101.654	101.620	6.625	102.934	102.733	102.532
6.000	101.785	101.705	101.673	5.750	100.753	100.672	100.640	6.750	102.507	102.499	102.490

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	99.434	99.646	99.451	5.250	99.434	99.646	99.451	4.500	96.053	96.050	95.992
5.375	99.623	99.652	99.522	5.375	99.457	99.652	99.458	4.625	96.606	96.603	96.545
5.500	100.206	100.208	100.081	5.500	100.206	100.208	100.081	4.750	94.755	94.716	94.655
5.625	100.672	100.605	100.574	5.625	100.638	100.594	100.513	4.875	95.278	95.255	95.178
5.750	100.802	101.048	100.887	5.750	100.802	101.048	100.887	5.000	95.788	95.765	95.688
5.875	101.244	101.168	101.093	5.875	100.775	100.710	100.692	5.125	96.259	96.236	96.159
6.000	101.647	101.572	101.519	6.000	101.446	101.381	101.362	5.250	96.609	96.558	96.508
6.125	102.045	101.959	101.951	6.125	101.827	101.762	101.744	5.375	96.658	96.608	96.558
6.250	102.073	101.997	101.922	6.250	101.739	101.859	101.573	5.500	97.068	97.018	96.967
6.375	102.257	102.056	101.855	6.375	101.800	101.920	101.634	5.625	97.450	97.400	97.350
6.500	102.630	102.429	102.228	6.500	101.978	102.053	101.890	5.750	98.394	98.344	98.294
6.625	102.934	102.733	102.532	6.625	102.347	102.467	102.220	5.875	98.629	98.579	98.529
6.750	102.507	102.499	102.490	6.750	101.721	102.017	101.907	6.000	98.971	98.920	98.870
6.875	102.466	102.458	102.449	6.875	101.913	102.173	102.063	6.125	99.162	99.112	99.062

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: 1/30/2026 8:33 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	94.427	94.364	94.334	4.125	94.427	94.364	94.334	4.125	94.427	94.364	94.334
4.250	95.307	95.226	95.194	4.250	95.307	95.226	95.194	4.250	95.307	95.226	95.194
4.375	96.018	95.938	95.905	4.375	96.018	95.938	95.905	4.375	96.018	95.938	95.905
4.500	96.719	96.639	96.606	4.500	96.719	96.639	96.606	4.500	96.719	96.639	96.606
4.625	97.411	97.330	97.298	4.625	97.411	97.330	97.298	4.625	97.411	97.330	97.298
4.750	98.671	99.030	98.909	4.750	98.671	99.030	98.909	4.750	97.521	97.880	97.759
4.875	99.364	99.311	99.190	4.875	99.364	99.311	99.190	4.875	98.214	98.161	98.040
5.000	100.049	99.957	99.865	5.000	100.049	99.957	99.865	5.000	98.899	98.807	98.715
5.125	99.211	99.148	99.141	5.125	99.211	99.148	99.141	5.125	99.211	99.119	99.027
5.250	100.158	100.327	100.164	5.250	100.158	100.327	100.164	5.250	100.158	100.327	100.164
5.375	100.594	100.583	100.420	5.375	100.594	100.583	100.420	5.375	100.594	100.583	100.420
5.500	101.197	101.096	100.996	5.500	101.197	101.096	100.996	5.500	101.197	101.096	100.996
5.625	101.617	101.517	101.417	5.625	101.617	101.517	101.417	5.625	101.617	101.517	101.417
5.750	101.449	101.830	101.701	5.750	101.449	101.830	101.701	5.750	101.449	101.830	101.701
5.875	101.846	101.771	101.695	5.875	101.846	101.771	101.695	5.875	101.846	101.771	101.695
6.000	102.330	102.254	102.179	6.000	102.330	102.254	102.179	6.000	102.330	102.254	102.179
6.125	102.625	102.550	102.475	6.125	102.625	102.550	102.475	6.125	102.625	102.550	102.475
6.250	102.710	102.865	102.610	6.250	102.710	102.865	102.610	6.250	102.710	102.865	102.610
6.375	102.974	102.773	102.572	6.375	102.974	102.773	102.572	6.375	102.974	102.773	102.572
