



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: 2/2/26 8:12 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:	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: 2/2/2026 8:12 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	95.586	95.393	95.393	4.750	95.586	95.393	95.393	5.125	98.630	98.457	98.420
4.875	96.485	96.261	96.227	4.875	96.485	96.261	96.227	5.250	99.277	99.167	99.124
5.000	97.112	96.885	96.847	5.000	97.112	96.885	96.847	5.375	99.792	99.678	99.632
5.125	97.640	97.412	97.374	5.125	97.640	97.412	97.374	5.500	100.279	100.163	100.115
5.250	98.280	98.167	98.121	5.250	98.280	98.167	98.121	5.625	100.714	100.598	100.549
5.375	98.900	98.821	98.808	5.375	98.900	98.821	98.808	5.750	100.779	100.687	100.658
5.500	99.540	99.440	99.387	5.500	99.540	99.419	99.387	5.875	101.221	101.089	101.027
5.625	100.138	100.016	99.963	5.625	100.138	100.016	99.963	6.000	101.833	101.752	101.713
5.750	100.471	100.339	100.278	5.750	100.471	100.339	100.278	6.125	102.306	102.231	102.187
5.875	101.027	100.940	100.869	5.875	101.004	100.868	100.804	6.250	101.898	101.845	101.796
6.000	101.524	101.436	101.365	6.000	101.522	101.393	101.335	6.375	102.447	102.400	102.345
6.125	102.000	101.913	101.842	6.125	101.982	101.848	101.790	6.500	102.964	102.923	102.863
6.250	101.877	101.798	101.736	6.250	101.786	101.727	101.675	6.625	102.957	102.909	102.844
6.375	102.352	102.272	102.211	6.375	102.250	102.202	102.147	6.750	102.830	102.830	102.760
6.500	102.710	102.668	102.608	6.500	102.710	102.668	102.608	6.875	103.170	103.170	103.094
6.625	103.064	103.010	102.938	6.625	103.064	103.010	102.938	7.000	103.517	103.517	103.438
6.750	102.958	103.007	102.915	6.750	102.958	103.007	102.915	7.125	103.748	103.738	103.730
6.875	103.364	103.417	103.331	6.875	103.364	103.417	103.331	7.250	104.095	104.095	104.004
7.000	103.813	103.863	103.773	7.000	103.813	103.863	103.773	7.375	104.317	104.317	104.220
7.125	104.139	104.193	104.107	7.125	104.139	104.193	104.107	7.500	104.565	104.565	104.463
7.250	104.146	104.253	104.146	7.250	104.146	104.253	104.146	7.625	104.821	104.821	104.714
7.375	104.451	104.516	104.415	7.375	104.451	104.516	104.415	7.750	104.925	104.925	104.813
7.500	104.918	105.031	104.930	7.500	104.918	105.031	104.930	7.875	105.150	105.150	105.150
7.625	105.109	105.168	105.067	7.625	105.109	105.168	105.067	8.000	105.150	105.150	105.150
7.750	104.913	104.913	104.801	7.750	104.913	104.913	104.801				
7.875	105.150	105.150	105.045	7.875	105.150	105.150	105.045				
8.000	105.387	105.341	105.326	8.000	105.387	105.341	105.326				
8.125	105.591	105.545	105.530	8.125	105.591	105.545	105.530				
8.250	105.701	105.660	105.527	8.250	105.7005	105.6602	105.5274				
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	98.697	98.670	98.584	4.625	98.815	98.788	98.702	5.000	96.172	95.990	95.952
4.750	99.112	99.081	99.032	4.750	99.184	99.184	99.155	5.125	96.785	96.601	96.562
4.875	99.541	99.478	99.446	4.875	99.452	99.452	99.429	5.250	98.317	98.204	98.158
5.000	99.897	99.862	99.841	5.000	99.889	99.889	99.870	5.375	98.879	98.761	98.712
5.125	100.186	100.122	100.107	5.125	100.089	100.064	99.983	5.500	99.457	99.336	99.283
5.250	100.534	100.526	100.487	5.250	100.316	100.308	100.269	5.625	100.006	99.908	99.827
5.375	100.998	100.952	100.918	5.375	100.679	100.666	100.633	5.750	100.393	100.305	100.234
5.500	101.261	101.243	101.214	5.500	100.992	100.974	100.946	5.875	101.037	100.944	100.868
5.625	101.531	101.453	101.422	5.625	101.136	101.094	101.026	6.000	101.527	101.431	101.352
5.750	101.519	101.470	101.470	5.750	101.230	101.202	101.202	6.125	101.995	101.895	101.812
