



# Brokers First Funding Wholesale Rate Sheet

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

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

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

Lock Desk: 8:30 AM – 5:00 PM PST

Effective Date: 2/5/26 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:	<a href="mailto:lockdesk@flexpointinc.com">lockdesk@flexpointinc.com</a>
BFF Pricing Support	Phone:	Email Only
	Email:	<a href="mailto:bffpricingsupport@bffws.com">bffpricingsupport@bffws.com</a>
Pricing Scenarios	Phone:	Email Only
	Email:	<a href="mailto:scenario@flexpointinc.com">scenario@flexpointinc.com</a>
General Inquiries	Phone:	(866)226-2205
	Email:	<a href="mailto:inquiries@bffws.com">inquiries@bffws.com</a>

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

Additional Comments:
Please refer to lock desk policies & procedures on our website.
Any questions can be directed to <a href="mailto:lockdesk@bffws.com">lockdesk@bffws.com</a>





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: 2/5/2026 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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 780	0.000	0.000	0.000	0.000	-0.375
760 - 779	0.000	0.000	0.000	-0.250	-0.625
740 - 759	0.000	0.000	-0.125	-0.375	-0.875
720 - 739	0.000	0.000	-0.250	-0.750	-1.250
700 - 719	0.000	0.000	-0.375	-0.875	-1.375
680 - 699	0.000	0.000	-0.625	-1.125	-2.000
660 - 679	0.000	0.000	-0.750	-1.375	-2.125
640 - 659	0.000	0.000	-1.125	-1.500	-2.500
<b>Additional Purchase LLPA Adjusters</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.000	-2.750
Second Home	-1.000	-1.000	-1.500	-1.875	-2.625
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Adjustable - Rate Mortgage	0.000	0.000	0.000	0.000	0.000
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000
High Balance ARM	0.000	0.000	0.000	0.000	0.000
2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 780	0.000	0.000	0.000	-0.125	-0.500
760 - 779	0.000	0.000	-0.125	-0.375	-0.875
740 - 759	0.000	0.000	-0.250	-0.750	-1.125
720 - 739	0.000	0.000	-0.500	-1.000	-1.625
700 - 719	0.000	0.000	-0.625	-1.250	-1.875
680 - 699	0.000	0.000	-0.875	-1.625	-2.250
660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875
<b>Additional R/T Refinance LLPA Adjusters</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.000	-2.750
Second Home	-1.000	-1.000	-1.500	-1.875	-2.625
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000
2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 780	-0.375	-0.375	-0.625	-0.875	-1.375
760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875
740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375
720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750
700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250
680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750
660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750
640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125
<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.125	N/A
Second Home	-1.125	-1.125	-1.625	-2.125	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	N/A
Adjustable - Rate Mortgage	0.000	0.000	0.000	0.000	N/A
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	N/A
High Balance ARM	0.000	0.000	0.000	0.000	N/A
<b>Additional Miscellaneous LLPA Adjusters</b>					
Escrow Waiver	-0.250				
Lock Extension per Day	-0.025				



