



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: 2/4/26 8:11 AM

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

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

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

Lock Extension Fee's
0.025% Per Day

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

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

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

Mortgagee Clause	
All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

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



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

Conventional Fixed Rate Sheet

Effective: 2/4/2026 8:11 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	95.317	95.106	95.084	4.750	95.317	95.106	95.084	5.125	98.349	98.193	98.160
4.875	96.200	95.945	95.916	4.875	96.200	95.945	95.916	5.250	99.029	98.920	98.881
5.000	96.833	96.575	96.541	5.000	96.833	96.575	96.541	5.375	99.550	99.439	99.396
5.125	97.362	97.122	97.122	5.125	97.362	97.122	97.122	5.500	100.046	99.932	99.887
5.250	98.034	97.944	97.944	5.250	98.033	97.944	97.886	5.625	100.480	100.367	100.322
5.375	98.686	98.596	98.548	5.375	98.610	98.548	98.499	5.750	100.581	100.487	100.450
5.500	99.326	99.235	99.188	5.500	99.309	99.226	99.168	5.875	101.038	100.941	100.882
5.625	99.911	99.793	99.743	5.625	99.911	99.793	99.743	6.000	101.519	101.438	101.399
5.750	100.252	100.156	100.098	5.750	100.252	100.156	100.098	6.125	102.098	102.039	101.995
5.875	100.851	100.757	100.706	5.875	100.795	100.695	100.632	6.250	101.803	101.735	101.685
6.000	101.379	101.285	101.234	6.000	101.316	101.223	101.166	6.375	102.349	102.286	102.231
6.125	101.887	101.793	101.742	6.125	101.785	101.685	101.628	6.500	102.863	102.806	102.746
6.250	101.852	101.767	101.723	6.250	101.756	101.699	101.647	6.625	102.904	102.852	102.773
6.375	102.350	102.264	102.221	6.375	102.199	102.124	102.073	6.750	102.824	102.824	102.754
6.500	102.715	102.629	102.586	6.500	102.684	102.583	102.510	6.875	103.170	103.170	103.094
6.625	103.037	102.991	102.918	6.625	103.037	102.991	102.918	7.000	103.506	103.506	103.425
6.750	102.954	102.997	102.905	6.750	102.954	102.997	102.905	7.125	103.684	103.672	103.586
6.875	103.371	103.419	103.332	6.875	103.371	103.419	103.332	7.250	104.146	104.146	104.055
7.000	103.834	103.880	103.789	7.000	103.834	103.880	103.789	7.375	104.333	104.333	104.237
7.125	104.178	104.227	104.139	7.125	104.178	104.227	104.139	7.500	104.630	104.630	104.528
7.250	104.239	104.344	104.236	7.250	104.239	104.344	104.236	7.625	104.888	104.888	104.781
7.375	104.613	104.621	104.553	7.375	104.613	104.621	104.553	7.750	105.137	105.137	105.025
7.500	105.077	105.154	105.050	7.500	105.077	105.154	105.050	7.875	105.150	105.150	105.150
7.625	105.270	105.331	105.226	7.625	105.270	105.331	105.226	8.000	105.150	105.150	105.150
7.750	105.126	105.126	105.014	7.750	105.126	105.126	105.014				
7.875	105.150	105.150	105.150	7.875	105.150	105.150	105.150				
8.000	105.306	105.361	105.246	8.000	105.306	105.361	105.246				
8.125	105.510	105.465	105.450	8.125	105.510	105.465	105.450				
8.250	105.615	105.547	105.406	8.25	105.6149	105.5466	105.4064				
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	98.575	98.547	98.483	4.625	98.693	98.665	98.601	5.000	95.897	95.696	95.663
4.750	98.994	98.963	98.944	4.750	99.065	99.065	99.065	5.125	96.515	96.312	96.277
4.875	99.455	99.375	99.339	4.875	99.342	99.342	99.342	5.250	98.070	97.959	97.917
5.000	99.783	99.758	99.758	5.000	99.787	99.787	99.787	5.375	98.638	98.524	98.478
5.125	100.106	100.027	100.017	5.125	99.985	99.960	99.889	5.500	99.226	99.108	99.058
5.250	100.458	100.404	100.396	5.250	100.201	100.152	100.139	5.625	99.770	99.652	99.602
5.375	100.921	100.846	100.815	5.375	100.595	100.546	100.533	5.750	100.159	100.063	100.005
5.500	101.187	101.143	101.124	5.500	100.908	100.864	100.845	5.875	100.690	100.590	100.534
5.625	101.460	101.384	101.353	5.625	101.071	101.032	100.957	6.000	101.212	101.110	101.050
5.750	101.501	101.501	101.472	5.750	101.227	101.227	101.199	6.125	101.712	101.606	101.542
5.875	101.886	101.886	101.852	5.875	101.474	101.474	101.440	6.250	101.640	101.590	101.515
6.000	102.158	102.133	102.094	6.000	101.842	101.842	101.803	6.375	102.108	102.052	101.977
6.125	102.350	102.275	102.243	6.125	102.097	102.079	102.035	6.500	102.518	102.467	102.390
6.250	102.468	102.455	102.406	6.250	102.454	102.441	102.392	6.625	102.853	102.808	102.735
6.375	102.965	102.890	102.859	6.375	102.787	102.780	102.725	6.750	102.735	102.778	102.686
6.500	103.180	103.100	103.109	6.500	103.131	103.128	103.068	6.875	103.074	103.100	103.013
6.625	103.532	103.448	103.453	6.625	103.364	103.364	103.298	7.000	103.394	103.439	103.348
6.750	103.862	103.862	103.792	6.750	103.731	103.731	103.661	7.125	103.709	103.666	103.576
6.875	104.135	104.132	104.057	6.875	104.107	104.107	104.032	7.250	103.753	103.858	103.749
7.000	104.349	104.349	104.269	7.000	104.231	104.231	104.151	7.375	103.964	104.074	103.970
7.125	104.436	104.324	104.246	7.125	103.946	103.834	103.755	7.500	104.123	104.234	104.129
7.250	104.076	103.992	103.930	7.250	103.720	103.636	103.574	7.625	104.238	104.349	104.244
7.375	104.526	104.442	104.380	7.375	104.058	103.975	103.912	7.750	102.954	102.909	102.894
								7.875	103.417	103.371	103.357