5.875	101.906	101.845	101.845	5.875	101.476	101.442	101.442	6.250	101.816	101.687	101.569
6.000	102.177	102.109	102.091	6.000	101.854	101.815	101.815	6.375	102.285	102.153	102.033
6.125	102.397	102.319	102.288	6.125	102.094	102.050	102.037	6.500	102.628	102.495	102.401
6.250	102.486	102.405	102.386	6.250	102.506	102.456	102.449	6.625	102.904	102.796	102.724
6.375	102.951	102.873	102.842	6.375	102.840	102.785	102.783	6.750	102.743	102.767	102.676
6.500	103.129	103.045	103.047	6.500	103.182	103.122	103.062	6.875	103.100	103.074	102.988
6.625	103.467	103.400	103.377	6.625	103.409	103.344	103.244	7.000	103.463	103.397	103.307
6.750	103.889	103.819	103.719	6.750	103.791	103.720	103.620	7.125	103.781	103.658	103.553
6.875	104.171	104.096	103.996	6.875	104.148	104.073	103.973	7.250	103.615	103.722	103.615
7.000	104.378	104.297	104.197	7.000	104.259	104.179	104.079	7.375	103.815	103.927	103.826
7.125	104.419	104.306	104.228	7.125	103.935	103.822	103.743	7.500	103.979	104.093	103.991
7.250	104.058	103.976	103.913	7.250	103.704	103.622	103.560	7.625	104.122	104.196	104.094
7.375	104.503	104.421	104.359	7.375	104.043	103.961	103.898	7.750	103.034	102.989	102.974
								7.875	103.497	103.452	103.437

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: 2/2/2026 8:12 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: 2/2/2026 8:12 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	99.416	99.383	99.257	5.000	98.836	98.787	98.764	5.000	96.589	96.526	96.463
5.125	99.760	99.723	99.593	5.125	99.263	99.209	99.186	5.125	97.052	96.989	96.927
5.250	100.065	100.024	99.890	5.250	99.660	99.601	99.579	5.250	97.712	97.649	97.587
5.375	100.343	100.298	100.160	5.375	100.157	100.112	99.974	5.375	98.177	98.114	98.051
5.500	100.539	100.490	100.408	5.500	100.568	100.519	100.378	5.500	98.647	98.584	98.521
5.625	100.734	100.661	100.644	5.625	100.837	100.784	100.638	5.625	99.117	99.054	98.992
5.750	100.868	100.796	100.759	5.750	101.052	100.994	100.845	5.750	99.390	99.327	99.264
5.875	101.033	100.949	100.932	5.875	101.189	101.127	100.974	5.875	99.659	99.596	99.534
6.000	101.115	101.038	100.934	6.000	101.317	101.251	101.121	6.000	99.927	99.864	99.801
6.125	101.200	101.120	101.079	6.125	101.436	101.366	101.307	6.125	100.196	100.133	100.070
6.250	101.368	101.294	101.236	6.250	101.678	101.604	101.481	6.250	100.461	100.398	100.336
6.375	101.615	101.536	101.368	6.375	102.053	101.974	101.806	6.375	100.712	100.649	100.587
6.500	101.717	101.635	101.477	6.500	102.208	102.125	101.953	6.500	100.736	100.673	100.610
6.625	101.697	101.577	101.560	6.625	102.034	101.947	101.858	6.625	100.792	100.729	100.666
6.750	101.782	101.656	101.639	6.750	102.007	101.880	101.861	6.750	100.862	100.799	100.736
6.875	101.630	101.536	101.432	6.875	101.587	101.524	101.461	6.875	100.938	100.875	100.813
7.000	101.625	101.529	101.424	7.000	101.669	101.587	101.524	7.000	101.015	100.952	100.890
7.125	101.607	101.509	101.404	7.125	101.761	101.662	101.588	7.125	101.092	101.029	100.966

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	99.520	99.487	99.361	5.000	98.870	98.837	98.711	5.000	96.539	96.476	96.413
5.125	99.863	99.826	99.696	5.125	99.271	99.234	99.104	5.125	97.002	96.939	96.876
5.250	100.168	100.127	99.994	5.250	99.715	99.674	99.540	5.250	97.662	97.599	97.536
5.375	100.446	100.401	100.263	5.375	100.252	100.207	100.069	5.375	98.127	98.064	98.001
5.500	100.643	100.593	100.452	5.500	100.663	100.614	100.472	5.500	98.597	98.534	98.471
5.625	100.767	100.714	100.568	5.625	100.931	100.878	100.732	5.625	99.067	99.004	98.941
5.750	100.902	100.844	100.695	5.750	101.146	101.088	100.939	5.750	99.340	99.277	99.214