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

# Conventional ARM Rate Sheet

Effective: 2/5/2026 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
4.375	99.012	98.988	98.893	4.375	98.020	97.996	97.928	5.000	98.052	97.989	97.926
4.500	99.412	99.385	99.286	4.500	98.500	98.473	98.426	5.125	98.526	98.463	98.400
4.625	99.793	99.762	99.659	4.625	98.956	98.920	98.888	5.250	99.187	99.124	99.062
4.750	100.141	100.107	99.999	4.750	99.411	99.375	99.343	5.375	99.654	99.591	99.528
4.875	100.492	100.454	100.355	4.875	99.856	99.822	99.788	5.500	100.122	100.059	99.997
5.000	100.831	100.790	100.713	5.000	100.294	100.263	100.227	5.625	100.594	100.531	100.468
5.125	101.174	101.129	101.029	5.125	100.720	100.692	100.653	5.750	100.867	100.804	100.742
5.250	101.478	101.430	101.333	5.250	101.116	101.090	101.050	5.875	101.139	101.076	101.013
5.375	101.754	101.703	101.618	5.375	101.569	101.517	101.389	6.000	101.408	101.345	101.282
5.500	101.949	101.919	101.888	5.500	101.986	101.930	101.798	6.125	101.676	101.613	101.551
5.625	102.178	102.158	102.126	5.625	102.270	102.211	102.075	6.250	101.944	101.881	101.819
5.750	102.359	102.276	102.247	5.750	102.486	102.424	102.283	6.375	102.208	102.145	102.082
5.875	102.475	102.455	102.424	5.875	102.603	102.537	102.408	6.500	102.243	102.180	102.117
6.000	102.562	102.474	102.403	6.000	102.726	102.657	102.623	6.625	102.279	102.216	102.154
6.125	102.661	102.610	102.581	6.125	102.869	102.847	102.815	6.750	102.340	102.277	102.215
6.250	102.791	102.772	102.743	6.250	103.109	103.033	102.993	6.875	102.413	102.350	102.288
6.375	103.014	102.935	102.876	6.375	103.465	103.386	103.224	7.000	102.490	102.427	102.364
6.500	103.116	103.033	102.994	6.500	103.616	103.533	103.367	7.125	102.566	102.503	102.440

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
4.375	99.116	99.092	98.997	4.375	98.122	98.098	98.003	5.000	98.002	97.939	97.876
4.500	99.517	99.489	99.390	4.500	98.602	98.575	98.475	5.125	98.476	98.413	98.350
4.625	99.897	99.866	99.763	4.625	99.052	99.021	98.918	5.250	99.137	99.074	99.011
4.750	100.245	100.211	100.104	4.750	99.469	99.434	99.327	5.375	99.604	99.541	99.478
4.875	100.596	100.558	100.447	4.875	99.884	99.846	99.735	5.500	100.072	100.009	99.946
5.000	100.935	100.894	100.778	5.000	100.286	100.244	100.129	5.625	100.544	100.481	100.418
5.125	101.277	101.233	101.113	5.125	100.686	100.641	100.521	5.750	100.817	100.754	100.691
5.250	101.582	101.533	101.409	5.250	101.128	101.080	100.956	5.875	101.089	101.026	100.963
5.375	101.858	101.806	101.678	5.375	101.665	101.613	101.485	6.000	101.358	101.295	101.232
5.500	102.053	101.997	101.865	5.500	102.081	102.025	101.893	6.125	101.626	101.563	101.500
5.625	102.175	102.116	101.979	5.625	102.364	102.306	102.169	6.250	101.894	101.831	101.768
5.750	102.359	102.273	102.169	5.750	102.580	102.518	102.377	6.375	102.158	102.095	102.032
5.875	102.466	102.392	102.274	5.875	102.698	102.632	102.487	6.500	102.193	102.130	102.067
6.000	102.591	102.522	102.373	6.000	102.823	102.754	102.604	6.625	102.229	102.166	102.103
6.125	102.699	102.626	102.485	6.125	102.961	102.889	102.735	6.750	102.290	102.227	102.164
6.250	102.883	102.807	102.650	6.250	103.208	103.132	102.975	6.875	102.363	102.300	102.237
6.375	103.131	103.051	102.889	6.375	103.566	103.486	103.325	7.000	102.440	102.377	102.314
6.500	103.233	103.150	102.984	6.500	103.718	103.635	103.470	7.125	102.516	102.453	102.390

**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











<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

<b>Additional Miscellaneous LLPA Adjusters</b>	
Escrow Waiver	-0.25
Temporary Buydowns	-0.25
Lock Extension per Day	-0.025