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: 2/4/2026 8:11 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.653	97.503	97.353	5.000	97.528	97.378	97.228
5.125	98.338	98.188	98.038	5.125	98.213	98.063	97.913
5.250	99.008	98.858	98.708	5.250	98.882	98.732	98.582
5.375	99.663	99.513	99.363	5.375	99.455	99.305	99.155
5.500	100.301	100.151	100.001	5.500	100.014	99.864	99.714
5.625	100.924	100.774	100.624	5.625	100.559	100.409	100.259
5.750	101.531	101.381	101.231	5.750	101.090	100.940	100.790
5.875	102.122	101.972	101.822	5.875	101.607	101.457	101.307
6.000	102.697	102.547	102.397	6.000	102.110	101.960	101.810
6.125	103.251	103.101	102.951	6.125	102.626	102.476	102.326
6.250	103.784	103.634	103.484	6.250	103.159	103.009	102.859
6.375	104.296	104.146	103.996	6.375	103.671	103.521	103.371
6.500	104.788	104.638	104.488	6.500	104.163	104.013	103.863
6.625	105.255	105.105	104.955	6.625	104.630	104.480	104.330
6.750	105.698	105.548	105.398	6.750	105.073	104.923	104.773
6.875	106.117	105.967	105.817	6.875	105.492	105.342	105.192
7.000	106.512	106.362	106.212	7.000	105.887	105.737	105.587
7.125	106.888	106.738	106.588	7.125	106.263	106.113	105.963
7.250	107.247	107.097	106.947	7.250	106.622	106.472	106.322

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: 2/4/2026 8:11 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	99.274	99.236	99.121	5.000	98.610	98.572	98.457	5.000	96.456	96.393	96.331
5.125	99.617	99.575	99.456	5.125	99.012	98.969	98.850	5.125	96.927	96.864	96.801
5.250	99.921	99.875	99.752	5.250	99.454	99.409	99.285	5.250	97.587	97.524	97.461
5.375	100.197	100.148	100.021	5.375	99.991	99.942	99.815	5.375	98.052	97.989	97.926
5.500	100.391	100.339	100.208	5.500	100.408	100.355	100.224	5.500	98.520	98.457	98.394
5.625	100.573	100.494	100.390	5.625	100.692	100.637	100.501	5.625	98.990	98.927	98.865
5.750	100.752	100.670	100.566	5.750	100.909	100.849	100.709	5.750	99.263	99.200	99.138
5.875	100.874	100.791	100.687	5.875	101.026	100.963	100.819	5.875	99.534	99.471	99.409
6.000	100.987	100.902	100.798	6.000	101.150	101.084	100.936	6.000	99.803	99.740	99.677
6.125	101.083	101.020	100.957	6.125	101.288	101.218	101.066	6.125	100.071	100.008	99.946
6.250	101.213	101.140	100.997	6.250	101.534	101.461	101.304	6.250	100.339	100.276	100.213
6.375	101.459	101.383	101.222	6.375	101.890	101.813	101.652	6.375	100.602	100.539	100.476
6.500	101.561	101.481	101.316	6.500	102.041	101.961	101.796	6.500	100.632	100.569	100.506
6.625	101.474	101.380	101.276	6.625	101.885	101.801	101.632	6.625	100.673	100.610	100.548
6.750	101.485	101.390	101.286	6.750	101.822	101.735	101.561	6.750	100.736	100.673	100.610
6.875	101.503	101.406	101.302	6.875	101.482	101.419	101.356	6.875	100.810	100.747	100.685
7.000	101.493	101.394	101.290	7.000	101.546	101.483	101.420	7.000	100.887	100.824	100.762
7.125	101.475	101.374	101.270	7.125	101.612	101.546	101.483	7.125	100.964	100.901	100.838

