



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: 2/11/26 8:18 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: 2/11/2026 8:18 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	95.926	95.646	95.646	4.750	95.926	95.646	95.646	5.125	98.663	98.626	98.612
4.875	96.487	96.466	96.465	4.875	96.487	96.466	96.465	5.250	99.410	99.371	99.361
5.000	97.106	97.067	97.082	5.000	97.106	97.067	97.082	5.375	99.918	99.877	99.872
5.125	97.729	97.562	97.567	5.125	97.729	97.542	97.567	5.500	100.397	100.353	100.353
5.250	98.558	98.480	98.432	5.250	98.504	98.453	98.402	5.625	100.800	100.756	100.755
5.375	99.194	99.116	99.068	5.375	99.095	99.044	98.993	5.750	100.921	100.868	100.842
5.500	99.813	99.735	99.687	5.500	99.715	99.664	99.618	5.875	101.364	101.309	101.288
5.625	100.362	100.284	100.237	5.625	100.247	100.197	100.208	6.000	101.790	101.741	101.702
5.750	100.519	100.451	100.426	5.750	100.501	100.451	100.426	6.125	102.320	102.277	102.232
5.875	101.140	101.062	101.025	5.875	101.102	101.050	101.025	6.250	101.944	101.877	101.834
6.000	101.643	101.565	101.517	6.000	101.573	101.519	101.495	6.375	102.599	102.567	102.512
6.125	102.127	102.049	102.001	6.125	102.003	101.949	101.924	6.500	102.990	102.965	102.905
6.250	102.068	101.990	101.942	6.250	101.848	101.794	101.745	6.625	103.027	102.947	102.913
6.375	102.513	102.435	102.387	6.375	102.288	102.214	102.170	6.750	102.899	102.899	102.829
6.500	102.888	102.810	102.763	6.500	102.763	102.693	102.645	6.875	103.240	103.201	103.125
6.625	103.177	103.099	103.051	6.625	103.145	103.077	103.030	7.000	103.669	103.669	103.588
6.750	103.171	103.094	103.038	6.750	103.171	103.094	103.013	7.125	103.937	103.815	103.768
6.875	103.591	103.511	103.430	6.875	103.591	103.511	103.430	7.250	104.221	104.221	104.129
7.000	104.010	103.929	103.852	7.000	104.010	103.929	103.852	7.375	104.533	104.435	104.338
7.125	104.306	104.226	104.145	7.125	104.306	104.226	104.145	7.500	104.829	104.687	104.629
7.250	104.493	104.402	104.293	7.250	104.493	104.402	104.293	7.625	104.983	104.983	104.876
7.375	104.783	104.700	104.685	7.375	104.783	104.700	104.685	7.750	105.150	105.150	105.150
7.500	105.246	105.153	105.136	7.500	105.246	105.153	105.136	7.875	105.242	105.150	105.150
7.625	105.415	105.370	105.356	7.625	105.415	105.370	105.356	8.000	105.384	105.270	105.183
7.750	105.198	105.150	105.142	7.750	105.198	105.150	105.142				
7.875	105.396	105.281	105.199	7.875	105.396	105.281	105.199				
8.000	105.685	105.640	105.626	8.000	105.685	105.640	105.626				
8.125	105.889	105.844	105.830	8.125	105.889	105.844	105.830				
8.250	106.157	106.041	105.919	8.250	106.157	106.047	105.919				
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	98.845	98.774	98.785	4.625	98.978	98.907	98.918	5.000	96.199	96.168	96.138
4.750	99.270	99.195	99.213	4.750	99.316	99.316	99.316	5.125	96.781	96.738	96.723
4.875	99.688	99.615	99.575	4.875	99.624	99.578	99.578	5.250	98.417	98.380	98.372
5.000	100.015	99.981	99.981	5.000	100.021	100.021	100.021	5.375	99.003	98.957	98.961