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
4.750	97.417	97.671	97.528	4.750	97.417	97.671	97.528	5.000	98.280	98.266	98.223
4.875	97.876	98.093	97.949	4.875	97.876	98.093	97.949	5.125	98.722	98.708	98.665
5.000	98.751	99.005	98.862	5.000	98.751	99.005	98.862	5.250	98.505	98.492	98.448
5.125	99.175	99.300	99.157	5.125	99.175	99.300	99.157	5.375	98.945	98.932	98.889
5.250	100.473	100.660	100.450	5.250	100.473	100.660	100.450	5.500	99.374	99.361	99.317
5.375	100.765	100.686	100.581	5.375	100.552	100.666	100.456	5.625	99.790	99.777	99.734
5.500	101.327	101.247	101.142	5.500	101.278	101.226	101.106	5.750	99.578	99.557	99.506
5.625	101.876	101.797	101.692	5.625	101.707	101.655	101.535	5.875	100.000	99.978	99.927
5.750	101.964	102.185	102.003	5.750	101.964	102.185	102.003	6.000	100.417	100.396	100.344
5.875	102.368	102.284	102.200	5.875	102.260	102.170	102.120	6.125	100.819	100.798	100.747
6.000	102.790	102.706	102.622	6.000	102.645	102.575	102.535	6.250	100.919	100.793	100.667
6.125	103.029	102.966	102.918	6.125	103.102	103.051	103.004	6.375	100.609	100.484	100.358
6.250	103.193	103.109	103.026	6.250	102.698	102.843	102.603	6.500	101.075	100.949	100.824
6.375	103.316	103.148	102.981	6.375	103.077	103.075	103.028	6.625	101.266	101.141	101.015
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
4.625	97.246	97.168	97.125	4.625	97.246	97.168	97.125	4.625	97.246	97.168	97.125
4.750	98.578	98.512	98.484	4.750	98.578	98.512	98.484	4.750	98.578	99.006	98.894
4.875	99.141	99.121	99.080	4.875	99.141	99.121	99.080	4.875	99.141	99.281	99.169
5.000	99.827	99.768	99.709	5.000	99.827	99.768	99.709	5.000	99.827	99.859	99.747
5.125	100.191	100.164	100.108	5.125	100.191	100.164	100.108	5.125	100.191	100.194	100.108
5.250	101.084	100.958	100.833	5.250	101.084	100.958	100.833	5.250	101.084	101.391	101.213
5.375	101.593	101.580	101.424	5.375	101.593	101.580	101.424	5.375	101.561	101.647	101.469
5.500	102.129	102.068	101.918	5.500	102.129	102.068	101.918	5.500	102.129	102.154	101.975
5.625	102.557	102.462	102.357	5.625	102.557	102.462	102.357	5.625	102.557	102.572	102.394
5.750	102.964	102.936	102.798	5.750	102.964	102.936	102.798	5.750	102.705	103.049	102.898
5.875	103.092	102.988	102.932	5.875	103.092	102.988	102.932	5.875	103.092	102.981	102.910
6.000	103.697	103.586	103.515	6.000	103.697	103.586	103.515	6.000	103.697	103.586	103.515
6.125	104.085	103.973	103.902	6.125	104.085	103.973	103.902	6.125	104.085	103.973	103.902
6.250	104.116	104.089	104.049	6.250	104.116	104.089	104.049	6.250	103.844	104.043	103.834
6.375	104.233	104.230	104.181	6.375	104.233	104.230	104.181	6.375	104.042	104.039	103.991
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
4.250	98.985	98.944	98.905	4.250	98.985	98.944	98.905	4.750	97.417	97.671	97.528
4.375	99.479	99.432	99.422	4.375	99.479	99.432	99.422	4.875	97.876	98.093	97.949
4.500	100.051	100.004	99.994	4.500	100.051	100.004	99.994	5.000	99.019	99.005	98.892
4.625	100.616	100.568	100.559	4.625	100.616	100.568	100.559	5.125	99.580	99.517	99.453
4.750	100.565	101.015	100.768	4.750	100.511	100.467	100.436	5.250	100.473	100.660	100.450
4.875	101.089	101.249	101.019	4.875	100.977	100.934	100.902	5.375	100.860	100.765	100.670
5.000	101.480	101.572	101.384	5.000	101.480	101.409	101.384	5.500	101.394	101.299	101.204
5.125	102.005	101.934	101.909	5.125	102.005	101.934	101.909	5.625	101.916	101.821	101.727
5.250	101.904	102.113	101.849	5.250	101.408	101.361	101.321	5.750	102.419	102.324	102.230
5.375	101.995	102.235	101.972	5.375	101.926	101.879	101.838	5.875	102.368	102.284	102.200
5.500	102.424	102.554	102.367	5.500	102.418	102.370	102.330	6.000	102.794	102.715	102.636
5.625	102.880	102.833	102.792	5.625	102.880	102.833	102.792	6.125	103.278	103.199	103.120
								6.250	103.733	103.654	103.575