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	99.379	99.340	99.225	5.000	98.710	98.671	98.556	5.000	96.406	96.343	96.280
5.125	99.721	99.679	99.560	5.125	99.110	99.068	98.949	5.125	96.877	96.814	96.751
5.250	100.025	99.979	99.856	5.250	99.552	99.506	99.383	5.250	97.537	97.474	97.411
5.375	100.301	100.252	100.125	5.375	100.088	100.039	99.911	5.375	98.002	97.939	97.876
5.500	100.496	100.444	100.312	5.500	100.503	100.451	100.319	5.500	98.470	98.407	98.344
5.625	100.618	100.563	100.427	5.625	100.787	100.732	100.596	5.625	98.940	98.877	98.814
5.750	100.752	100.692	100.566	5.750	101.004	100.944	100.804	5.750	99.213	99.150	99.087
5.875	100.902	100.839	100.695	5.875	101.121	101.059	100.915	5.875	99.484	99.421	99.358
6.000	101.035	100.969	100.821	6.000	101.247	101.181	101.032	6.000	99.753	99.690	99.627
6.125	101.144	101.074	100.921	6.125	101.386	101.316	101.164	6.125	100.021	99.958	99.895
6.250	101.328	101.255	101.098	6.250	101.633	101.560	101.403	6.250	100.289	100.226	100.163
6.375	101.576	101.499	101.338	6.375	101.990	101.914	101.753	6.375	100.552	100.489	100.426
6.500	101.679	101.599	101.434	6.500	102.143	102.063	101.898	6.500	100.582	100.519	100.456
6.625	101.565	101.482	101.313	6.625	101.988	101.905	101.736	6.625	100.623	100.560	100.497
6.750	101.525	101.438	101.286	6.750	101.927	101.840	101.667	6.750	100.686	100.623	100.560
6.875	101.503	101.406	101.302	6.875	101.432	101.369	101.306	6.875	100.760	100.697	100.634
7.000	101.493	101.394	101.290	7.000	101.521	101.433	101.370	7.000	100.837	100.774	100.711
7.125	101.475	101.374	101.270	7.125	101.612	101.512	101.433	7.125	100.914	100.851	100.788