6.500	103.307	103.106	102.920	6.500	103.307	103.106	102.906	6.500	103.307	103.106	102.906
6.625	103.721	103.520	103.319	6.625	103.721	103.520	103.319	6.625	103.721	103.520	103.319
6.750	103.675	103.742	103.663	6.750	103.675	103.742	103.663	6.750	103.675	103.742	103.663
6.875	103.818	103.795	103.787	6.875	103.804	103.795	103.787	6.875	103.804	103.795	103.787
7.000	104.222	104.213	104.205	7.000	104.222	104.213	104.205	7.000	104.222	104.213	104.205
7.125	104.549	104.541	104.532	7.125	104.549	104.541	104.532	7.125	104.549	104.541	104.532
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	97.863	97.860	97.802	4.250	97.863	97.860	97.802	4.875	96.990	97.067	96.946
4.375	98.383	98.380	98.322	4.375	98.383	98.380	98.322	5.000	97.712	97.711	97.606
4.500	98.886	98.883	98.825	4.500	98.886	98.883	98.825	5.125	98.167	98.373	98.252
4.625	99.368	99.365	99.307	4.625	99.368	99.365	99.307	5.250	99.615	99.827	99.664
4.750	99.466	99.916	99.678	4.750	99.306	99.283	99.206	5.375	99.632	99.833	99.670
4.875	99.784	100.119	99.881	4.875	99.776	99.753	99.676	5.500	100.211	100.171	100.013
5.000	100.241	100.255	100.166	5.000	100.215	100.192	100.115	5.625	100.524	100.664	100.501
5.125	100.686	100.636	100.611	5.125	100.621	100.598	100.520	5.750	100.952	101.198	101.068
5.250	100.407	100.857	100.619	5.250	100.221	100.177	100.143	5.875	101.269	101.193	101.118
5.375	100.622	101.010	100.773	5.375	100.622	100.578	100.544	6.000	101.672	101.597	101.521
5.500	100.989	101.142	100.911	5.500	100.989	100.944	100.911	6.125	101.858	101.783	101.707
5.625	101.320	101.276	101.242	5.625	101.320	101.276	101.242	6.250	102.098	102.022	101.947
5.750	100.950	101.249	100.978	5.750	100.778	100.697	100.665	6.375	102.282	102.081	101.880
5.875	101.356	101.314	101.231	5.875	101.298	101.218	101.185	6.500	102.655	102.454	102.253
6.000	101.810	101.730	101.698	6.000	101.810	101.730	101.698	6.625	102.959	102.758	102.557
								6.750	102.532	102.524	102.515
								6.875	102.491	102.483	102.474
								7.000	102.909	102.901	102.893
								7.125	103.236	103.228	103.220

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	92.905	92.825	92.792	4.375	90.905	90.825	90.792	5.000	95.546	95.523	95.446
4.500	93.607	93.527	93.494	4.500	91.607	91.527	91.494	5.125	95.889	95.839	95.776
4.625	94.298	94.218	94.185	4.625	92.298	92.218	92.185	5.250	96.634	96.583	96.533
4.750	97.463	97.686	97.565	4.750	97.463	97.686	97.565	5.375	96.683	96.633	96.583
4.875	98.140	98.217	98.096	4.875	98.140	98.217	98.096	5.500	97.093	97.043	96.992
5.000	98.862	98.861	98.756	5.000	98.862	98.861	98.756	5.625	97.475	97.425	97.375
5.125	99.317	99.523	99.402	5.125	99.317	99.523	99.402	5.750	98.419	98.369	98.319
5.250	100.765	100.977	100.814	5.250	100.765	100.977	100.814	5.875	98.654	98.604	98.554
5.375	100.782	100.983	100.820	5.375	100.771	100.983	100.820	6.000	98.996	98.945	98.895
5.500	101.361	101.321	101.163	5.500	101.289	101.321	101.163	6.125	99.187	99.137	99.087
5.625	101.674	101.814	101.651	5.625	101.674	101.814	101.651	6.250	101.010	100.851	100.692
5.750	102.102	102.348	102.218	5.750	102.102	102.348	102.218	6.375	100.699	100.540	100.381
5.875	102.419	102.343	102.268	5.875	101.968	101.929	101.870	6.500	101.157	100.998	100.839