5.125	100.397	100.318	100.343	5.125	100.265	100.198	100.201	5.500	99.574	99.524	99.535
5.250	100.558	100.519	100.511	5.250	100.384	100.336	100.328	5.625	100.104	100.023	100.035
5.375	101.008	100.975	100.961	5.375	100.715	100.682	100.668	5.750	100.409	100.359	100.333
5.500	101.286	101.258	101.239	5.500	101.032	101.003	100.985	5.875	100.979	100.896	100.853
5.625	101.570	101.488	101.497	5.625	101.289	101.219	101.205	6.000	101.477	101.390	101.340
5.750	101.745	101.711	101.683	5.750	101.478	101.444	101.415	6.125	101.953	101.863	101.803
5.875	102.127	102.099	102.065	5.875	101.655	101.622	101.588	6.250	101.878	101.748	101.653
6.000	102.342	102.313	102.274	6.000	102.071	102.048	102.009	6.375	102.318	102.185	102.088
6.125	102.624	102.570	102.560	6.125	102.253	102.214	102.179	6.500	102.692	102.558	102.461
6.250	102.564	102.544	102.508	6.250	102.553	102.541	102.491	6.625	102.978	102.843	102.745
6.375	103.037	102.960	102.913	6.375	102.950	102.943	102.888	6.750	102.912	102.806	102.731
6.500	103.194	103.116	103.069	6.500	103.079	103.077	103.017	6.875	103.279	103.170	103.092
6.625	103.405	103.328	103.281	6.625	103.291	103.263	103.197	7.000	103.552	103.441	103.360
6.750	103.754	103.731	103.660	6.750	103.650	103.627	103.556	7.125	103.885	103.770	103.686
6.875	104.026	104.002	103.926	6.875	104.002	103.984	103.908	7.250	103.962	103.871	103.752
7.000	104.239	104.226	104.145	7.000	104.156	104.143	104.062	7.375	104.199	104.106	103.990
7.125	104.325	104.216	104.137	7.125	103.844	103.734	103.656	7.500	104.365	104.272	104.156
7.250	103.985	103.896	103.834	7.250	103.634	103.544	103.482	7.625	104.453	104.358	104.245
7.375	104.428	104.339	104.277	7.375	103.972	103.883	103.820	7.750	103.333	103.288	103.273
								7.875	103.796	103.751	103.736

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: 2/11/2026 8:18 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.254	97.104	96.954	5.000	97.129	96.979	96.829
5.125	97.946	97.796	97.646	5.125	97.821	97.671	97.521
5.250	98.622	98.472	98.322	5.250	98.497	98.347	98.197
5.375	99.281	99.131	98.981	5.375	99.121	98.971	98.821
5.500	99.925	99.775	99.625	5.500	99.684	99.534	99.384
5.625	100.553	100.403	100.253	5.625	100.234	100.084	99.934
5.750	101.165	101.015	100.865	5.750	100.769	100.619	100.469
5.875	101.761	101.611	101.461	5.875	101.291	101.141	100.991
6.000	102.341	102.191	102.041	6.000	101.798	101.648	101.498
6.125	102.901	102.751	102.601	6.125	102.288	102.138	101.988
6.250	103.441	103.291	103.141	6.250	102.816	102.666	102.516
6.375	103.961	103.811	103.661	6.375	103.336	103.186	103.036
6.500	104.461	104.311	104.161	6.500	103.836	103.686	103.536
6.625	104.937	104.787	104.637	6.625	104.312	104.162	104.012
6.750	105.389	105.239	105.089	6.750	104.764	104.614	104.464
6.875	105.818	105.668	105.518	6.875	105.193	105.043	104.893
7.000	106.223	106.073	105.923	7.000	105.598	105.448	105.298
7.125	106.610	106.460	106.310	7.125	105.985	105.835	105.685
7.250	106.979	106.829	106.679	7.250	106.354	106.204	106.054