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
4.750	97.417	97.671	97.528	4.750	97.417	97.671	97.528	5.000	97.123	97.052	96.827
4.875	97.876	98.093	97.949	4.875	97.876	98.093	97.949	5.125	97.599	97.528	97.303
5.000	99.019	99.005	98.892	5.000	98.751	99.005	98.862	5.250	97.826	97.776	97.726
5.125	99.580	99.517	99.453	5.125	99.175	99.300	99.157	5.375	97.885	97.835	97.784
5.250	100.473	100.660	100.450	5.250	100.473	100.660	100.450	5.500	98.295	98.245	98.195
5.375	100.860	100.765	100.670	5.375	100.552	100.666	100.456	5.625	98.687	98.637	98.587
5.500	101.394	101.299	101.204	5.500	101.278	101.226	101.106	5.750	99.502	99.460	99.418
5.625	101.916	101.821	101.727	5.625	101.707	101.655	101.535	5.875	99.742	99.700	99.658
5.750	102.419	102.324	102.230	5.750	101.964	102.185	102.003	6.000	100.091	100.049	100.007
5.875	102.368	102.284	102.200	5.875	102.260	102.170	102.120	6.125	100.285	100.244	100.202
6.000	102.794	102.715	102.636	6.000	102.645	102.575	102.535	6.250	100.919	100.793	100.667
6.125	103.278	103.199	103.120	6.125	103.029	102.958	102.918	6.375	100.609	100.484	100.358
6.250	103.733	103.654	103.575	6.250	102.698	102.843	102.603	6.500	101.075	100.949	100.824
6.375	103.329	103.250	103.171	6.375	102.895	102.905	102.679	6.625	101.266	101.141	101.015

**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: 2/5/2026 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
4.625	97.246	97.168	97.125	4.625	97.246	97.168	97.125	4.625	97.246	97.168	97.125
4.750	98.447	98.913	98.800	4.750	98.447	98.913	98.800	4.750	98.447	98.913	98.800
4.875	99.139	99.194	99.082	4.875	99.139	99.194	99.082	4.875	99.139	99.194	99.082
5.000	99.827	99.768	99.709	5.000	99.827	99.768	99.709	5.000	99.827	99.768	99.709
5.125	100.145	100.087	100.029	5.125	100.145	100.087	100.029	5.125	100.145	100.087	100.028
5.250	101.084	101.316	101.138	5.250	101.084	101.316	101.138	5.250	101.084	101.316	101.138
5.375	101.561	101.572	101.394	5.375	101.561	101.572	101.394	5.375	101.561	101.572	101.394
5.500	102.129	102.004	101.878	5.500	102.129	102.004	101.878	5.500	102.129	102.004	101.878
5.625	102.557	102.432	102.306	5.625	102.557	102.432	102.306	5.625	102.557	102.432	102.306
5.750	102.542	102.942	102.792	5.750	102.542	102.942	102.792	5.750	102.542	102.942	102.792
5.875	102.945	102.861	102.778	5.875	102.945	102.861	102.778	5.875	102.945	102.861	102.778
6.000	103.447	103.364	103.280	6.000	103.447	103.364	103.280	6.000	103.447	103.364	103.280
6.125	103.757	103.673	103.589	6.125	103.757	103.673	103.589	6.125	103.757	103.673	103.589
6.250	103.806	103.887	103.678	6.250	103.806	103.887	103.678	6.250	103.806	103.887	103.678
6.375	104.008	103.841	103.674	6.375	104.008	103.841	103.674	6.375	104.008	103.841	103.674
6.500	104.344	104.177	104.032	6.500	104.344	104.177	104.010	6.500	104.344	104.177	104.010
6.625	104.770	104.603	104.436	6.625	104.770	104.603	104.436	6.625	104.770	104.603	104.436
6.750	104.934	105.037	104.926	6.750	104.934	105.037	104.926	6.750	104.934	105.037	104.926
6.875	105.073	105.031	104.989	6.875	105.073	105.031	104.989	6.875	105.073	105.031	104.989
7.000	105.494	105.453	105.411	7.000	105.494	105.453	105.411	7.000	105.494	105.453	105.411
7.125	105.825	105.783	105.741	7.125	105.825	105.783	105.741	7.125	105.825	105.783	105.741