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: 2/4/2026 8:11 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	95.300	95.221	95.178	4.500	95.300	95.221	95.178	5.000	98.575	98.573	98.492
4.625	95.995	95.916	95.873	4.625	95.995	95.916	95.873	5.125	98.886	98.908	98.827
4.750	97.323	97.721	97.639	4.750	97.197	97.721	97.639	5.250	99.825	100.171	100.011
4.875	97.890	97.996	97.914	4.875	97.890	97.996	97.914	5.375	100.301	100.428	100.267
5.000	98.575	98.573	98.492	5.000	98.575	98.573	98.492	5.500	100.864	100.934	100.773
5.125	98.928	98.908	98.854	5.125	98.886	98.908	98.827	5.625	101.309	101.353	101.192
5.250	99.825	100.171	100.011	5.250	99.825	100.171	100.011	5.750	101.321	101.841	101.696
5.375	100.301	100.428	100.267	5.375	100.301	100.428	100.267	5.875	101.889	101.776	101.705
5.500	100.864	100.934	100.773	5.500	100.864	100.934	100.773	6.000	102.493	102.381	102.310
5.625	101.309	101.353	101.192	5.625	101.309	101.353	101.192	6.125	102.879	102.767	102.696
5.750	101.356	101.841	101.696	5.750	101.321	101.841	101.696	6.250	102.582	102.848	102.633
5.875	101.889	101.776	101.705	5.875	101.889	101.776	101.705	6.375	102.816	102.649	102.486
6.000	102.493	102.381	102.310	6.000	102.493	102.381	102.310	6.500	103.311	103.126	103.055
6.125	102.879	102.767	102.696	6.125	102.879	102.767	102.696	6.625	103.661	103.561	103.405
6.250	102.871	102.851	102.811	6.250	102.582	102.848	102.633	6.750	103.696	103.888	103.767
6.375	102.816	102.706	102.624	6.375	102.816	102.649	102.486	6.875	103.878	103.784	103.783
6.500	103.311	103.203	103.119	6.500	103.311	103.126	103.055	7.000	104.399	104.376	104.304
6.625	103.747	103.672	103.588	6.625	103.661	103.561	103.405	7.125	104.664	104.732	104.611
6.750	103.994	103.974	103.934	6.750	103.696	103.888	103.767	7.250	103.571	103.447	103.470
6.875	103.914	103.869	103.805	6.875	103.878	103.784	103.783	7.375	103.984	103.860	103.883
7.000	104.399	104.376	104.304	7.000	104.399	104.376	104.304	7.500	104.413	104.289	104.312
7.125	104.741	104.732	104.611	7.125	104.664	104.732	104.611	7.625	104.3616	104.2369	104.2601
7.250	104.448	104.403	104.339	7.250	103.571	103.447	103.470	7.75	102.4932	102.3504	102.4479
7.375	104.5725	104.5275	104.4635	7.375	103.9843	103.8596	103.8829	7.875	102.8875	102.7448	102.8423
7.5	104.6975	104.6525	104.5885	7.5	104.4134	104.2887	104.312	8	103.2479	103.1051	103.2026
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	97.645	97.582	97.568	4.250	97.645	97.582	97.568	4.500	92.188	92.124	92.102
4.375	98.221	98.158	98.144	4.375	98.221	98.158	98.144	4.625	92.882	92.803	92.761
4.500	98.793	98.730	98.716	4.500	98.793	98.730	98.716	4.750	96.440	96.386	96.308
4.625	99.358	99.295	99.282	4.625	99.358	99.295	99.282	4.875	97.145	97.090	97.013
4.750	99.300	99.749	99.504	4.750	99.300	99.749	99.504	5.000	97.797	97.742	97.664
4.875	99.682	99.983	99.738	4.875	99.682	99.983	99.738	5.125	98.350	98.295	98.218
5.000	100.227	100.307	100.096	5.000	100.227	100.307	100.096	5.250	99.228	99.440	99.248
5.125	100.755	100.653	100.624	5.125	100.755	100.653	100.624	5.375	99.784	99.696	99.590
5.250	100.411	100.852	100.601	5.250	100.411	100.852	100.601	5.500	100.345	100.256	100.151
5.375	100.715	100.975	100.724	5.375	100.708	100.975	100.724	5.625	100.894	100.806	100.700
5.500	101.204	101.294	101.113	5.500	101.204	101.294	101.113	5.750	100.756	100.977	100.801
5.625	101.671	101.623	101.579	5.625	101.671	101.623	101.579	5.875	101.141	101.066	100.991
5.750	101.425	101.403	101.351	5.750	100.983	101.399	101.129	6.000	101.548	101.472	101.397
5.875	101.847	101.824	101.773	5.875	101.174	101.099	101.068	6.125	101.992	101.913	101.810
6.000	102.264	102.241	102.190	6.000	101.688	101.613	101.582	6.250	101.969	101.894	101.819
								6.375	102.124	101.956	101.789
								6.500	102.498	102.331	102.164
								6.625	102.804	102.637	102.469
								6.750	102.553	102.511	102.470
								6.875	102.622	102.518	102.429
								7.000	103.083	102.978	102.847