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: 2/11/2026 8:18 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	99.447	99.343	99.309	5.000	98.940	98.910	98.877	5.000	96.802	96.739	96.677
5.125	99.763	99.659	99.623	5.125	99.346	99.317	99.283	5.125	97.266	97.203	97.141
5.250	100.048	99.944	99.921	5.250	99.720	99.692	99.661	5.250	97.925	97.862	97.799
5.375	100.305	100.211	100.187	5.375	100.083	100.008	99.977	5.375	98.391	98.328	98.265
5.500	100.559	100.455	100.380	5.500	100.499	100.365	100.352	5.500	98.860	98.797	98.735
5.625	100.811	100.707	100.631	5.625	100.781	100.644	100.627	5.625	99.331	99.268	99.205
5.750	100.996	100.892	100.793	5.750	101.010	100.884	100.856	5.750	99.601	99.538	99.476
5.875	101.111	101.007	100.937	5.875	101.160	101.108	101.082	5.875	99.869	99.806	99.744
6.000	101.206	101.102	101.002	6.000	101.345	101.321	101.295	6.000	100.138	100.075	100.012
6.125	101.316	101.253	101.190	6.125	101.533	101.509	101.485	6.125	100.405	100.342	100.279
6.250	101.373	101.292	101.229	6.250	101.708	101.684	101.662	6.250	100.668	100.605	100.542
6.375	101.534	101.429	101.353	6.375	101.870	101.835	101.813	6.375	100.902	100.839	100.776
6.500	101.639	101.555	101.535	6.500	102.015	101.952	101.930	6.500	100.939	100.876	100.813
6.625	101.661	101.626	101.605	6.625	102.021	101.998	101.976	6.625	100.999	100.936	100.874
6.750	101.724	101.702	101.682	6.750	101.996	101.973	101.951	6.750	101.072	101.009	100.946
6.875	101.690	101.586	101.487	6.875	101.775	101.712	101.649	6.875	101.148	101.085	101.022
7.000	101.680	101.575	101.476	7.000	101.838	101.775	101.712	7.000	101.224	101.161	101.098
7.125	101.661	101.556	101.474	7.125	101.902	101.839	101.776	7.125	101.301	101.238	101.175

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	99.502	99.381	99.386	5.000	98.853	98.749	98.688	5.000	96.752	96.689	96.626
5.125	99.827	99.703	99.704	5.125	99.287	99.183	99.083	5.125	97.216	97.153	97.090
5.250	100.120	99.993	99.989	5.250	99.669	99.565	99.512	5.250	97.875	97.812	97.749
5.375	100.395	100.264	100.256	5.375	100.179	100.048	100.040	5.375	98.341	98.278	98.215
5.500	100.575	100.455	100.429	5.500	100.594	100.459	100.447	5.500	98.810	98.747	98.684
5.625	100.811	100.707	100.607	5.625	100.876	100.738	100.721	5.625	99.281	99.218	99.155
5.750	100.996	100.892	100.793	5.750	101.104	100.963	100.942	5.750	99.551	99.488	99.425
5.875	101.111	101.007	100.907	5.875	101.255	101.110	101.086	5.875	99.819	99.756	99.693
6.000	101.206	101.102	101.002	6.000	101.371	101.223	101.194	6.000	100.088	100.025	99.962
6.125	101.268	101.203	101.140	6.125	101.437	101.285	101.252	6.125	100.355	100.292	100.229
6.250	101.405	101.269	101.213	6.250	101.632	101.477	101.440	6.250	100.618	100.555	100.492
6.375	101.575	101.429	101.375	6.375	101.971	101.812	101.771	6.375	100.852	100.789	100.726
6.500	101.660	101.535	101.453	6.500	102.118	101.955	101.910	6.500	100.889	100.826	100.763
6.625	101.661	101.557	101.457	6.625	101.977	101.811	101.761	6.625	100.949	100.886	100.823
