



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: 2/9/26 8:38 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: 2/9/2026 8:38 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	95.675	95.390	95.390	4.750	95.675	95.390	95.390	5.125	98.613	98.543	98.524
4.875	96.520	96.244	96.255	4.875	96.520	96.244	96.255	5.250	99.319	99.266	99.250
5.000	97.145	96.866	96.884	5.000	97.145	96.866	96.884	5.375	99.835	99.779	99.769
5.125	97.672	97.442	97.442	5.125	97.672	97.442	97.442	5.500	100.324	100.266	100.260
5.250	98.405	98.333	98.281	5.250	98.373	98.321	98.270	5.625	100.755	100.697	100.691
5.375	99.051	98.979	98.927	5.375	98.971	98.920	98.868	5.750	100.878	100.810	100.777
5.500	99.682	99.610	99.558	5.500	99.605	99.553	99.520	5.875	101.331	101.259	101.232
5.625	100.242	100.171	100.136	5.625	100.196	100.134	100.136	6.000	101.765	101.700	101.662
5.750	100.450	100.380	100.351	5.750	100.450	100.380	100.351	6.125	102.285	102.226	102.181
5.875	101.078	100.998	100.938	5.875	101.024	100.950	100.928	6.250	101.930	101.877	101.827
6.000	101.597	101.516	101.456	6.000	101.506	101.437	101.405	6.375	102.473	102.426	102.371
6.125	102.094	102.014	101.954	6.125	101.961	101.892	101.868	6.500	102.969	102.927	102.867
6.250	102.038	101.966	101.914	6.250	101.830	101.777	101.728	6.625	103.007	102.956	102.917
6.375	102.506	102.433	102.381	6.375	102.308	102.219	102.160	6.750	102.893	102.893	102.823
6.500	102.879	102.807	102.755	6.500	102.765	102.700	102.640	6.875	103.221	103.221	103.146
6.625	103.178	103.106	103.053	6.625	103.118	103.095	103.041	7.000	103.695	103.695	103.614
6.750	103.096	103.076	103.002	6.750	103.023	103.076	102.997	7.125	103.794	103.789	103.768
6.875	103.476	103.468	103.382	6.875	103.412	103.468	103.382	7.250	104.217	104.217	104.125
7.000	103.866	103.893	103.813	7.000	103.866	103.893	103.813	7.375	104.429	104.429	104.332
7.125	104.164	104.220	104.134	7.125	104.164	104.220	104.134	7.500	104.683	104.683	104.581
7.250	104.290	104.420	104.317	7.250	104.290	104.420	104.317	7.625	104.923	104.923	104.816
7.375	104.689	104.685	104.630	7.375	104.689	104.685	104.630	7.750	105.150	105.150	105.062
7.500	105.147	105.158	105.088	7.500	105.147	105.158	105.088	7.875	105.150	105.150	105.150
7.625	105.343	105.331	105.284	7.625	105.343	105.331	105.284	8.000	105.150	105.150	105.150
7.750	105.104	105.104	104.992	7.750	105.104	105.104	104.992				
7.875	105.150	105.176	105.150	7.875	105.150	105.176	105.150				
8.000	105.551	105.506	105.491	8.000	105.551	105.506	105.491				
8.125	105.755	105.710	105.695	8.125	105.755	105.710	105.695				
8.250	105.828	105.894	105.783	8.25	105.8279	105.8942	105.7826				
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	98.795	98.746	98.733	4.625	98.915	98.849	98.852	5.000	96.205	96.012	95.977
4.750	99.211	99.178	99.178	4.750	99.315	99.302	99.302	5.125	96.819	97.396	96.591
4.875	99.681	99.610	99.567	4.875	99.577	99.569	99.569	5.250	98.355	98.300	98.289
5.000	99.992	99.981	99.981	5.000	100.016	100.013	100.013	5.375	98.916	98.858	98.853
5.125	100.328	100.285	100.250	5.125	100.171	100.109	100.096	5.500	99.497	99.435	99.437
5.250	100.597	100.543	100.535	5.250	100.381	100.327	100.319	5.625	100.035	99.974	99.975
5.375	101.055	100.977	100.949	5.375	100.729	100.680	100.666	5.750	100.358	100.287	100.259
5.500	101.311	101.267	101.248	5.500	101.046	101.002	100.983	5.875	100.918	100.832	100.767
5.625	101.589	101.511	101.464	5.625	101.207	101.147	101.117	6.000	101.430	101.341	101.272
5.750	101.675	101.675	101.646	5.750	101.411	101.411	101.382	6.125	101.919	101.827	101.754
5.875	102.134	102.068	102.034	5.875	101.670	101.649	101.615	6.250	101.794	101.722	101.669
6.000	102.361	102.283	102.243	6.000	102.017	102.017	101.978	6.375	102.256	102.170	102.115