5.875	101.054	100.992	100.839	5.875	101.283	101.221	101.068	5.875	99.609	99.546	99.483
6.000	101.188	101.122	100.965	6.000	101.412	101.346	101.189	6.000	99.877	99.814	99.751
6.125	101.297	101.226	101.066	6.125	101.533	101.463	101.302	6.125	100.146	100.083	100.020
6.250	101.482	101.407	101.243	6.250	101.777	101.703	101.538	6.250	100.411	100.348	100.285
6.375	101.730	101.651	101.483	6.375	102.153	102.074	101.906	6.375	100.662	100.599	100.536
6.500	101.834	101.751	101.579	6.500	102.309	102.227	102.055	6.500	100.686	100.623	100.560
6.625	101.720	101.633	101.457	6.625	102.137	102.050	101.874	6.625	100.742	100.679	100.616
6.750	101.680	101.589	101.431	6.750	102.065	101.974	101.795	6.750	100.812	100.749	100.686
6.875	101.630	101.536	101.432	6.875	101.578	101.484	101.411	6.875	100.888	100.825	100.762
7.000	101.625	101.529	101.424	7.000	101.669	101.572	101.474	7.000	100.965	100.902	100.839
7.125	101.607	101.509	101.404	7.125	101.761	101.662	101.558	7.125	101.042	100.979	100.916

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: 2/2/2026 8:12 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	95.395	95.315	95.286	4.500	95.395	95.315	95.286	5.000	98.529	98.861	98.715
4.625	96.087	96.007	95.979	4.625	96.087	96.007	95.979	5.125	98.976	99.196	99.050
4.750	97.374	98.009	97.863	4.750	97.374	98.009	97.863	5.250	99.818	100.325	100.163
4.875	98.083	98.284	98.138	4.875	97.844	98.284	98.138	5.375	100.293	100.582	100.419
5.000	98.648	98.861	98.715	5.000	98.529	98.861	98.715	5.500	100.898	101.088	100.925
5.125	99.111	99.196	99.050	5.125	98.976	99.196	99.050	5.625	101.481	101.507	101.344
5.250	99.847	100.325	100.163	5.250	99.818	100.325	100.163	5.750	101.299	101.844	101.706
5.375	100.375	100.582	100.419	5.375	100.293	100.582	100.419	5.875	101.853	101.756	101.699
5.500	100.898	101.088	100.925	5.500	100.898	101.088	100.925	6.000	102.453	102.356	102.299
5.625	101.481	101.507	101.344	5.625	101.481	101.507	101.344	6.125	102.835	102.738	102.681
5.750	101.443	101.844	101.706	5.750	101.443	101.844	101.706	6.250	102.560	102.880	102.625
5.875	101.853	101.756	101.716	5.875	101.853	101.756	101.716	6.375	102.897	102.789	102.784
6.000	102.453	102.356	102.299	6.000	102.453	102.356	102.299	6.500	103.287	103.179	103.174
6.125	102.835	102.738	102.702	6.125	102.835	102.738	102.702	6.625	103.757	103.649	103.644
6.250	102.872	102.880	102.812	6.250	102.687	102.880	102.625	6.750	103.717	103.891	103.728
6.375	103.084	102.976	102.971	6.375	103.084	102.976	102.971	6.875	103.854	103.785	103.822
6.500	103.454	103.359	103.313	6.500	103.426	103.318	103.313	7.000	104.369	104.379	104.338
6.625	103.934	103.839	103.762	6.625	103.842	103.734	103.729	7.125	104.628	104.735	104.597
6.750	103.946	103.926	103.886	6.750	103.717	103.891	103.728	7.250	103.556	103.415	103.517
6.875	104.014	103.952	103.855	6.875	103.990	103.859	103.855	7.375	103.965	103.823	103.926
7.000	104.465	104.403	104.338	7.000	104.369	104.379	104.338	7.500	104.390	104.248	104.351
7.125	104.887	104.826	104.728	7.125	104.628	104.735	104.597	7.625	104.3356	104.1939	104.2967
7.250	104.493	104.426	104.355	7.250	103.556	103.415	103.517	7.75	102.4847	102.3222	102.5006
7.375	104.6175	104.5505	104.4795	7.375	103.9645	103.8228	103.9256	7.875	102.8771	102.7146	102.8929
7.5	104.7425	104.6755	104.6045	7.5	104.3899	104.2482	104.351	8	103.2367	103.0742	103.2526
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	97.769	97.752	97.669	4.250	97.769	97.752	97.669	4.500	92.283	92.202	92.174
4.375	98.345	98.328	98.245	4.375	98.345	98.328	98.245	4.625	92.975	92.895	92.866