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	99.228	99.440	99.248	5.000	97.498	97.720	97.607	4.500	96.052	95.989	95.850
5.375	99.339	99.446	99.254	5.125	98.064	98.029	97.936	4.625	96.609	96.546	96.407
5.500	100.076	100.024	99.884	5.250	99.228	99.440	99.248	4.750	96.067	96.052	96.008
5.625	100.505	100.453	100.314	5.375	99.329	99.446	99.254	4.875	96.530	96.515	96.471
5.750	100.748	100.977	100.801	5.500	100.076	100.024	99.884	5.000	96.983	96.968	96.924
5.875	101.141	101.066	100.991	5.625	100.505	100.453	100.314	5.125	97.425	97.410	97.366
6.000	101.548	101.472	101.397	5.750	100.748	100.977	100.801	5.250	97.224	97.201	97.150
6.125	101.833	101.762	101.703	5.875	100.774	100.703	100.644	5.375	97.665	97.642	97.591
6.250	101.969	101.894	101.819	6.000	101.447	101.376	101.317	5.500	98.093	98.070	98.019
6.375	102.124	101.956	101.789	6.125	101.833	101.762	101.703	5.625	98.510	98.487	98.436
6.500	102.498	102.331	102.164	6.250	101.503	101.648	101.402	5.750	98.375	98.353	98.301
6.625	102.804	102.637	102.469	6.375	101.564	101.710	101.463	5.875	98.797	98.774	98.723
6.750	102.553	102.511	102.470	6.500	101.868	101.842	101.751	6.000	99.214	99.191	99.140
6.875	102.513	102.471	102.429	6.625	102.208	102.256	102.091	6.125	99.616	99.593	99.542
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	99.825	99.725	99.625	5.250	99.825	99.725	99.625	5.250	99.825	100.171	100.011
5.375	100.301	100.200	100.100	5.375	100.301	100.200	100.100	5.375	100.301	100.428	100.267
5.500	100.864	100.763	100.663	5.500	100.864	100.763	100.663	5.500	100.864	100.934	100.773
5.625	101.284	101.183	101.083	5.625	101.284	101.183	101.083	5.625	101.284	101.353	101.192
5.750	101.321	101.245	101.170	5.750	101.321	101.245	101.170	5.750	101.321	101.841	101.696
5.875	101.889	101.776	101.705	5.875	101.889	101.776	101.705	5.875	101.889	101.776	101.705
6.000	102.493	102.381	102.310	6.000	102.493	102.381	102.310	6.000	102.493	102.381	102.310
6.125	102.879	102.767	102.696	6.125	102.879	102.767	102.696	6.125	102.879	102.767	102.696
6.250	102.582	102.506	102.431	6.250	102.582	102.506	102.431	6.250	102.582	102.848	102.633
6.375	102.816	102.649	102.486	6.375	102.816	102.649	102.486	6.375	102.816	102.649	102.486
6.500	103.311	103.126	103.055	6.500	103.311	103.126	103.055	6.500	103.311	103.126	103.055
6.625	103.661	103.476	103.405	6.625	103.661	103.476	103.405	6.625	103.661	103.561	103.405
6.750	103.696	103.654	103.612	6.750	103.696	103.654	103.612	6.750	103.696	103.888	103.767
6.875	103.826	103.784	103.742	6.875	103.826	103.784	103.742	6.875	103.826	103.784	103.742
7.000	104.329	104.223	104.234	7.000	104.329	104.223	104.234	7.000	104.329	104.376	104.255
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	98.783	98.720	98.706	4.250	97.635	97.572	97.558	5.250	99.228	99.440	99.248
4.625	99.348	99.285	99.272	4.375	98.211	98.148	98.134	5.375	99.339	99.446	99.254
4.750	99.300	99.749	99.504	4.500	98.783	98.720	98.706	5.500	100.076	100.024	99.884
4.875	99.672	99.983	99.738	4.625	99.348	99.285	99.272	5.625	100.505	100.453	100.314
5.000	100.217	100.307	100.086	4.750	99.113	99.011	98.982	5.750	100.748	100.977	100.801
5.125	100.745	100.643	100.614	4.875	99.672	99.570	99.541	5.875	101.141	101.066	100.991
5.250	100.411	100.852	100.601	5.000	100.217	100.115	100.086	6.000	101.548	101.472	101.397
5.375	100.698	100.975	100.724	5.125	100.745	100.643	100.614	6.125	101.833	101.762	101.703
5.500	101.194	101.294	101.103	5.250	100.177	100.130	100.086	6.250	101.969	101.894	101.819
5.625	101.661	101.613	101.569	5.375	100.698	100.651	100.607	6.375	102.124	101.956	101.789
5.750	100.983	101.399	101.129	5.500	101.194	101.147	101.103	6.500	102.498	102.331	102.164
5.875	101.174	101.099	101.068	5.625	101.661	101.613	101.569	6.625	102.804	102.637	102.469
6.000	101.688	101.613	101.582	5.750	100.650	100.595	100.543	6.750	102.553	102.511	102.470

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	99.228	99.440	99.248	5.250	99.228	99.440	99.248	4.500	96.052	95.989	95.850
5.375	99.339	99.446	99.254	5.375	99.329	99.446	99.254	4.625	96.609	96.546	96.407
5.500	100.076	100.024	99.884	5.500	100.076	100.024	99.884	4.750	94.805	94.703	94.546
5.625	100.505	100.453	100.314	5.625	100.505	100.453	100.314	4.875	95.349	95.247	95.018
5.750	100.748	100.977	100.801	5.750	100.748	100.977	100.801	5.000	95.867	95.765	95.536
5.875	101.141	101.066	100.991	5.875	100.774	100.703	100.644	5.125	96.351	96.248	96.020
6.000	101.548	101.472	101.397	6.000	101.447	101.376	101.317	5.250	96.551	96.492	96.433
6.125	101.833	101.762	101.703	6.125	101.833	101.762	101.703	5.375	96.604	96.545	96.487
6.250	101.969	101.894	101.819	6.250	101.503	101.648	101.402	5.500	97.014	96.955	96.897
6.375	102.124	101.956	101.789	6.375	101.564	101.710	101.463	5.625	97.401	97.342	97.284
6.500	102.498	102.331	102.164	6.500	101.868	101.842	101.751	5.750	98.302	98.251	98.201
6.625	102.804	102.637	102.469	6.625	102.208	102.256	102.091	5.875	98.539	98.489	98.438
6.750	102.553	102.511	102.470	6.750	101.809	102.063	101.911	6.000	98.884	98.833	98.783
6.875	102.513	102.471	102.429	6.875	102.070	102.220	102.067	6.125	99.078	99.028	98.978

Government Adjustments

FICO	
> 720+	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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.25