6.000	102.822	102.747	102.671	6.000	102.454	102.389	102.370	6.625	101.347	101.188	101.029
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	96.719	96.639	96.606	4.500	96.719	96.639	96.606	4.500	96.719	96.639	96.606
4.625	97.411	97.330	97.298	4.625	97.411	97.330	97.298	4.625	97.411	97.330	97.298
4.750	98.671	99.030	98.909	4.750	98.671	99.030	98.909	4.750	98.671	99.030	98.909
4.875	99.364	99.311	99.190	4.875	99.364	99.311	99.190	4.875	99.364	99.311	99.190
5.000	100.049	99.957	99.865	5.000	100.049	99.957	99.865	5.000	100.049	99.957	99.865
5.125	100.361	100.298	100.291	5.125	100.361	100.298	100.291	5.125	100.361	100.269	100.177
5.250	101.308	101.477	101.314	5.250	101.308	101.477	101.314	5.250	101.308	101.477	101.314
5.375	101.744	101.733	101.570	5.375	101.744	101.733	101.570	5.375	101.744	101.733	101.570
5.500	102.347	102.246	102.146	5.500	102.347	102.246	102.146	5.500	102.347	102.246	102.146
5.625	102.767	102.667	102.567	5.625	102.767	102.667	102.567	5.625	102.767	102.667	102.567
5.750	102.599	102.980	102.851	5.750	102.599	102.980	102.851	5.750	102.599	102.980	102.851
5.875	102.996	102.921	102.845	5.875	102.996	102.921	102.845	5.875	102.996	102.921	102.845
6.000	103.480	103.404	103.329	6.000	103.480	103.404	103.329	6.000	102.330	102.254	102.179
6.125	103.775	103.700	103.625	6.125	103.775	103.700	103.625	6.125	102.625	102.550	102.475
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	98.886	98.883	98.825	4.500	98.886	98.883	98.825	4.500	93.613	93.529	93.507
4.625	99.368	99.365	99.307	4.625	99.368	99.365	99.307	4.625	94.298	94.218	94.185
4.750	99.466	99.916	99.678	4.750	99.306	99.283	99.206	4.750	97.463	97.686	97.565
4.875	99.784	100.119	99.881	4.875	99.776	99.753	99.676	4.875	98.140	98.217	98.096
5.000	100.241	100.255	100.166	5.000	100.215	100.192	100.115	5.000	98.862	98.861	98.756
5.125	100.686	100.636	100.611	5.125	100.621	100.598	100.520	5.125	99.317	99.523	99.402
5.250	100.407	100.857	100.619	5.250	100.221	100.177	100.143	5.250	100.765	100.977	100.814
5.375	100.622	101.010	100.773	5.375	100.622	100.578	100.544	5.375	100.782	100.983	100.820
5.500	100.989	101.142	100.911	5.500	100.989	100.944	100.911	5.500	101.361	101.321	101.163
5.625	101.320	101.276	101.242	5.625	101.320	101.276	101.242	5.625	101.674	101.814	101.651
5.750	100.950	101.249	100.978	5.750	100.778	100.697	100.665	5.750	102.102	102.348	102.218
5.875	101.356	101.314	101.231	5.875	101.298	101.218	101.185	5.875	102.419	102.343	102.268
6.000	101.810	101.730	101.698	6.000	101.810	101.730	101.698	6.000	102.822	102.747	102.671
6.125	102.316	102.236	102.203	6.125	102.316	102.236	102.203	6.125	103.008	102.933	102.857

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	93.607	93.527	93.494	4.500	93.657	93.577	93.544	5.000	95.546	95.523	95.446
4.625	94.298	94.218	94.185	4.625	94.348	94.268	94.235	5.125	95.889	95.839	95.776
4.750	97.463	97.686	97.565	4.750	97.463	97.686	97.565	5.250	96.634	96.583	96.533
4.875	98.140	98.217	98.096	4.875	98.140	98.217	98.096	5.375	96.683	96.633	96.583
5.000	98.862	98.861	98.756	5.000	98.862	98.861	98.756	5.500	97.093	97.043	96.992
5.125	99.317	99.523	99.402	5.125	99.317	99.523	99.402	5.625	97.475	97.425	97.375