4.500	98.917	98.900	98.817	4.500	98.917	98.900	98.817	4.750	96.714	96.674	96.568
4.625	99.482	99.465	99.382	4.625	99.482	99.465	99.382	4.875	97.435	97.373	97.288
4.750	99.384	99.834	99.593	4.750	99.384	99.834	99.593	5.000	98.000	98.008	97.853
4.875	99.778	100.068	99.827	4.875	99.778	100.068	99.827	5.125	98.463	98.401	98.316
5.000	100.321	100.392	100.197	5.000	100.321	100.392	100.197	5.250	99.382	99.594	99.400
5.125	100.846	100.808	100.722	5.125	100.846	100.808	100.722	5.375	99.977	99.896	99.797
5.250	100.466	100.915	100.674	5.250	100.466	100.915	100.674	5.500	100.443	100.362	100.263
5.375	100.856	101.038	100.831	5.375	100.741	101.038	100.797	5.625	100.905	100.824	100.726
5.500	101.311	101.357	101.286	5.500	101.232	101.357	101.130	5.750	100.743	100.980	100.811
5.625	101.765	101.760	101.740	5.625	101.692	101.634	101.591	5.875	101.119	101.044	100.970
5.750	101.505	101.486	101.443	5.750	101.041	101.457	101.187	6.000	101.538	101.452	101.440
5.875	102.000	101.982	101.938	5.875	101.163	101.126	101.047	6.125	101.975	101.896	101.876
6.000	102.440	102.421	102.378	6.000	101.668	101.591	101.560	6.250	101.948	101.872	101.797
								6.375	102.063	101.879	101.695
								6.500	102.436	102.252	102.067
								6.625	102.739	102.555	102.425
								6.750	102.575	102.508	102.441
								6.875	102.709	102.598	102.451
								7.000	103.160	103.049	102.902

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	99.382	99.594	99.400	5.000	97.779	98.008	97.830	4.500	96.174	96.157	95.949
5.375	99.496	99.600	99.406	5.125	98.238	98.302	98.125	4.625	96.728	96.712	96.504
5.500	100.244	100.186	100.042	5.250	99.382	99.594	99.400	4.750	96.151	96.132	96.089
5.625	100.677	100.618	100.475	5.375	99.495	99.600	99.406	4.875	96.654	96.635	96.592
5.750	100.743	100.980	100.811	5.500	100.244	100.186	100.042	5.000	97.109	97.090	97.047
5.875	101.119	101.044	100.970	5.625	100.677	100.618	100.475	5.125	97.563	97.544	97.501
6.000	101.538	101.452	101.440	5.750	100.743	100.980	100.811	5.250	97.234	97.229	97.209
6.125	101.971	101.885	101.876	5.875	101.043	100.958	100.944	5.375	97.736	97.731	97.711
6.250	101.948	101.872	101.797	6.000	101.566	101.480	101.469	5.500	98.191	98.186	98.166
6.375	102.063	101.879	101.695	6.125	102.070	101.984	101.975	5.625	98.645	98.640	98.620
6.500	102.436	102.252	102.067	6.250	101.623	101.743	101.456	5.750	98.385	98.366	98.323
6.625	102.739	102.555	102.371	6.375	101.684	101.804	101.546	5.875	98.880	98.862	98.818
6.750	102.575	102.508	102.441	6.500	102.138	102.034	102.030	6.000	99.320	99.301	99.258
6.875	102.533	102.466	102.399	6.625	102.605	102.498	102.495	6.125	99.744	99.725	99.681
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	99.818	99.726	99.634	5.250	99.818	99.726	99.634	5.250	99.818	100.325	100.163
5.375	100.293	100.200	100.108	5.375	100.293	100.200	100.108	5.375	100.293	100.582	100.419
5.500	100.855	100.770	100.671	5.500	100.855	100.770	100.671	5.500	100.855	101.088	100.925
5.625	101.361	101.302	101.162	5.625	101.361	101.302	101.162	5.625	101.361	101.507	101.344
5.750	101.443	101.359	101.343	5.750	101.443	101.359	101.343	5.750	101.299	101.844	101.706
5.875	101.853	101.756	101.716	5.875	101.853	101.756	101.716	5.875	101.853	101.756	101.699
6.000	102.453	102.356	102.299	6.000	102.453	102.356	102.299	6.000	102.453	102.356	102.299
6.125	102.835	102.738	102.702	6.125	102.835	102.738	102.702	6.125	102.835	102.738	102.681
6.250	102.687	102.578	102.573	6.250	102.687	102.578	102.573	6.250	102.560	102.880	102.625
6.375	103.084	102.976	102.971	6.375	103.084	102.976	102.971	6.375	102.897	102.789	102.784
6.500	103.426	103.318	103.313	6.500	103.426	103.318	103.313	6.500	103.287	103.179	103.174