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	98.985	98.944	98.920	4.250	98.978	98.930	98.920	4.875	97.846	98.100	97.988
4.375	99.499	99.452	99.442	4.375	99.499	99.452	99.442	5.000	98.544	98.744	98.632
4.500	100.005	99.957	99.948	4.500	100.005	99.957	99.948	5.125	99.152	99.406	99.294
4.625	100.489	100.441	100.432	4.625	100.489	100.441	100.432	5.250	100.629	100.816	100.638
4.750	100.596	101.046	100.799	4.750	100.412	100.341	100.317	5.375	100.635	100.822	100.644
4.875	100.977	101.249	101.002	4.875	100.884	100.814	100.789	5.500	101.185	101.160	101.012
5.000	101.434	101.390	101.359	5.000	101.326	101.255	101.230	5.625	101.567	101.654	101.475
5.125	101.879	101.835	101.804	5.125	101.735	101.664	101.640	5.750	102.089	102.310	102.159
5.250	101.563	101.988	101.724	5.250	101.381	101.334	101.294	5.875	102.368	102.284	102.200
5.375	101.786	102.142	101.878	5.375	101.786	101.738	101.698	6.000	102.790	102.706	102.622
5.500	102.172	102.273	102.097	5.500	102.155	102.108	102.068	6.125	102.989	102.906	102.822
5.625	102.560	102.516	102.485	5.625	102.492	102.445	102.404	6.250	103.193	103.109	103.026
5.750	102.028	102.396	102.127	5.750	101.838	101.773	101.733	6.375	103.316	103.148	102.981
5.875	102.433	102.387	102.348	5.875	102.363	102.289	102.258	6.500	103.692	103.524	103.357
6.000	102.878	102.804	102.772	6.000	102.878	102.804	102.772	6.625	104.008	103.840	103.673
								6.750	103.791	103.750	103.708
								6.875	103.760	103.718	103.676
								7.000	104.182	104.140	104.098
								7.125	104.512	104.471	104.429