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: 2/4/2026 8:11 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	94.103	94.039	93.996	4.125	94.103	94.039	93.996	4.125	94.103	94.039	93.996
4.250	95.055	94.976	94.934	4.250	95.055	94.976	94.934	4.250	95.055	94.976	94.934
4.375	95.770	95.691	95.648	4.375	95.770	95.691	95.648	4.375	95.770	95.691	95.648
4.500	96.475	96.396	96.353	4.500	96.475	96.396	96.353	4.500	96.475	96.396	96.353
4.625	97.170	97.091	97.048	4.625	97.170	97.091	97.048	4.625	97.170	97.091	97.048
4.750	98.372	98.802	98.720	4.750	98.372	98.802	98.720	4.750	97.222	97.652	97.570
4.875	99.065	99.083	99.002	4.875	99.065	99.083	99.002	4.875	97.915	97.933	97.852
5.000	99.750	99.691	99.632	5.000	99.750	99.691	99.632	5.000	98.600	98.541	98.482
5.125	98.911	98.853	98.794	5.125	98.911	98.853	98.794	5.125	98.911	98.853	98.794
5.250	99.850	100.121	99.961	5.250	99.850	100.121	99.961	5.250	99.850	100.121	99.961
5.375	100.326	100.378	100.217	5.375	100.326	100.378	100.217	5.375	100.326	100.378	100.217
5.500	100.889	100.788	100.688	5.500	100.889	100.788	100.688	5.500	100.889	100.788	100.688
5.625	101.309	101.209	101.108	5.625	101.309	101.209	101.108	5.625	101.309	101.209	101.108
5.750	101.346	101.760	101.615	5.750	101.346	101.760	101.615	5.750	101.346	101.760	101.615
5.875	101.744	101.668	101.593	5.875	101.744	101.668	101.593	5.875	101.744	101.668	101.593
6.000	102.230	102.155	102.080	6.000	102.230	102.155	102.080	6.000	102.230	102.155	102.080
6.125	102.527	102.451	102.396	6.125	102.527	102.451	102.396	6.125	102.527	102.451	102.396
6.250	102.607	102.717	102.502	6.250	102.607	102.717	102.502	6.250	102.607	102.717	102.502
6.375	102.841	102.674	102.506	6.375	102.841	102.674	102.506	6.375	102.841	102.674	102.506
6.500	103.176	103.009	102.854	6.500	103.176	103.009	102.841	6.500	103.176	103.009	102.841
6.625	103.591	103.424	103.257	6.625	103.591	103.424	103.257	6.625	103.591	103.424	103.257
6.750	103.721	103.788	103.667	6.750	103.721	103.788	103.667	6.750	103.721	103.788	103.667
6.875	103.851	103.809	103.767	6.875	103.851	103.809	103.767	6.875	103.851	103.809	103.767
7.000	104.268	104.226	104.184	7.000	104.268	104.226	104.184	7.000	104.268	104.226	104.184
7.125	104.597	104.556	104.514	7.125	104.597	104.556	104.514	7.125	104.597	104.556	104.514
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	97.737	97.674	97.660	4.250	97.737	97.674	97.660	4.875	96.736	96.840	96.758
4.375	98.260	98.197	98.184	4.375	98.260	98.197	98.184	5.000	97.459	97.483	97.402
4.500	98.769	98.705	98.692	4.500	98.769	98.705	98.692	5.125	97.914	98.146	98.064
4.625	99.256	99.193	99.180	4.625	99.256	99.193	99.180	5.250	99.409	99.621	99.461
4.750	99.356	99.806	99.560	4.750	99.176	99.074	99.045	5.375	99.416	99.628	99.467
4.875	99.690	100.008	99.763	4.875	99.652	99.550	99.521	5.500	100.009	99.965	99.817
5.000	100.147	100.144	100.080	5.000	100.098	99.996	99.967	5.625	100.393	100.459	100.298
5.125	100.592	100.549	100.526	5.125	100.512	100.410	100.382	5.750	100.898	101.127	100.982
5.250	100.311	100.752	100.501	5.250	100.180	100.133	100.089	5.875	101.166	101.091	101.016
5.375	100.590	100.906	100.655	5.375	100.590	100.542	100.498	6.000	101.573	101.497	101.422
5.500	100.965	101.037	100.874	5.500	100.965	100.918	100.874	6.125	101.759	101.684	101.609
5.625	101.304	101.261	101.237	5.625	101.304	101.257	101.213	6.250	101.994	101.919	101.844
5.750	100.818	101.143	100.873	5.750	100.675	100.599	100.568	6.375	102.149	101.981	101.814
5.875	101.224	101.179	101.148	5.875	101.199	101.124	101.093	6.500	102.523	102.356	102.189
6.000	101.713	101.638	101.607	6.000	101.713	101.638	101.607	6.625	102.829	102.662	102.494
								6.750	102.578	102.536	102.495
								6.875	102.538	102.496	102.454
								7.000	102.956	102.914	102.872
								7.125	103.285	103.243	103.201