6.125	102.625	102.547	102.500	6.125	102.186	102.166	102.121	6.500	102.629	102.567	102.517
6.250	102.550	102.502	102.452	6.250	102.509	102.496	102.446	6.625	102.925	102.879	102.821
6.375	103.054	102.975	102.928	6.375	102.899	102.891	102.836	6.750	102.848	102.831	102.748
6.500	103.232	103.153	103.107	6.500	103.105	103.071	103.011	6.875	103.223	103.138	103.048
6.625	103.428	103.356	103.303	6.625	103.329	103.300	103.235	7.000	103.502	103.460	103.375
6.750	103.846	103.766	103.696	6.750	103.751	103.672	103.601	7.125	103.842	103.727	103.631
6.875	104.124	104.049	103.974	6.875	104.105	104.030	103.955	7.250	103.746	103.876	103.762
7.000	104.355	104.286	104.205	7.000	104.240	104.171	104.090	7.375	103.953	104.087	103.966
7.125	104.227	104.089	103.964	7.125	103.741	103.602	103.477	7.500	104.118	104.251	104.130
7.250	103.880	103.793	103.730	7.250	103.526	103.438	103.376	7.625	104.279	104.351	104.230
7.375	104.327	104.239	104.177	7.375	103.865	103.777	103.714	7.750	103.198	103.154	103.139
								7.875	103.661	103.617	103.602

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: 2/9/2026 8:38 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.781	97.631	97.481	5.000	97.656	97.506	97.356
5.125	98.473	98.323	98.173	5.125	98.348	98.198	98.048
5.250	99.148	98.998	98.848	5.250	99.005	98.855	98.705
5.375	99.808	99.658	99.508	5.375	99.582	99.432	99.282
5.500	100.452	100.302	100.152	5.500	100.145	99.995	99.845
5.625	101.080	100.930	100.780	5.625	100.695	100.545	100.395
5.750	101.691	101.541	101.391	5.750	101.230	101.080	100.930
5.875	102.287	102.137	101.987	5.875	101.752	101.602	101.452
6.000	102.867	102.717	102.567	6.000	102.259	102.109	101.959
6.125	103.427	103.277	103.127	6.125	102.802	102.652	102.502
6.250	103.967	103.817	103.667	6.250	103.342	103.192	103.042
6.375	104.487	104.337	104.187	6.375	103.862	103.712	103.562
6.500	104.987	104.837	104.687	6.500	104.362	104.212	104.062
6.625	105.464	105.314	105.164	6.625	104.839	104.689	104.539
6.750	105.916	105.766	105.616	6.750	105.291	105.141	104.991
6.875	106.345	106.195	106.045	6.875	105.720	105.570	105.420
7.000	106.750	106.600	106.450	7.000	106.125	105.975	105.825
7.125	107.137	106.987	106.837	7.125	106.512	106.362	106.212
7.250	107.506	107.356	107.206	7.250	106.881	106.731	106.581

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: 2/9/2026 8:38 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	99.559	99.438	99.439	5.000	98.939	98.862	98.827	5.000	96.769	96.706	96.643
5.125	99.885	99.761	99.758	5.125	99.339	99.287	99.252	5.125	97.232	97.169	97.106
5.250	100.179	100.051	100.045	5.250	99.774	99.671	99.640	5.250	97.892	97.829	97.767
5.375	100.454	100.323	100.312	5.375	100.292	100.162	100.151	5.375	98.356	98.293	98.231
5.500	100.647	100.524	100.497	5.500	100.697	100.563	100.548	5.500	98.826	98.763	98.701
5.625	100.882	100.778	100.676	5.625	100.980	100.842	100.823	5.625	99.297	99.234	99.171
5.750	101.068	100.964	100.863	5.750	101.195	101.053	101.030	5.750	99.569	99.506	99.444
5.875	101.183	101.079	100.977	5.875	101.310	101.165	101.137	5.875	99.839	99.776	99.714
6.000	101.278	101.174	101.072	6.000	101.425	101.277	101.246	6.000	100.106	100.043	99.981
6.125	101.348	101.285	101.222	6.125	101.543	101.445	101.419	6.125	100.375	100.312	100.250
6.250	101.459	101.341	101.263	6.250	101.783	101.628	101.588	6.250	100.641	100.578	100.516
6.375	101.703	101.545	101.500	6.375	102.156	101.997	101.953	6.375	100.898	100.835	100.773
6.500	101.803	101.643	101.622	6.500	102.295	102.133	102.084	6.500	100.917	100.854	100.791
6.625	101.735	101.714	101.695	6.625	102.082	102.008	101.987	6.625	100.970	100.907	100.845
6.750	101.809	101.788	101.768	6.750	102.063	102.040	102.019	6.750	101.038	100.975	100.913