6.625	103.842	103.734	103.729	6.625	103.842	103.734	103.729	6.625	103.757	103.649	103.644
6.750	103.717	103.650	103.583	6.750	103.717	103.650	103.583	6.750	103.717	103.891	103.728
6.875	103.990	103.859	103.855	6.875	103.990	103.859	103.855	6.875	103.845	103.785	103.752
7.000	104.299	104.196	104.268	7.000	104.299	104.196	104.268	7.000	104.299	104.379	104.268
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	98.907	98.890	98.807	4.250	97.759	97.742	97.659	5.250	99.382	99.594	99.400
4.625	99.472	99.455	99.372	4.375	98.335	98.318	98.235	5.375	99.496	99.600	99.406
4.750	99.384	99.834	99.593	4.500	98.907	98.890	98.807	5.500	100.244	100.186	100.042
4.875	99.768	100.068	99.827	4.625	99.472	99.455	99.372	5.625	100.677	100.618	100.475
5.000	100.311	100.392	100.187	4.750	99.210	99.172	99.086	5.750	100.743	100.980	100.811
5.125	100.836	100.798	100.712	4.875	99.768	99.731	99.644	5.875	101.119	101.044	100.970
5.250	100.466	100.915	100.674	5.000	100.311	100.274	100.187	6.000	101.538	101.452	101.440
5.375	100.731	101.038	100.797	5.125	100.836	100.798	100.712	6.125	101.971	101.885	101.876
5.500	101.222	101.357	101.120	5.250	100.213	100.155	100.112	6.250	101.948	101.872	101.797
5.625	101.682	101.624	101.581	5.375	100.731	100.672	100.629	6.375	102.063	101.879	101.695
5.750	101.041	101.457	101.187	5.500	101.222	101.163	101.120	6.500	102.436	102.252	102.067
5.875	101.156	101.126	101.047	5.625	101.682	101.624	101.581	6.625	102.739	102.555	102.371
6.000	101.668	101.591	101.560	5.750	100.688	100.609	100.563	6.750	102.575	102.508	102.441

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	99.382	99.594	99.400	5.250	99.382	99.594	99.400	4.500	96.174	96.157	95.949
5.375	99.496	99.600	99.406	5.375	99.495	99.600	99.406	4.625	96.728	96.712	96.504
5.500	100.244	100.186	100.042	5.500	100.244	100.186	100.042	4.750	94.900	94.862	94.576
5.625	100.677	100.618	100.475	5.625	100.677	100.618	100.475	4.875	95.441	95.403	95.117
5.750	100.743	100.980	100.811	5.750	100.743	100.980	100.811	5.000	95.953	95.916	95.629
5.875	101.119	101.044	100.970	5.875	100.803	100.724	100.646	5.125	96.428	96.390	96.104
6.000	101.538	101.452	101.440	6.000	101.475	101.396	101.318	5.250	96.487	96.436	96.386
6.125	101.971	101.885	101.876	6.125	101.858	101.779	101.701	5.375	96.536	96.486	96.436
6.250	101.948	101.872	101.797	6.250	101.623	101.743	101.456	5.500	96.943	96.893	96.843
6.375	102.063	101.879	101.695	6.375	101.684	101.804	101.518	5.625	97.327	97.277	97.227
6.500	102.436	102.252	102.067	6.500	101.843	101.936	101.744	5.750	98.248	98.164	98.081
6.625	102.739	102.555	102.371	6.625	102.230	102.350	102.076	5.875	98.482	98.399	98.315
6.750	102.575	102.508	102.441	6.750	101.854	102.066	101.872	6.000	98.823	98.739	98.655
6.875	102.533	102.466	102.399	6.875	102.046	102.222	102.028	6.125	99.013	98.929	98.846

Government Adjustments		Loan Amount Adjustments	
FICO		\$75K - \$99,999	-0.75
> 720+	0.25	\$100K - \$150K	-0.25
680 - 720	0.125		
660 - 679	0		
640 - 659	-0.25		
620 - 639	-0.75		
600 - 619	-1.25		
580 - 599	-1.5		
550 - 579	-4.5		
< 550	-5.5		
No FICO Score	-4.5		
		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: 2/2/2026 8:12 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	94.389	94.326	94.297	4.125	94.389	94.326	94.297	4.125	94.389	94.326	94.297
4.250	95.156	95.076	95.047	4.250	95.156	95.076	95.047	4.250	95.156	95.076	95.047
4.375	95.868	95.788	95.759	4.375	95.868	95.788	95.759	4.375	95.868	95.788	95.759
4.500	96.570	96.490	96.461	4.500	96.570	96.490	96.461	4.500	96.570	96.490	96.461
4.625	97.262	97.182	97.154	4.625	97.262	97.182	97.154	4.625	97.262	97.182	97.154