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	92.658	92.579	92.536	4.375	90.658	90.579	90.536	5.000	95.645	95.543	95.314
4.500	93.363	93.283	93.241	4.500	91.363	91.283	91.241	5.125	95.974	95.872	95.684
4.625	94.057	93.978	93.936	4.625	92.057	91.978	91.936	5.250	96.576	96.517	96.458
4.750	97.209	97.458	97.377	4.750	97.209	97.458	97.377	5.375	96.629	96.570	96.512
4.875	97.886	97.990	97.908	4.875	97.886	97.990	97.908	5.500	97.039	96.980	96.922
5.000	98.609	98.633	98.552	5.000	98.609	98.633	98.552	5.625	97.426	97.367	97.309
5.125	99.064	99.296	99.214	5.125	99.064	99.296	99.214	5.750	98.327	98.276	98.226
5.250	100.559	100.771	100.611	5.250	100.559	100.771	100.611	5.875	98.564	98.514	98.463
5.375	100.566	100.778	100.617	5.375	100.566	100.778	100.617	6.000	98.909	98.858	98.808
5.500	101.159	101.115	100.967	5.500	101.159	101.115	100.967	6.125	99.103	99.053	99.003
5.625	101.543	101.609	101.448	5.625	101.543	101.609	101.448	6.250	100.942	100.816	100.690
5.750	102.048	102.277	102.132	5.750	102.048	102.277	102.132	6.375	100.633	100.507	100.381
5.875	102.316	102.241	102.166	5.875	101.869	101.859	101.739	6.500	101.095	100.970	100.844
6.000	102.723	102.647	102.572	6.000	102.467	102.396	102.337	6.625	101.289	101.163	101.038
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	96.475	96.396	96.353	4.500	96.475	96.396	96.353	4.500	96.475	96.396	96.353
4.625	97.170	97.091	97.048	4.625	97.170	97.091	97.048	4.625	97.170	97.091	97.048
4.750	98.372	98.802	98.720	4.750	98.372	98.802	98.720	4.750	98.372	98.802	98.720
4.875	99.065	99.083	99.002	4.875	99.065	99.083	99.002	4.875	99.065	99.083	99.002
5.000	99.750	99.691	99.632	5.000	99.750	99.691	99.632	5.000	99.750	99.691	99.632
5.125	100.061	100.003	99.944	5.125	100.061	100.003	99.944	5.125	100.061	100.003	99.944
5.250	101.000	101.271	101.111	5.250	101.000	101.271	101.111	5.250	101.000	101.271	101.111
5.375	101.476	101.528	101.367	5.375	101.476	101.528	101.367	5.375	101.476	101.528	101.367
5.500	102.039	101.938	101.838	5.500	102.039	101.938	101.838	5.500	102.039	101.938	101.838
5.625	102.459	102.359	102.258	5.625	102.459	102.359	102.258	5.625	102.459	102.359	102.258
5.750	102.496	102.910	102.765	5.750	102.496	102.910	102.765	5.750	102.496	102.910	102.765
5.875	102.894	102.818	102.743	5.875	102.894	102.818	102.743	5.875	102.894	102.818	102.743
6.000	103.380	103.305	103.230	6.000	103.380	103.305	103.230	6.000	102.230	102.155	102.080
6.125	103.721	103.651	103.596	6.125	103.721	103.651	103.596	6.125	102.571	102.501	102.446
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	98.769	98.705	98.692	4.500	98.769	98.705	98.692	4.500	93.363	93.283	93.241
4.625	99.256	99.193	99.180	4.625	99.256	99.193	99.180	4.625	94.057	93.978	93.936
4.750	99.356	99.806	99.560	4.750	99.176	99.074	99.045	4.750	97.209	97.458	97.377
4.875	99.690	100.008	99.763	4.875	99.652	99.550	99.521	4.875	97.886	97.990	97.908
5.000	100.147	100.144	100.080	5.000	100.098	99.996	99.967	5.000	98.609	98.633	98.552
5.125	100.592	100.549	100.526	5.125	100.512	100.410	100.382	5.125	99.064	99.296	99.214
5.250	100.311	100.752	100.501	5.250	100.180	100.133	100.089	5.250	100.559	100.771	100.611
5.375	100.590	100.906	100.655	5.375	100.590	100.542	100.498	5.375	100.566	100.778	100.617
5.500	100.965	101.037	100.874	5.500	100.965	100.918	100.874	5.500	101.159	101.115	100.967
5.625	101.304	101.261	101.237	5.625	101.304	101.257	101.213	5.625	101.543	101.609	101.448
5.750	100.818	101.143	100.873	5.750	100.675	100.599	100.568	5.750	102.048	102.277	102.132
5.875	101.224	101.179	101.148	5.875	101.199	101.124	101.093	5.875	102.316	102.241	102.166
6.000	101.713	101.638	101.607	6.000	101.713	101.638	101.607	6.000	102.723	102.647	102.572
6.125	102.221	102.146	102.114	6.125	102.221	102.146	102.114	6.125	102.909	102.834	102.759