6.875	101.760	101.656	101.554	6.875	101.779	101.716	101.653	6.875	101.115	101.052	100.989
7.000	101.748	101.644	101.543	7.000	101.842	101.779	101.716	7.000	101.191	101.128	101.066
7.125	101.729	101.625	101.523	7.125	101.905	101.842	101.779	7.125	101.267	101.204	101.142

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	99.662	99.542	99.543	5.000	99.037	98.916	98.918	5.000	96.719	96.656	96.593
5.125	99.988	99.864	99.862	5.125	99.436	99.312	99.309	5.125	97.182	97.119	97.056
5.250	100.282	100.155	100.148	5.250	99.870	99.743	99.736	5.250	97.842	97.779	97.716
5.375	100.557	100.426	100.415	5.375	100.388	100.257	100.246	5.375	98.306	98.243	98.180
5.500	100.751	100.616	100.601	5.500	100.792	100.658	100.642	5.500	98.776	98.713	98.650
5.625	100.882	100.778	100.714	5.625	101.074	100.936	100.917	5.625	99.247	99.184	99.121
5.750	101.068	100.964	100.863	5.750	101.289	101.147	101.124	5.750	99.519	99.456	99.393
5.875	101.183	101.079	100.980	5.875	101.404	101.260	101.232	5.875	99.789	99.726	99.663
6.000	101.284	101.174	101.104	6.000	101.521	101.373	101.341	6.000	100.056	99.993	99.930
6.125	101.391	101.240	101.203	6.125	101.641	101.489	101.453	6.125	100.325	100.262	100.199
6.250	101.574	101.418	101.378	6.250	101.883	101.728	101.687	6.250	100.591	100.528	100.465
6.375	101.820	101.661	101.617	6.375	102.257	102.098	102.054	6.375	100.848	100.785	100.722
6.500	101.921	101.759	101.711	6.500	102.397	102.235	102.187	6.500	100.867	100.804	100.741
6.625	101.805	101.639	101.587	6.625	102.186	102.020	101.968	6.625	100.920	100.857	100.794
6.750	101.766	101.662	101.560	6.750	102.083	101.914	101.857	6.750	100.988	100.925	100.862
6.875	101.760	101.656	101.554	6.875	101.729	101.666	101.603	6.875	101.065	101.002	100.939
7.000	101.748	101.644	101.543	7.000	101.808	101.729	101.666	7.000	101.141	101.078	101.015
7.125	101.729	101.625	101.523	7.125	101.898	101.793	101.729	7.125	101.217	101.154	101.091

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: 2/9/2026 8:38 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	95.561	95.484	95.441	4.500	95.561	95.484	95.441	5.000	98.883	98.867	98.751
4.625	96.253	96.177	96.134	4.625	96.253	96.177	96.134	5.125	99.236	99.225	99.184
4.750	97.618	98.014	97.899	4.750	97.618	98.014	97.899	5.250	100.064	100.370	100.208
4.875	98.201	98.289	98.174	4.875	98.201	98.289	98.174	5.375	100.516	100.626	100.464
5.000	98.883	98.867	98.751	5.000	98.883	98.867	98.751	5.500	101.075	101.133	100.970
5.125	99.236	99.225	99.184	5.125	99.236	99.225	99.184	5.625	101.541	101.551	101.389
5.250	100.064	100.370	100.208	5.250	100.064	100.370	100.208	5.750	101.637	101.932	101.814
5.375	100.558	100.626	100.464	5.375	100.558	100.626	100.464	5.875	101.991	101.883	101.812
5.500	101.075	101.133	100.970	5.500	101.075	101.133	100.970	6.000	102.591	102.484	102.413
5.625	101.541	101.551	101.389	5.625	101.541	101.551	101.389	6.125	102.974	102.867	102.796
5.750	101.870	101.932	101.814	5.750	101.870	101.932	101.814	6.250	102.944	102.924	102.884
5.875	101.991	101.933	101.889	5.875	101.991	101.933	101.889	6.375	102.945	102.942	102.895
6.000	102.591	102.484	102.413	6.000	102.591	102.484	102.413	6.500	103.299	103.296	103.251
6.125	102.974	102.870	102.824	6.125	102.974	102.870	102.824	6.625	103.776	103.761	103.717
6.250	102.957	102.924	102.884	6.250	102.957	102.924	102.884	6.750	103.974	104.072	103.958
6.375	103.119	103.116	103.069	6.375	103.119	103.116	103.069	6.875	104.161	104.120	104.070
6.500	103.422	103.419	103.374	6.500	103.422	103.419	103.374	7.000	104.554	104.614	104.498
6.625	103.831	103.828	103.784	6.625	103.831	103.828	103.784	7.125	104.947	104.916	104.838
6.750	103.974	104.072	103.958	6.750	103.974	104.072	103.958	7.250	105.186	105.186	105.094