4.750	98.424	99.090	98.944	4.750	98.424	99.090	98.944	4.750	97.274	97.940	97.794
4.875	99.019	99.371	99.225	4.875	99.019	99.371	99.225	4.875	97.869	98.221	98.075
5.000	99.704	99.769	99.654	5.000	99.704	99.769	99.654	5.000	98.554	98.619	98.504
5.125	99.067	99.085	99.012	5.125	99.067	99.085	99.012	5.125	99.001	99.085	98.939
5.250	99.843	100.275	100.113	5.250	99.843	100.275	100.113	5.250	99.843	100.275	100.113
5.375	100.318	100.532	100.369	5.375	100.318	100.532	100.369	5.375	100.318	100.532	100.369
5.500	100.891	100.919	100.756	5.500	100.891	100.919	100.756	5.500	100.891	100.919	100.756
5.625	101.307	101.363	101.200	5.625	101.307	101.363	101.200	5.625	101.307	101.363	101.200
5.750	101.324	101.763	101.625	5.750	101.324	101.763	101.625	5.750	101.324	101.763	101.625
5.875	101.722	101.646	101.571	5.875	101.722	101.646	101.571	5.875	101.722	101.646	101.571
6.000	102.207	102.131	102.056	6.000	102.207	102.131	102.056	6.000	102.207	102.131	102.056
6.125	102.530	102.450	102.378	6.125	102.530	102.450	102.378	6.125	102.530	102.450	102.378
6.250	102.585	102.749	102.494	6.250	102.585	102.749	102.494	6.250	102.585	102.749	102.494
6.375	102.780	102.596	102.412	6.375	102.780	102.596	102.412	6.375	102.780	102.596	102.426
6.500	103.113	102.929	102.783	6.500	103.113	102.929	102.745	6.500	103.113	102.929	102.762
6.625	103.527	103.343	103.158	6.625	103.527	103.343	103.158	6.625	103.527	103.343	103.158
6.750	103.742	103.791	103.628	6.750	103.742	103.791	103.628	6.750	103.742	103.791	103.628
6.875	103.870	103.803	103.763	6.875	103.870	103.803	103.763	6.875	103.870	103.803	103.763
7.000	104.287	104.221	104.171	7.000	104.287	104.221	104.171	7.000	104.287	104.221	104.171
7.125	104.615	104.548	104.481	7.125	104.615	104.548	104.481	7.125	104.615	104.548	104.481
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	97.859	97.842	97.759	4.250	97.859	97.842	97.759	4.875	96.910	97.128	96.981
4.375	98.380	98.363	98.280	4.375	98.380	98.363	98.280	5.000	97.632	97.771	97.625
4.500	98.885	98.868	98.785	4.500	98.885	98.868	98.785	5.125	98.205	98.434	98.288
4.625	99.369	99.352	99.269	4.625	99.369	99.352	99.269	5.250	99.563	99.775	99.613
4.750	99.441	99.890	99.649	4.750	99.268	99.230	99.144	5.375	99.570	99.782	99.619
4.875	99.740	100.093	99.852	4.875	99.740	99.702	99.616	5.500	100.177	100.119	99.975
5.000	100.182	100.229	100.058	5.000	100.182	100.144	100.058	5.625	100.563	100.613	100.450
5.125	100.590	100.552	100.472	5.125	100.590	100.552	100.466	5.750	100.893	101.130	100.992
5.250	100.366	100.815	100.574	5.250	100.211	100.152	100.109	5.875	101.144	101.069	100.993
5.375	100.614	100.969	100.728	5.375	100.614	100.556	100.513	6.000	101.549	101.474	101.399
5.500	100.984	101.100	100.882	5.500	100.984	100.925	100.882	6.125	101.735	101.659	101.584
5.625	101.318	101.259	101.216	5.625	101.318	101.259	101.216	6.250	101.973	101.897	101.822
5.750	100.807	101.201	100.930	5.750	100.660	100.582	100.551	6.375	102.088	101.904	101.720
5.875	101.212	101.136	101.113	5.875	101.181	101.104	101.072	6.500	102.461	102.277	102.092
6.000	101.693	101.616	101.585	6.000	101.693	101.616	101.585	6.625	102.764	102.580	102.396
								6.750	102.600	102.533	102.466
								6.875	102.558	102.491	102.424
								7.000	102.975	102.908	102.841
								7.125	103.302	103.235	103.168

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	92.755	92.675	92.647	4.375	90.755	90.675	90.647	5.000	95.717	95.679	95.393
4.500	93.458	93.377	93.349	4.500	91.458	91.377	91.349	5.125	96.036	95.998	95.757
4.625	94.150	94.070	94.041	4.625	92.150	92.070	92.041	5.250	96.512	96.461	96.411