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
4.750	97.315	97.569	97.457	4.750	97.315	97.569	97.457	5.000	96.864	96.793	96.570
4.875	97.846	98.100	97.988	4.875	97.846	98.100	97.988	5.125	97.184	97.113	96.958
5.000	98.544	98.744	98.632	5.000	98.544	98.744	98.632	5.250	97.826	97.776	97.726
5.125	99.152	99.406	99.294	5.125	99.152	99.406	99.294	5.375	97.885	97.835	97.784
5.250	100.629	100.816	100.638	5.250	100.629	100.816	100.638	5.500	98.295	98.245	98.195
5.375	100.635	100.822	100.644	5.375	100.635	100.822	100.644	5.625	98.687	98.637	98.587
5.500	101.185	101.160	101.012	5.500	101.185	101.160	101.012	5.750	99.502	99.460	99.418
5.625	101.567	101.654	101.475	5.625	101.567	101.654	101.475	5.875	99.742	99.700	99.658
5.750	102.089	102.310	102.159	5.750	102.089	102.310	102.159	6.000	100.091	100.049	100.007
5.875	102.368	102.284	102.200	5.875	101.890	101.891	101.779	6.125	100.285	100.244	100.202
6.000	102.790	102.706	102.622	6.000	102.483	102.413	102.373	6.250	100.919	100.793	100.667
6.125	102.989	102.906	102.822	6.125	102.677	102.691	102.568	6.375	100.609	100.484	100.358
6.250	103.193	103.109	103.026	6.250	102.573	102.718	102.509	6.500	101.075	100.949	100.824
6.375	103.316	103.148	102.981	6.375	102.365	102.363	102.315	6.625	101.266	101.141	101.015
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	96.551	96.472	96.430	4.500	96.551	96.472	96.430	4.500	96.551	96.472	96.430
4.625	97.246	97.168	97.125	4.625	97.246	97.168	97.125	4.625	97.246	97.168	97.125
4.750	98.447	98.913	98.800	4.750	98.447	98.913	98.800	4.750	98.447	98.913	98.800
4.875	99.139	99.194	99.082	4.875	99.139	99.194	99.082	4.875	99.139	99.194	99.082
5.000	99.827	99.768	99.709	5.000	99.827	99.768	99.709	5.000	99.827	99.768	99.709
5.125	100.145	100.087	100.029	5.125	100.145	100.087	100.029	5.125	100.145	100.087	100.028
5.250	101.084	101.316	101.138	5.250	101.084	101.316	101.138	5.250	101.084	101.316	101.138
5.375	101.561	101.572	101.394	5.375	101.561	101.572	101.394	5.375	101.561	101.572	101.394
5.500	102.129	102.004	101.878	5.500	102.129	102.004	101.878	5.500	102.129	102.004	101.878
5.625	102.557	102.432	102.306	5.625	102.557	102.432	102.306	5.625	102.557	102.432	102.306
5.750	102.542	102.942	102.792	5.750	102.542	102.942	102.792	5.750	102.542	102.942	102.792
5.875	102.945	102.861	102.778	5.875	102.945	102.861	102.778	5.875	102.945	102.861	102.778
6.000	103.447	103.364	103.280	6.000	103.447	103.364	103.280	6.000	103.447	103.364	103.280
6.125	103.757	103.673	103.625	6.125	103.757	103.673	103.625	6.125	103.757	103.673	103.625
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
4.375	99.499	99.452	99.442	4.375	99.499	99.452	99.442	4.750	97.315	97.569	97.457
4.500	100.005	99.957	99.948	4.500	100.005	99.957	99.948	4.875	97.846	98.100	97.988
4.625	100.489	100.441	100.432	4.625	100.489	100.441	100.432	5.000	98.544	98.744	98.632
4.750	100.596	101.046	100.799	4.750	100.412	100.341	100.317	5.125	99.152	99.406	99.294
4.875	100.977	101.249	101.002	4.875	100.884	100.814	100.789	5.250	100.629	100.816	100.638
5.000	101.434	101.390	101.359	5.000	101.326	101.255	101.230	5.375	100.635	100.822	100.644
5.125	101.879	101.835	101.804	5.125	101.735	101.664	101.640	5.500	101.185	101.160	101.012
5.250	101.563	101.988	101.724	5.250	101.381	101.334	101.294	5.625	101.567	101.654	101.475
5.375	101.786	102.142	101.878	5.375	101.786	101.738	101.698	5.750	102.089	102.310	102.159
5.500	102.172	102.273	102.097	5.500	102.155	102.108	102.068	5.875	102.368	102.284	102.200
5.625	102.560	102.516	102.485	5.625	102.492	102.445	102.404	6.000	102.790	102.706	102.622
5.750	102.028	102.396	102.127	5.750	101.838	101.773	101.733	6.125	102.989	102.906	102.822
5.875	102.433	102.387	102.348	5.875	102.363	102.289	102.258	6.250	103.193	103.109	103.026
6.000	102.878	102.804	102.772	6.000	102.878	102.804	102.772	6.375	103.316	103.148	102.981