6.875	104.422	104.419	104.344	6.875	104.422	104.419	104.344	7.375	104.820	104.779	104.729
7.000	104.765	104.765	104.684	7.000	104.765	104.765	104.684	7.500	104.945	104.904	104.854
7.125	105.024	105.024	104.938	7.125	105.024	105.024	104.938	7.625	105.0695	105.0285	104.9785
7.250	105.424	105.424	105.333	7.250	105.424	105.424	105.333	7.75	105.1945	105.1535	105.1035
7.375	104.8195	104.7785	104.7285	7.375	104.8195	104.7785	104.7285	7.875	102.985	103.1005	102.9818
7.5	104.9445	104.9035	104.8535	7.5	104.9445	104.9035	104.8535	8	103.3386	103.4542	103.3355
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
3.750	94.594	94.524	94.524	4.250	97.878	97.815	97.812	4.500	92.448	92.371	92.330
3.875	94.999	94.934	94.934	4.375	98.454	98.391	98.388	4.625	93.141	93.064	93.022
4.000	94.906	94.846	94.846	4.500	99.026	98.962	98.960	4.750	96.417	96.679	96.532
4.125	94.913	94.859	94.859	4.625	99.589	99.526	99.523	4.875	96.992	97.101	96.954
4.250	97.878	97.815	97.812	4.750	99.439	99.889	99.634	5.000	97.751	98.013	97.866
4.375	98.454	98.391	98.388	4.875	99.810	100.123	99.868	5.125	98.291	98.308	98.236
4.500	99.026	98.962	98.960	5.000	100.351	100.446	100.262	5.250	99.452	99.639	99.445
4.625	99.589	99.526	99.523	5.125	100.871	100.801	100.783	5.375	99.744	99.676	99.578
4.750	99.439	99.889	99.634	5.250	100.641	101.049	100.778	5.500	100.300	100.232	100.134
4.875	99.869	100.123	99.868	5.375	100.866	101.172	100.901	5.625	100.842	100.774	100.676
5.000	100.351	100.446	100.262	5.500	101.353	101.491	101.256	5.750	100.889	101.068	100.918
5.125	100.871	100.801	100.783	5.625	101.809	101.746	101.713	5.875	101.219	101.135	101.067
5.250	100.669	101.049	100.778	5.750	101.220	101.637	101.369	6.000	101.572	101.502	101.425
5.375	100.960	101.172	100.901	5.875	101.307	101.305	101.237	6.125	101.925	101.882	101.829
5.500	101.386	101.491	101.312	6.000	101.772	101.694	101.647	6.250	102.082	101.998	101.914
								6.375	102.080	101.904	101.828
								6.500	102.491	102.315	102.237
								6.625	102.791	102.672	102.628
								6.750	102.710	102.676	102.643
								6.875	102.702	102.668	102.635
								7.000	103.118	103.084	103.051

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	99.452	99.639	99.445	5.000	97.751	98.013	97.866	4.500	96.282	96.218	96.091
5.375	99.744	99.676	99.578	5.125	98.291	98.308	98.236	4.625	96.833	96.770	96.642
5.500	100.300	100.232	100.134	5.250	99.452	99.639	99.445	4.750	96.238	96.217	96.165
5.625	100.842	100.774	100.676	5.375	99.545	99.645	99.451	4.875	96.699	96.678	96.626
5.750	100.889	101.068	100.918	5.500	100.278	100.201	100.113	5.000	97.150	97.129	97.077
5.875	101.219	101.135	101.067	5.625	100.707	100.590	100.542	5.125	97.589	97.568	97.516
6.000	101.572	101.502	101.425	5.750	100.889	101.068	100.918	5.250	97.472	97.451	97.399
6.125	101.925	101.882	101.829	5.875	101.210	101.131	101.067	5.375	97.910	97.889	97.836
6.250	102.082	101.998	101.914	6.000	101.544	101.502	101.446	5.500	98.336	98.315	98.262
6.375	102.080	101.904	101.828	6.125	102.039	101.990	101.945	5.625	98.750	98.728	98.676
6.500	102.491	102.315	102.237	6.250	101.446	101.633	101.449	5.750	98.453	98.432	98.379
6.625	102.791	102.672	102.628	6.375	101.941	101.939	101.893	5.875	98.876	98.854	98.802
6.750	102.710	102.676	102.643	6.500	102.419	102.417	102.372	6.000	99.294	99.273	99.220
6.875	102.702	102.668	102.635	6.625	102.878	102.876	102.832	6.125	99.702	99.681	99.628
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.250	100.064	99.930	99.796	5.250	100.064	99.930	99.796	5.250	100.064	100.370	100.208
5.375	100.580	100.424	100.411	5.375	100.580	100.424	100.411	5.375	100.516	100.626	100.464
5.500	101.075	100.941	100.900	5.500	101.075	100.941	100.900	5.500	101.075	101.133	100.970