4.750	97.517	97.746	97.600	4.750	97.517	97.746	97.600	5.375	96.561	96.511	96.461
4.875	98.060	98.278	98.131	4.875	98.060	98.278	98.131	5.500	96.968	96.918	96.868
5.000	98.782	98.921	98.775	5.000	98.782	98.921	98.775	5.625	97.352	97.302	97.252
5.125	99.355	99.584	99.438	5.125	99.355	99.584	99.438	5.750	98.273	98.189	98.106
5.250	100.713	100.925	100.763	5.250	100.713	100.925	100.763	5.875	98.507	98.424	98.340
5.375	100.720	100.932	100.769	5.375	100.720	100.932	100.769	6.000	98.848	98.764	98.680
5.500	101.327	101.269	101.125	5.500	101.327	101.269	101.125	6.125	99.038	98.954	98.871
5.625	101.713	101.763	101.600	5.625	101.713	101.763	101.600	6.250	100.959	100.825	100.691
5.750	102.043	102.280	102.142	5.750	102.043	102.280	102.142	6.375	100.647	100.513	100.379
5.875	102.294	102.219	102.143	5.875	101.894	101.861	101.787	6.500	101.104	100.970	100.836
6.000	102.699	102.624	102.549	6.000	102.486	102.406	102.329	6.625	101.294	101.160	101.026
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	96.570	96.490	96.461	4.500	96.570	96.490	96.461	4.500	96.570	96.490	96.461
4.625	97.262	97.182	97.154	4.625	97.262	97.182	97.154	4.625	97.262	97.182	97.154
4.750	98.424	99.090	98.944	4.750	98.424	99.090	98.944	4.750	98.424	99.090	98.944
4.875	99.019	99.371	99.225	4.875	99.019	99.371	99.225	4.875	99.019	99.371	99.225
5.000	99.704	99.769	99.654	5.000	99.704	99.769	99.654	5.000	99.704	99.769	99.654
5.125	100.217	100.235	100.162	5.125	100.217	100.235	100.162	5.125	100.151	100.235	100.089
5.250	100.993	101.425	101.263	5.250	100.993	101.425	101.263	5.250	100.993	101.425	101.263
5.375	101.468	101.682	101.519	5.375	101.468	101.682	101.519	5.375	101.468	101.682	101.519
5.500	102.091	102.069	101.906	5.500	102.091	102.069	101.906	5.500	102.091	102.069	101.906
5.625	102.507	102.513	102.350	5.625	102.507	102.513	102.350	5.625	102.507	102.513	102.350
5.750	102.474	102.913	102.775	5.750	102.474	102.913	102.775	5.750	102.474	102.913	102.775
5.875	102.872	102.796	102.721	5.875	102.872	102.796	102.721	5.875	102.872	102.796	102.721
6.000	103.357	103.281	103.206	6.000	103.357	103.281	103.206	6.000	102.207	102.131	102.056
6.125	103.730	103.650	103.578	6.125	103.730	103.650	103.578	6.125	102.580	102.500	102.428
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	98.885	98.868	98.785	4.500	98.885	98.868	98.785	4.500	93.458	93.377	93.349
4.625	99.369	99.352	99.269	4.625	99.369	99.352	99.269	4.625	94.150	94.070	94.041
4.750	99.441	99.890	99.649	4.750	99.268	99.230	99.144	4.750	97.517	97.746	97.600
4.875	99.740	100.093	99.852	4.875	99.740	99.702	99.616	4.875	98.060	98.278	98.131
5.000	100.182	100.229	100.058	5.000	100.182	100.144	100.058	5.000	98.782	98.921	98.775
5.125	100.590	100.552	100.472	5.125	100.590	100.552	100.466	5.125	99.355	99.584	99.438
5.250	100.366	100.815	100.574	5.250	100.211	100.152	100.109	5.250	100.713	100.925	100.763
5.375	100.614	100.969	100.728	5.375	100.614	100.556	100.513	5.375	100.720	100.932	100.769
5.500	100.984	101.100	100.882	5.500	100.984	100.925	100.882	5.500	101.327	101.269	101.125
5.625	101.318	101.259	101.216	5.625	101.318	101.259	101.216	5.625	101.713	101.763	101.600
5.750	100.807	101.201	100.930	5.750	100.660	100.582	100.551	5.750	102.043	102.280	102.142
5.875	101.212	101.136	101.113	5.875	101.181	101.104	101.072	5.875	102.294	102.219	102.143
6.000	101.693	101.616	101.585	6.000	101.693	101.616	101.585	6.000	102.699	102.624	102.549
6.125	102.200	102.123	102.091	6.125	102.200	102.123	102.091	6.125	102.885	102.809	102.734

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	93.458	93.377	93.349	4.500	93.508	93.427	93.399	5.000	95.717	95.679	95.393