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
4.750	97.315	97.569	97.457	4.750	97.315	97.569	97.457	5.000	96.864	96.793	96.570
4.875	97.846	98.100	97.988	4.875	97.846	98.100	97.988	5.125	97.184	97.113	96.958
5.000	98.544	98.744	98.632	5.000	98.544	98.744	98.632	5.250	97.826	97.776	97.726
5.125	99.152	99.406	99.294	5.125	99.152	99.406	99.294	5.375	97.885	97.835	97.784
5.250	100.629	100.816	100.638	5.250	100.629	100.816	100.638	5.500	98.295	98.245	98.195
5.375	100.635	100.822	100.644	5.375	100.635	100.822	100.644	5.625	98.687	98.637	98.587
5.500	101.185	101.160	101.012	5.500	101.185	101.160	101.012	5.750	99.502	99.460	99.418
5.625	101.567	101.654	101.475	5.625	101.567	101.654	101.475	5.875	99.742	99.700	99.658
5.750	102.089	102.310	102.159	5.750	102.089	102.310	102.159	6.000	100.091	100.049	100.007
5.875	102.368	102.284	102.200	5.875	101.890	101.891	101.779	6.125	100.285	100.244	100.202
6.000	102.790	102.706	102.622	6.000	102.483	102.413	102.373	6.250	100.919	100.793	100.667
6.125	102.989	102.906	102.822	6.125	102.753	102.691	102.571	6.375	100.609	100.484	100.358
6.250	103.193	103.109	103.026	6.250	102.573	102.718	102.509	6.500	101.075	100.949	100.824
6.375	103.316	103.148	102.981	6.375	102.308	102.248	102.192	6.625	101.266	101.141	101.015

**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: 2/5/2026 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
6.250	101.180	101.001	100.701	6.250	99.680	99.501	99.201	6.250	99.180	99.001	98.701
6.375	101.396	101.251	100.951	6.375	99.896	99.751	99.451	6.375	99.396	99.251	98.951
6.500	101.936	101.791	101.491	6.500	100.436	100.291	99.991	6.500	99.936	99.791	99.491
6.625	102.420	102.275	101.975	6.625	100.920	100.775	100.475	6.625	100.420	100.275	99.975
6.750	102.884	102.739	102.439	6.750	101.384	101.239	100.939	6.750	100.884	100.739	100.439
6.875	103.262	103.110	102.810	6.875	101.762	101.610	101.310	6.875	101.262	101.110	100.810
7.000	103.762	103.610	103.310	7.000	102.262	102.110	101.810	7.000	101.762	101.610	101.310
7.125	104.206	104.054	103.754	7.125	102.706	102.554	102.254	7.125	102.206	102.054	101.754
7.250	104.640	104.488	104.188	7.250	103.140	102.988	102.688	7.250	102.640	102.488	102.188
7.375	104.059	103.881	103.581	7.375	102.559	102.381	102.081	7.375	102.059	101.881	101.581
7.500	104.529	104.351	104.051	7.500	103.029	102.851	102.551	7.500	102.529	102.351	102.051
7.625	104.953	104.775	104.475	7.625	103.453	103.275	102.975	7.625	102.953	102.775	102.475
7.750	105.367	105.189	104.889	7.750	103.867	103.689	103.389	7.750	103.367	103.189	102.889
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	99.384	99.239	98.939	6.250	100.430	100.251	99.951	6.625	99.670	99.525	99.225
6.875	99.762	99.610	99.310	6.375	100.646	100.501	100.201	6.750	100.134	99.989	99.689
7.000	100.262	100.110	99.810	6.500	101.186	101.041	100.741	6.875	100.512	100.360	100.060
7.125	100.706	100.554	100.254	6.625	101.670	101.525	101.225	7.000	101.012	100.860	100.560
7.250	101.140	100.988	100.688	6.750	102.134	101.989	101.689	7.125	101.456	101.304	101.004
7.375	100.559	100.381	100.081	6.875	102.512	102.360	102.060	7.250	101.890	101.738	101.438
7.500	101.029	100.851	100.551	7.000	103.012	102.860	102.560	7.375	101.309	101.131	100.831
7.625	101.453	101.275	100.975	7.125	103.456	103.304	103.004	7.500	101.779	101.601	101.301
7.750	101.867	101.689	101.389	7.250	103.890	103.738	103.438	7.625	102.203	102.025	101.725
7.875	100.681	100.475	100.175	7.375	103.309	103.131	102.831	7.750	102.617	102.439	102.139
8.000	101.101	100.895	100.595	7.500	103.779	103.601	103.301	7.875	101.431	101.225	100.925
8.125	101.485	101.279	100.979	7.625	104.203	104.025	103.725	8.000	101.851	101.645	101.345
8.250	101.879	101.673	101.373	7.750	104.617	104.439	104.139	8.125	102.235	102.029	101.729

**Government DPA Adjustments**

**FICO**

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

**Other Adjustments**

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

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

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