5.625	101.509	101.439	101.341	5.625	101.509	101.439	101.341	5.625	101.509	101.551	101.389
5.750	101.969	101.832	101.803	5.750	101.969	101.832	101.803	5.750	101.687	101.932	101.814
5.875	101.991	101.933	101.889	5.875	101.991	101.933	101.889	5.875	101.991	101.883	101.812
6.000	102.591	102.484	102.413	6.000	102.591	102.484	102.413	6.000	102.591	102.484	102.413
6.125	102.974	102.870	102.824	6.125	102.974	102.870	102.824	6.125	102.974	102.867	102.796
6.250	103.117	103.020	102.971	6.250	103.117	103.020	102.971	6.250	102.786	102.833	102.680
6.375	103.119	103.116	103.069	6.375	103.119	103.116	103.069	6.375	102.945	102.942	102.895
6.500	103.422	103.419	103.374	6.500	103.422	103.419	103.374	6.500	103.299	103.296	103.251
6.625	103.831	103.828	103.784	6.625	103.831	103.828	103.784	6.625	103.776	103.761	103.717
6.750	103.974	103.954	103.914	6.750	103.974	103.954	103.914	6.750	103.867	104.072	103.958
6.875	104.239	104.236	104.161	6.875	104.239	104.236	104.161	6.875	104.161	104.128	104.070
7.000	104.644	104.644	104.563	7.000	104.644	104.644	104.563	7.000	104.524	104.559	104.446
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	99.016	98.952	98.950	4.250	97.868	97.805	97.802	5.250	99.452	99.639	99.445
4.625	99.579	99.516	99.513	4.375	98.444	98.381	98.378	5.375	99.884	99.779	99.674
4.750	99.439	99.889	99.634	4.500	99.016	98.952	98.950	5.500	100.417	100.312	100.208
4.875	99.934	100.123	99.868	4.625	99.579	99.516	99.513	5.625	100.938	100.833	100.728
5.000	100.341	100.446	100.252	4.750	99.338	99.304	99.280	5.750	101.439	101.334	101.229
5.125	100.861	100.791	100.773	4.875	99.805	99.771	99.747	5.875	101.241	101.168	101.094
5.250	100.737	101.049	100.778	5.000	100.341	100.270	100.252	6.000	101.736	101.662	101.589
5.375	100.960	101.172	100.901	5.125	100.861	100.791	100.773	6.125	102.218	102.144	102.071
5.500	101.386	101.491	101.312	5.250	100.343	100.280	100.247	6.250	102.669	102.596	102.522
5.625	101.800	101.778	101.726	5.375	100.856	100.793	100.760	6.375	102.210	102.137	102.063
5.750	101.503	101.637	101.466	5.500	101.343	101.280	101.246	6.500	102.659	102.585	102.512
5.875	101.926	101.904	101.852	5.625	101.799	101.736	101.703	6.625	103.090	103.017	102.943
6.000	102.344	102.323	102.270	5.750	100.902	100.863	100.832	6.750	103.554	103.497	103.439

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	99.452	99.639	99.445	5.250	99.452	99.639	99.445	4.500	96.282	96.218	96.091
5.375	99.884	99.779	99.674	5.375	99.545	99.645	99.451	4.625	96.833	96.770	96.642
5.500	100.417	100.312	100.208	5.500	100.278	100.201	100.113	4.750	94.932	94.861	94.725
5.625	100.938	100.833	100.728	5.625	100.707	100.590	100.542	4.875	95.469	95.398	95.180
5.750	101.439	101.334	101.229	5.750	100.889	101.068	100.918	5.000	95.975	95.904	95.686
5.875	101.241	101.168	101.094	5.875	101.210	101.131	101.067	5.125	96.441	96.370	96.152
6.000	101.736	101.662	101.589	6.000	101.544	101.502	101.425	5.250	96.788	96.738	96.688
6.125	102.218	102.144	102.071	6.125	101.925	101.882	101.805	5.375	96.837	96.787	96.737
6.250	102.669	102.596	102.522	6.250	101.446	101.633	101.449	5.500	97.246	97.196	97.146
6.375	102.210	102.137	102.063	6.375	101.713	101.694	101.546	5.625	97.630	97.580	97.530
6.500	102.659	102.585	102.512	6.500	101.995	101.901	101.828	5.750	98.370	98.320	98.269
6.625	103.090	103.017	102.943	6.625	102.313	102.240	102.146	5.875	98.605	98.555	98.505
6.750	103.554	103.497	103.439	6.750	102.392	102.351	102.302	6.000	98.945	98.895	98.845
6.875	102.702	102.668	102.635	6.875	102.686	102.645	102.595	6.125	99.135	99.085	99.035

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: 2/9/2026 8:38 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	94.373	94.306	94.263	4.125	94.373	94.306	94.263	4.125	94.373	94.306	94.263