6.750	101.696	101.592	101.492	6.750	101.901	101.732	101.678	6.750	101.022	100.959	100.896
6.875	101.690	101.586	101.487	6.875	101.725	101.662	101.599	6.875	101.098	101.035	100.972
7.000	101.680	101.575	101.476	7.000	101.788	101.725	101.662	7.000	101.174	101.111	101.048
7.125	101.661	101.556	101.457	7.125	101.861	101.789	101.726	7.125	101.251	101.188	101.125

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: 2/11/2026 8:18 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	95.993	95.917	95.874	4.500	95.993	95.917	95.874	5.000	99.210	99.335	99.215
4.625	96.683	96.607	96.565	4.625	96.683	96.607	96.565	5.125	99.616	99.670	99.550
4.750	98.041	98.483	98.363	4.750	98.041	98.483	98.363	5.250	100.297	100.643	100.490
4.875	98.604	98.758	98.638	4.875	98.604	98.758	98.638	5.375	100.742	100.900	100.746
5.000	99.210	99.335	99.215	5.000	99.210	99.335	99.215	5.500	101.353	101.406	101.252
5.125	99.616	99.670	99.550	5.125	99.616	99.670	99.550	5.625	101.931	101.825	101.741
5.250	100.297	100.643	100.490	5.250	100.297	100.643	100.490	5.750	101.881	102.180	102.042
5.375	100.810	100.900	100.746	5.375	100.810	100.900	100.746	5.875	102.285	102.179	102.108
5.500	101.353	101.406	101.252	5.500	101.353	101.406	101.252	6.000	102.881	102.775	102.704
5.625	101.931	101.825	101.741	5.625	101.931	101.825	101.741	6.125	103.260	103.154	103.083
5.750	102.114	102.180	102.042	5.750	102.114	102.180	102.042	6.250	103.141	103.121	103.081
5.875	102.285	102.179	102.108	5.875	102.285	102.179	102.108	6.375	103.047	103.044	102.997
6.000	102.881	102.775	102.704	6.000	102.881	102.775	102.704	6.500	103.449	103.399	103.351
6.125	103.260	103.154	103.083	6.125	103.260	103.154	103.083	6.625	103.921	103.882	103.815
6.250	103.141	103.121	103.081	6.250	103.141	103.121	103.081	6.750	104.076	104.298	104.169
6.375	103.210	103.207	103.160	6.375	103.210	103.207	103.160	6.875	104.364	104.338	104.261
6.500	103.509	103.506	103.458	6.500	103.509	103.506	103.458	7.000	104.818	104.847	104.737
6.625	103.921	103.909	103.862	6.625	103.921	103.909	103.862	7.125	105.156	105.142	105.013
6.750	104.076	104.298	104.169	6.750	104.076	104.298	104.169	7.250	105.398	105.352	105.260
6.875	104.629	104.564	104.488	6.875	104.629	104.564	104.488	7.375	105.030	104.977	104.927
7.000	104.971	104.912	104.831	7.000	104.971	104.912	104.831	7.500	105.155	105.102	105.052
7.125	105.257	105.205	105.118	7.125	105.257	105.205	105.118	7.625	105.2795	105.2265	105.1765
7.250	105.632	105.585	105.494	7.250	105.632	105.585	105.494	7.75	105.4045	105.3515	105.3015
7.375	105.0295	104.9765	104.9265	7.375	105.0295	104.9765	104.9265	7.875	103.2767	103.361	103.2457
7.5	105.1545	105.1015	105.0515	7.5	105.1545	105.1015	105.0515	8	103.6306	103.715	103.5997
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	94.752	94.682	94.682	4.250	98.162	98.098	98.099	4.500	92.914	92.872	92.829
3.875	95.156	95.091	95.091	4.375	98.738	98.674	98.675	4.625	93.570	93.495	93.452
4.000	95.062	95.002	95.002	4.500	99.309	99.245	99.246	4.750	96.894	97.148	96.996