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	93.363	93.283	93.241	4.500	93.413	93.333	93.291	5.000	95.645	95.543	95.314
4.625	94.057	93.978	93.936	4.625	94.107	94.028	93.986	5.125	95.974	95.872	95.684
4.750	97.209	97.458	97.377	4.750	97.209	97.458	97.377	5.250	96.576	96.517	96.458
4.875	97.886	97.990	97.908	4.875	97.886	97.990	97.908	5.375	96.629	96.570	96.512
5.000	98.609	98.633	98.552	5.000	98.609	98.633	98.552	5.500	97.039	96.980	96.922
5.125	99.064	99.296	99.214	5.125	99.064	99.296	99.214	5.625	97.426	97.367	97.309
5.250	100.559	100.771	100.611	5.250	100.559	100.771	100.611	5.750	98.327	98.276	98.226
5.375	100.566	100.778	100.617	5.375	100.566	100.778	100.617	5.875	98.564	98.514	98.463
5.500	101.159	101.115	100.967	5.500	101.159	101.115	100.967	6.000	98.909	98.858	98.808
5.625	101.543	101.609	101.448	5.625	101.543	101.609	101.448	6.125	99.103	99.053	99.003
5.750	102.048	102.277	102.132	5.750	102.048	102.277	102.132	6.250	100.942	100.816	100.690
5.875	102.316	102.241	102.166	5.875	101.869	101.859	101.739	6.375	100.633	100.507	100.381
6.000	102.723	102.647	102.572	6.000	102.467	102.396	102.337	6.500	101.095	100.970	100.844
6.125	102.909	102.834	102.759	6.125	101.573	101.509	101.390	6.625	101.289	101.163	101.038

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: 2/4/2026 8:11 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	101.016	100.823	100.523	6.750	99.970	99.777	99.477	6.625	99.016	98.823	98.523
6.750	101.470	101.277	100.977	6.875	100.271	100.095	99.795	6.750	99.470	99.277	98.977
6.875	101.771	101.595	101.295	7.000	100.771	100.595	100.295	6.875	99.771	99.595	99.295
7.000	102.271	102.095	101.795	7.125	101.205	101.029	100.729	7.000	100.271	100.095	99.795
7.125	102.705	102.529	102.229	7.250	101.629	101.453	101.153	7.125	100.705	100.529	100.229
7.250	103.129	102.953	102.653	7.375	101.085	100.875	100.575	7.250	101.129	100.953	100.653
7.375	102.585	102.375	102.075	7.500	101.545	101.335	101.035	7.375	100.585	100.375	100.075
7.500	103.045	102.835	102.535	7.625	101.959	101.749	101.449	7.500	101.045	100.835	100.535
7.625	103.459	103.249	102.949	7.750	102.353	102.143	101.843	7.625	101.459	101.249	100.949
7.750	103.853	103.643	103.343	7.875	101.171	100.930	100.630	7.750	101.853	101.643	101.343
7.875	102.671	102.430	102.130	8.000	101.591	101.350	101.050	7.875	100.671	100.430	100.130
8.000	103.091	102.850	102.550	8.125	101.975	101.734	101.434	8.000	101.091	100.850	100.550
8.125	103.475	103.234	102.934	8.250	102.369	102.128	101.828	8.125	101.475	101.234	100.934
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	97.970	97.777	97.477	6.625	100.266	100.073	99.773	6.625	98.266	98.073	97.773
6.875	98.271	98.095	97.795	6.750	100.720	100.527	100.227	6.750	98.720	98.527	98.227
7.000	98.771	98.595	98.295	6.875	101.021	100.845	100.545	6.875	99.021	98.845	98.545
7.125	99.205	99.029	98.729	7.000	101.521	101.345	101.045	7.000	99.521	99.345	99.045
7.250	99.629	99.453	99.153	7.125	101.955	101.779	101.479	7.125	99.955	99.779	99.479
7.375	99.085	98.875	98.575	7.250	102.379	102.203	101.903	7.250	100.379	100.203	99.903
7.500	99.545	99.335	99.035	7.375	101.835	101.625	101.325	7.375	99.835	99.625	99.325
7.625	99.959	99.749	99.449	7.500	102.295	102.085	101.785	7.500	100.295	100.085	99.785
7.750	100.353	100.143	99.843	7.625	102.709	102.499	102.199	7.625	100.709	100.499	100.199
7.875	99.171	98.930	98.630	7.750	103.103	102.893	102.593	7.750	101.103	100.893	100.593
8.000	99.591	99.350	99.050	7.875	101.921	101.680	101.380	7.875	99.921	99.680	99.380
8.125	99.975	99.734	99.434	8.000	102.341	102.100	101.800	8.000	100.341	100.100	99.800
8.250	100.369	100.128	99.828	8.125	102.725	102.484	102.184	8.125	100.725	100.484	100.184

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.