4.250	95.320	95.243	95.201	4.250	95.320	95.243	95.201	4.250	95.320	95.243	95.201
4.375	96.033	95.956	95.913	4.375	96.033	95.956	95.913	4.375	96.033	95.956	95.913
4.500	96.736	96.659	96.616	4.500	96.736	96.659	96.616	4.500	96.736	96.659	96.616
4.625	97.428	97.352	97.309	4.625	97.428	97.352	97.309	4.625	97.428	97.352	97.309
4.750	98.684	99.096	98.980	4.750	98.684	99.096	98.980	4.750	97.534	97.946	97.830
4.875	99.376	99.377	99.261	4.875	99.376	99.377	99.261	4.875	98.226	98.227	98.111
5.000	100.058	99.983	99.908	5.000	100.058	99.983	99.908	5.000	98.908	98.833	98.758
5.125	99.215	99.139	99.125	5.125	99.215	99.139	99.125	5.125	99.215	99.139	99.064
5.250	100.089	100.320	100.158	5.250	100.089	100.320	100.158	5.250	100.089	100.320	100.158
5.375	100.541	100.576	100.414	5.375	100.541	100.576	100.414	5.375	100.541	100.576	100.414
5.500	101.100	100.966	100.832	5.500	101.100	100.966	100.832	5.500	101.100	100.966	100.832
5.625	101.534	101.408	101.275	5.625	101.534	101.408	101.275	5.625	101.534	101.408	101.267
5.750	101.462	101.850	101.733	5.750	101.462	101.850	101.733	5.750	101.462	101.850	101.733
5.875	101.821	101.738	101.654	5.875	101.821	101.738	101.654	5.875	101.821	101.738	101.654
6.000	102.255	102.171	102.087	6.000	102.255	102.171	102.087	6.000	102.255	102.171	102.087
6.125	102.618	102.549	102.477	6.125	102.618	102.549	102.477	6.125	102.618	102.549	102.477
6.250	102.719	102.701	102.552	6.250	102.719	102.701	102.552	6.250	102.719	102.701	102.552
6.375	102.797	102.622	102.499	6.375	102.797	102.622	102.499	6.375	102.797	102.622	102.535
6.500	103.168	102.992	102.924	6.500	103.168	102.992	102.817	6.500	103.168	102.992	102.868
6.625	103.579	103.403	103.242	6.625	103.579	103.403	103.227	6.625	103.579	103.403	103.246
6.750	103.877	103.972	103.858	6.750	103.877	103.972	103.858	6.750	103.877	103.972	103.858
6.875	104.039	104.045	103.973	6.875	104.039	104.045	103.973	6.875	104.039	104.045	103.973
7.000	104.455	104.447	104.388	7.000	104.455	104.447	104.388	7.000	104.455	104.447	104.388
7.125	104.781	104.747	104.714	7.125	104.781	104.747	104.714	7.125	104.781	104.747	104.714
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	97.965	97.902	97.899	4.250	97.965	97.902	97.899	4.875	96.962	97.133	97.017
4.375	98.484	98.421	98.418	4.375	98.484	98.421	98.418	5.000	97.685	97.777	97.661
4.500	98.986	98.923	98.920	4.500	98.986	98.923	98.920	5.125	98.177	98.439	98.324
4.625	99.466	99.402	99.400	4.625	99.466	99.402	99.400	5.250	99.633	99.820	99.658
4.750	99.495	99.945	99.691	4.750	99.297	99.226	99.208	5.375	99.639	99.826	99.664
4.875	99.830	100.148	99.893	4.875	99.764	99.693	99.675	5.500	100.209	100.164	100.043
5.000	100.287	100.284	100.229	5.000	100.200	100.130	100.112	5.625	100.589	100.658	100.495
5.125	100.732	100.698	100.674	5.125	100.603	100.532	100.514	5.750	100.947	101.218	101.100
5.250	100.541	100.949	100.678	5.250	100.335	100.272	100.239	5.875	101.244	101.160	101.076
5.375	100.733	101.103	100.832	5.375	100.733	100.670	100.637	6.000	101.597	101.513	101.430
5.500	101.133	101.234	101.063	5.500	101.097	101.034	101.000	6.125	101.851	101.767	101.684
5.625	101.522	101.483	101.452	5.625	101.431	101.366	101.333	6.250	102.107	102.023	101.939
5.750	100.964	101.380	101.113	5.750	100.763	100.685	100.638	6.375	102.105	101.929	101.753
5.875	101.332	101.294	101.262	5.875	101.285	101.207	101.160	6.500	102.516	102.340	102.164
6.000	101.797	101.719	101.672	6.000	101.797	101.719	101.672	6.625	102.816	102.641	102.465
								6.750	102.735	102.701	102.668
								6.875	102.727	102.693	102.660
								7.000	103.143	103.109	103.076
								7.125	103.468	103.435	103.401

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	92.920	92.844	92.801	4.375	90.920	90.844	90.801	5.000	95.726	95.655	95.475