5.250	100.765	100.977	100.814	5.250	100.765	100.977	100.814	5.750	98.419	98.369	98.319
5.375	100.782	100.983	100.820	5.375	100.771	100.983	100.820	5.875	98.654	98.604	98.554
5.500	101.361	101.321	101.163	5.500	101.289	101.321	101.163	6.000	98.996	98.945	98.895
5.625	101.674	101.814	101.651	5.625	101.674	101.814	101.651	6.125	99.187	99.137	99.087
5.750	102.102	102.348	102.218	5.750	102.102	102.348	102.218	6.250	101.010	100.851	100.692
5.875	102.419	102.343	102.268	5.875	101.864	101.929	101.799	6.375	100.699	100.540	100.381
6.000	102.822	102.747	102.671	6.000	102.454	102.389	102.370	6.500	101.157	100.998	100.839
6.125	103.008	102.933	102.857	6.125	101.598	101.579	101.449	6.625	101.347	101.188	101.029

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: 1/30/2026 8:33 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	100.955	100.752	100.452	6.750	99.909	99.706	99.406	6.625	98.955	98.752	98.452
6.750	101.409	101.206	100.906	6.875	100.107	99.928	99.628	6.750	99.409	99.206	98.906
6.875	101.607	101.428	101.128	7.000	100.607	100.428	100.128	6.875	99.607	99.428	99.128
7.000	102.107	101.928	101.628	7.125	101.041	100.862	100.562	7.000	100.107	99.928	99.628
7.125	102.541	102.362	102.062	7.250	101.465	101.286	100.986	7.125	100.541	100.362	100.062
7.250	102.965	102.786	102.486	7.375	100.960	100.754	100.454	7.250	100.965	100.786	100.486
7.375	102.460	102.254	101.954	7.500	101.420	101.214	100.914	7.375	100.460	100.254	99.954
7.500	102.920	102.714	102.414	7.625	101.834	101.628	101.328	7.500	100.920	100.714	100.414
7.625	103.334	103.128	102.828	7.750	102.228	102.022	101.722	7.625	101.334	101.128	100.828
7.750	103.728	103.522	103.222	7.875	101.114	100.884	100.584	7.750	101.728	101.522	101.222
7.875	102.614	102.384	102.084	8.000	101.534	101.304	101.004	7.875	100.614	100.384	100.084
8.000	103.034	102.804	102.504	8.125	101.918	101.688	101.388	8.000	101.034	100.804	100.504
8.125	103.418	103.188	102.888	8.250	102.312	102.082	101.782	8.125	101.418	101.188	100.888
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	97.909	97.706	97.406	6.625	100.205	100.002	99.702	6.625	98.205	98.002	97.702
6.875	98.107	97.928	97.628	6.750	100.659	100.456	100.156	6.750	98.659	98.456	98.156
7.000	98.607	98.428	98.128	6.875	100.857	100.678	100.378	6.875	98.857	98.678	98.378
7.125	99.041	98.862	98.562	7.000	101.357	101.178	100.878	7.000	99.357	99.178	98.878
7.250	99.465	99.286	98.986	7.125	101.791	101.612	101.312	7.125	99.791	99.612	99.312
7.375	98.960	98.754	98.454	7.250	102.215	102.036	101.736	7.250	100.215	100.036	99.736
7.500	99.420	99.214	98.914	7.375	101.710	101.504	101.204	7.375	99.710	99.504	99.204
7.625	99.834	99.628	99.328	7.500	102.170	101.964	101.664	7.500	100.170	99.964	99.664
7.750	100.228	100.022	99.722	7.625	102.584	102.378	102.078	7.625	100.584	100.378	100.078
7.875	99.114	98.884	98.584	7.750	102.978	102.772	102.472	7.750	100.978	100.772	100.472
8.000	99.534	99.304	99.004	7.875	101.864	101.634	101.334	7.875	99.864	99.634	99.334
8.125	99.918	99.688	99.388	8.000	102.284	102.054	101.754	8.000	100.284	100.054	99.754
8.250	100.312	100.082	99.782	8.125	102.668	102.438	102.138	8.125	100.668	100.438	100.138

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.