4.125	95.069	95.014	95.014	4.625	99.872	99.809	99.810	4.875	97.315	97.569	97.418
4.250	98.162	98.098	98.099	4.750	99.628	100.086	99.830	5.000	98.228	98.482	98.331
4.375	98.738	98.674	98.675	4.875	100.077	100.320	100.064	5.125	98.523	98.777	98.625
4.500	99.309	99.245	99.246	5.000	100.617	100.644	100.531	5.250	99.700	99.912	99.727
4.625	99.872	99.809	99.810	5.125	101.138	101.067	101.052	5.375	99.979	99.918	99.798
4.750	99.628	100.086	99.830	5.250	100.959	101.417	101.162	5.500	100.667	100.518	100.472
4.875	100.077	100.320	100.064	5.375	101.116	101.540	101.284	5.625	101.095	100.982	100.900
5.000	100.617	100.644	100.531	5.500	101.602	101.859	101.603	5.750	101.074	101.082	100.912
5.125	101.138	101.067	101.052	5.625	102.059	102.041	101.982	5.875	101.453	101.369	101.285
5.250	100.959	101.417	101.162	5.750	101.540	101.957	101.690	6.000	101.835	101.710	101.626
5.375	101.116	101.540	101.284	5.875	101.489	101.625	101.424	6.125	102.215	102.079	102.003
5.500	101.602	101.859	101.603	6.000	101.998	101.969	101.873	6.250	102.332	102.248	102.165
								6.375	102.201	102.025	101.913
								6.500	102.638	102.462	102.313
								6.625	102.933	102.757	102.697
								6.750	102.922	102.872	102.822
								6.875	102.906	102.855	102.805
								7.000	103.319	103.268	103.218

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	99.700	99.912	99.727	5.000	98.228	98.482	98.331	4.500	96.565	96.501	96.377
5.375	99.979	99.918	99.798	5.125	98.523	98.777	98.625	4.625	97.116	97.053	96.928
5.500	100.667	100.518	100.472	5.250	99.700	99.912	99.727	4.750	96.393	96.380	96.334
5.625	101.095	100.982	100.900	5.375	99.921	99.918	99.733	4.875	96.853	96.840	96.794
5.750	101.074	101.082	100.912	5.500	100.667	100.518	100.472	5.000	97.302	97.289	97.243
5.875	101.453	101.369	101.285	5.625	101.095	100.946	100.900	5.125	97.739	97.726	97.680
6.000	101.835	101.710	101.626	5.750	101.074	101.082	100.912	5.250	97.630	97.624	97.582
6.125	102.215	102.079	102.003	5.875	101.375	101.290	101.205	5.375	98.066	98.060	98.018
6.250	102.332	102.248	102.165	6.000	101.835	101.698	101.640	5.500	98.490	98.484	98.442
6.375	102.201	102.025	101.913	6.125	102.230	102.178	102.134	5.625	98.902	98.896	98.854
6.500	102.638	102.462	102.313	6.250	101.631	101.776	101.577	5.750	98.652	98.631	98.579
6.625	102.933	102.757	102.697	6.375	102.037	102.035	101.989	5.875	99.076	99.055	99.003
6.750	102.922	102.872	102.822	6.500	102.511	102.509	102.463	6.000	99.496	99.474	99.422
6.875	102.906	102.855	102.805	6.625	102.965	102.963	102.917	6.125	99.908	99.887	99.835
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	100.297	100.196	100.096	5.250	100.297	100.196	100.096	5.250	100.297	100.643	100.490
5.375	100.807	100.651	100.638	5.375	100.807	100.651	100.638	5.375	100.742	100.900	100.746
5.500	101.352	101.203	101.184	5.500	101.352	101.203	101.184	5.500	101.283	101.406	101.252
5.625	101.811	101.663	101.621	5.625	101.811	101.663	101.621	5.625	101.811	101.825	101.671
5.750	102.234	102.097	102.068	5.750	102.234	102.097	102.068	5.750	101.931	102.180	102.042