4.500	93.623	93.546	93.504	4.500	91.623	91.546	91.504	5.125	96.037	95.966	95.798
4.625	94.316	94.239	94.197	4.625	92.316	92.239	92.197	5.250	96.813	96.763	96.713
4.750	97.490	97.752	97.636	4.750	97.490	97.752	97.636	5.375	96.862	96.812	96.762
4.875	98.112	98.283	98.167	4.875	98.112	98.283	98.167	5.500	97.271	97.221	97.171
5.000	98.835	98.927	98.811	5.000	98.835	98.927	98.811	5.625	97.655	97.605	97.555
5.125	99.327	99.589	99.474	5.125	99.327	99.589	99.474	5.750	98.395	98.345	98.294
5.250	100.783	100.970	100.808	5.250	100.783	100.970	100.808	5.875	98.630	98.580	98.530
5.375	100.789	100.976	100.814	5.375	100.789	100.976	100.814	6.000	98.970	98.920	98.870
5.500	101.359	101.314	101.193	5.500	101.359	101.314	101.193	6.125	99.160	99.110	99.060
5.625	101.739	101.808	101.645	5.625	101.739	101.808	101.645	6.250	100.864	100.713	100.562
5.750	102.097	102.368	102.250	5.750	102.097	102.368	102.250	6.375	100.554	100.403	100.252
5.875	102.394	102.310	102.226	5.875	101.962	101.949	101.842	6.500	101.012	100.861	100.710
6.000	102.747	102.663	102.580	6.000	102.551	102.508	102.432	6.625	101.203	101.053	100.902
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	96.736	96.659	96.616	4.500	96.736	96.659	96.616	4.500	96.736	96.659	96.616
4.625	97.428	97.352	97.309	4.625	97.428	97.352	97.309	4.625	97.428	97.352	97.309
4.750	98.684	99.096	98.980	4.750	98.684	99.096	98.980	4.750	98.684	99.096	98.980
4.875	99.376	99.377	99.261	4.875	99.376	99.377	99.261	4.875	99.376	99.377	99.261
5.000	100.058	99.983	99.908	5.000	100.058	99.983	99.908	5.000	100.058	99.983	99.908
5.125	100.365	100.289	100.275	5.125	100.365	100.289	100.275	5.125	100.365	100.289	100.214
5.250	101.239	101.470	101.308	5.250	101.239	101.470	101.308	5.250	101.239	101.470	101.308
5.375	101.691	101.726	101.564	5.375	101.691	101.726	101.564	5.375	101.691	101.726	101.564
5.500	102.250	102.116	101.982	5.500	102.250	102.116	101.982	5.500	102.250	102.116	101.982
5.625	102.684	102.558	102.425	5.625	102.684	102.558	102.425	5.625	102.684	102.558	102.417
5.750	102.612	103.000	102.883	5.750	102.612	103.000	102.883	5.750	102.612	103.000	102.883
5.875	102.971	102.888	102.804	5.875	102.971	102.888	102.804	5.875	102.971	102.888	102.804
6.000	103.405	103.321	103.237	6.000	103.405	103.321	103.237	6.000	102.255	102.171	102.087
6.125	103.791	103.749	103.677	6.125	103.791	103.749	103.677	6.125	102.641	102.599	102.527
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	98.986	98.923	98.920	4.500	98.986	98.923	98.920	4.500	93.623	93.546	93.504
4.625	99.466	99.402	99.400	4.625	99.466	99.402	99.400	4.625	94.316	94.239	94.197
4.750	99.495	99.945	99.691	4.750	99.297	99.226	99.208	4.750	97.490	97.752	97.636
4.875	99.830	100.148	99.893	4.875	99.764	99.693	99.675	4.875	98.112	98.283	98.167
5.000	100.287	100.284	100.229	5.000	100.200	100.130	100.112	5.000	98.835	98.927	98.811
5.125	100.732	100.698	100.674	5.125	100.603	100.532	100.514	5.125	99.327	99.589	99.474
5.250	100.541	100.949	100.678	5.250	100.335	100.272	100.239	5.250	100.783	100.970	100.808
5.375	100.733	101.103	100.832	5.375	100.733	100.670	100.637	5.375	100.789	100.976	100.814
5.500	101.133	101.234	101.063	5.500	101.097	101.034	101.000	5.500	101.359	101.314	101.193
5.625	101.522	101.483	101.452	5.625	101.431	101.366	101.333	5.625	101.739	101.808	101.645
5.750	100.964	101.380	101.113	5.750	100.763	100.685	100.638	5.750	102.097	102.368	102.250
5.875	101.332	101.294	101.262	5.875	101.285	101.207	101.160	5.875	102.394	102.310	102.226
6.000	101.797	101.719	101.672	6.000	101.797	101.719	101.672	6.000	102.747	102.663	102.580
6.125	102.305	102.227	102.180	6.125	102.305	102.227	102.180	6.125	103.001	102.917	102.834