4.625	94.150	94.070	94.041	4.625	94.200	94.120	94.091	5.125	96.036	95.998	95.757
4.750	97.517	97.746	97.600	4.750	97.517	97.746	97.600	5.250	96.512	96.461	96.411
4.875	98.060	98.278	98.131	4.875	98.060	98.278	98.131	5.375	96.561	96.511	96.461
5.000	98.782	98.921	98.775	5.000	98.782	98.921	98.775	5.500	96.968	96.918	96.868
5.125	99.355	99.584	99.438	5.125	99.355	99.584	99.438	5.625	97.352	97.302	97.252
5.250	100.713	100.925	100.763	5.250	100.713	100.925	100.763	5.750	98.273	98.189	98.106
5.375	100.720	100.932	100.769	5.375	100.720	100.932	100.769	5.875	98.507	98.424	98.340
5.500	101.327	101.269	101.125	5.500	101.327	101.269	101.125	6.000	98.848	98.764	98.680
5.625	101.713	101.763	101.600	5.625	101.713	101.763	101.600	6.125	99.038	98.954	98.871
5.750	102.043	102.280	102.142	5.750	102.043	102.280	102.142	6.250	100.959	100.825	100.691
5.875	102.294	102.219	102.143	5.875	101.894	101.861	101.737	6.375	100.647	100.513	100.379
6.000	102.699	102.624	102.549	6.000	102.486	102.406	102.329	6.500	101.104	100.970	100.836
6.125	102.885	102.809	102.734	6.125	101.528	101.511	101.375	6.625	101.294	101.160	101.026

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: 2/2/2026 8:12 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	100.686	100.386	6.750	99.831	99.640	99.340	6.625	98.877	98.686	98.386
6.750	101.331	101.140	100.840	6.875	100.154	99.965	99.665	6.750	99.331	99.140	98.840
6.875	101.654	101.465	101.165	7.000	100.654	100.465	100.165	6.875	99.654	99.465	99.165
7.000	102.154	101.965	101.665	7.125	101.088	100.899	100.599	7.000	100.154	99.965	99.665
7.125	102.588	102.399	102.099	7.250	101.512	101.323	101.023	7.125	100.588	100.399	100.099
7.250	103.012	102.823	102.523	7.375	101.003	100.785	100.485	7.250	101.012	100.823	100.523
7.375	102.503	102.285	101.985	7.500	101.463	101.245	100.945	7.375	100.503	100.285	99.985
7.500	102.963	102.745	102.445	7.625	101.877	101.659	101.359	7.500	100.963	100.745	100.445
7.625	103.377	103.159	102.859	7.750	102.271	102.053	101.753	7.625	101.377	101.159	100.859
7.750	103.771	103.553	103.253	7.875	101.155	100.909	100.609	7.750	101.771	101.553	101.253
7.875	102.655	102.409	102.109	8.000	101.575	101.329	101.029	7.875	100.655	100.409	100.109
8.000	103.075	102.829	102.529	8.125	101.959	101.713	101.413	8.000	101.075	100.829	100.529
8.125	103.459	103.213	102.913	8.250	102.353	102.107	101.807	8.125	101.459	101.213	100.913
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	97.640	97.340	6.625	100.127	99.936	99.636	6.625	98.127	97.936	97.636
6.875	98.154	97.965	97.665	6.750	100.581	100.390	100.090	6.750	98.581	98.390	98.090
7.000	98.654	98.465	98.165	6.875	100.904	100.715	100.415	6.875	98.904	98.715	98.415
7.125	99.088	98.899	98.599	7.000	101.404	101.215	100.915	7.000	99.404	99.215	98.915
7.250	99.512	99.323	99.023	7.125	101.838	101.649	101.349	7.125	99.838	99.649	99.349
7.375	99.003	98.785	98.485	7.250	102.262	102.073	101.773	7.250	100.262	100.073	99.773
7.500	99.463	99.245	98.945	7.375	101.753	101.535	101.235	7.375	99.753	99.535	99.235
7.625	99.877	99.659	99.359	7.500	102.213	101.995	101.695	7.500	100.213	99.995	99.695
7.750	100.271	100.053	99.753	7.625	102.627	102.409	102.109	7.625	100.627	100.409	100.109
7.875	99.155	98.909	98.609	7.750	103.021	102.803	102.503	7.750	101.021	100.803	100.503
8.000	99.575	99.329	99.029	7.875	101.905	101.659	101.359	7.875	99.905	99.659	99.359
8.125	99.959	99.713	99.413	8.000	102.325	102.079	101.779	8.000	100.325	100.079	99.779
8.250	100.353	100.107	99.807	8.125	102.709	102.463	102.163	8.125	100.709	100.463	100.163

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.