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	93.623	93.546	93.504	4.500	93.673	93.596	93.554	5.000	95.726	95.655	95.475
4.625	94.316	94.239	94.197	4.625	94.366	94.289	94.247	5.125	96.037	95.966	95.798
4.750	97.490	97.752	97.636	4.750	97.490	97.752	97.636	5.250	96.813	96.763	96.713
4.875	98.112	98.283	98.167	4.875	98.112	98.283	98.167	5.375	96.862	96.812	96.762
5.000	98.835	98.927	98.811	5.000	98.835	98.927	98.811	5.500	97.271	97.221	97.171
5.125	99.327	99.589	99.474	5.125	99.327	99.589	99.474	5.625	97.655	97.605	97.555
5.250	100.783	100.970	100.808	5.250	100.783	100.970	100.808	5.750	98.395	98.345	98.294
5.375	100.789	100.976	100.814	5.375	100.789	100.976	100.814	5.875	98.630	98.580	98.530
5.500	101.359	101.314	101.193	5.500	101.359	101.314	101.193	6.000	98.970	98.920	98.870
5.625	101.739	101.808	101.645	5.625	101.739	101.808	101.645	6.125	99.160	99.110	99.060
5.750	102.097	102.368	102.250	5.750	102.097	102.368	102.250	6.250	100.864	100.713	100.562
5.875	102.394	102.310	102.226	5.875	101.962	101.949	101.842	6.375	100.554	100.403	100.252
6.000	102.747	102.663	102.580	6.000	102.551	102.508	102.432	6.500	101.012	100.861	100.710
6.125	103.001	102.917	102.834	6.125	101.668	101.599	101.489	6.625	101.203	101.053	100.902

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: 2/9/2026 8:38 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	101.045	100.876	100.576	6.750	99.999	99.830	99.530	6.625	99.045	98.876	98.576
6.750	101.499	101.330	101.030	6.875	100.461	100.306	100.006	6.750	99.499	99.330	99.030
6.875	101.961	101.806	101.506	7.000	100.961	100.806	100.506	6.875	99.961	99.806	99.506
7.000	102.461	102.306	102.006	7.125	101.395	101.240	100.940	7.000	100.461	100.306	100.006
7.125	102.895	102.740	102.440	7.250	101.819	101.664	101.364	7.125	100.895	100.740	100.440
7.250	103.319	103.164	102.864	7.375	101.265	101.081	100.781	7.250	101.319	101.164	100.864
7.375	102.765	102.581	102.281	7.500	101.725	101.541	101.241	7.375	100.765	100.581	100.281
7.500	103.225	103.041	102.741	7.625	102.139	101.955	101.655	7.500	101.225	101.041	100.741
7.625	103.639	103.455	103.155	7.750	102.533	102.349	102.049	7.625	101.639	101.455	101.155
7.750	104.033	103.849	103.549	7.875	101.342	101.130	100.830	7.750	102.033	101.849	101.549
7.875	102.842	102.630	102.330	8.000	101.762	101.550	101.250	7.875	100.842	100.630	100.330
8.000	103.262	103.050	102.750	8.125	102.146	101.934	101.634	8.000	101.262	101.050	100.750
8.125	103.646	103.434	103.134	8.250	102.540	102.328	102.028	8.125	101.646	101.434	101.134
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	97.999	97.830	97.530	6.625	100.295	100.126	99.826	6.625	98.295	98.126	97.826
6.875	98.461	98.306	98.006	6.750	100.749	100.580	100.280	6.750	98.749	98.580	98.280
7.000	98.961	98.806	98.506	6.875	101.211	101.056	100.756	6.875	99.211	99.056	98.756
7.125	99.395	99.240	98.940	7.000	101.711	101.556	101.256	7.000	99.711	99.556	99.256
7.250	99.819	99.664	99.364	7.125	102.145	101.990	101.690	7.125	100.145	99.990	99.690
7.375	99.265	99.081	98.781	7.250	102.569	102.414	102.114	7.250	100.569	100.414	100.114
7.500	99.725	99.541	99.241	7.375	102.015	101.831	101.531	7.375	100.015	99.831	99.531
7.625	100.139	99.955	99.655	7.500	102.475	102.291	101.991	7.500	100.475	100.291	99.991
7.750	100.533	100.349	100.049	7.625	102.889	102.705	102.405	7.625	100.889	100.705	100.405
7.875	99.342	99.130	98.830	7.750	103.283	103.099	102.799	7.750	101.283	101.099	100.799
8.000	99.762	99.550	99.250	7.875	102.092	101.880	101.580	7.875	100.092	99.880	99.580
8.125	100.146	99.934	99.634	8.000	102.512	102.300	102.000	8.000	100.512	100.300	100.000
8.250	100.540	100.328	100.028	8.125	102.896	102.684	102.384	8.125	100.896	100.684	100.384

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.