5.875	102.285	102.179	102.108	5.875	102.285	102.179	102.108	5.875	102.285	102.179	102.108
6.000	102.881	102.775	102.704	6.000	102.881	102.775	102.704	6.000	102.881	102.775	102.704
6.125	103.260	103.154	103.083	6.125	103.260	103.154	103.083	6.125	103.260	103.154	103.083
6.250	103.243	103.147	103.097	6.250	103.243	103.147	103.097	6.250	102.987	102.976	102.840
6.375	103.210	103.207	103.160	6.375	103.210	103.207	103.160	6.375	103.047	103.044	102.997
6.500	103.509	103.506	103.458	6.500	103.509	103.506	103.458	6.500	103.449	103.399	103.351
6.625	103.921	103.909	103.862	6.625	103.921	103.909	103.862	6.625	103.921	103.882	103.815
6.750	104.076	104.056	104.016	6.750	104.076	104.056	104.016	6.750	104.070	104.298	104.169
6.875	104.450	104.385	104.309	6.875	104.450	104.385	104.309	6.875	104.364	104.310	104.261
7.000	104.852	104.793	104.712	7.000	104.852	104.793	104.712	7.000	104.748	104.786	104.667
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	99.299	99.235	99.236	4.250	98.152	98.088	98.089	5.250	99.700	99.912	99.727
4.625	99.862	99.799	99.800	4.375	98.728	98.664	98.665	5.375	99.979	99.918	99.798
4.750	99.628	100.086	99.830	4.500	99.299	99.235	99.236	5.500	100.667	100.518	100.472
4.875	100.094	100.320	100.064	4.625	99.862	99.799	99.800	5.625	101.095	100.982	100.900
5.000	100.607	100.644	100.521	4.750	99.510	99.476	99.452	5.750	101.074	101.082	100.912
5.125	101.128	101.057	101.042	4.875	100.067	99.996	99.981	5.875	101.453	101.369	101.285
5.250	100.959	101.417	101.162	5.000	100.607	100.536	100.521	6.000	101.835	101.710	101.626
5.375	101.116	101.540	101.284	5.125	101.128	101.057	101.042	6.125	102.215	102.079	102.003
5.500	101.592	101.859	101.603	5.250	100.593	100.545	100.516	6.250	102.332	102.248	102.165
5.625	102.049	102.041	101.972	5.375	101.106	101.059	101.029	6.375	102.201	102.025	101.913
5.750	101.749	101.957	101.690	5.500	101.592	101.545	101.515	6.500	102.638	102.462	102.313
5.875	102.126	102.105	102.053	5.625	102.049	102.002	101.972	6.625	102.933	102.757	102.697
6.000	102.546	102.524	102.472	5.750	101.084	101.050	101.018	6.750	102.922	102.872	102.822

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	99.700	99.912	99.727	5.250	99.700	99.912	99.727	4.500	96.565	96.501	96.377
5.375	99.979	99.918	99.798	5.375	99.921	99.918	99.733	4.625	97.116	97.053	96.928
5.500	100.667	100.518	100.472	5.500	100.667	100.518	100.472	4.750	95.199	95.128	94.913
5.625	101.095	100.982	100.900	5.625	101.095	100.946	100.900	4.875	95.735	95.664	95.450
5.750	101.074	101.082	100.912	5.750	101.074	101.082	100.912	5.000	96.241	96.171	95.956
5.875	101.453	101.369	101.285	5.875	101.375	101.290	101.205	5.125	96.708	96.637	96.422
6.000	101.835	101.710	101.626	6.000	101.835	101.698	101.623	5.250	96.935	96.877	96.818
6.125	102.215	102.079	102.003	6.125	102.215	102.079	102.003	5.375	96.980	96.922	96.863
6.250	102.332	102.248	102.165	6.250	101.631	101.776	101.577	5.500	97.387	97.328	97.270
6.375	102.201	102.025	101.913	6.375	101.813	101.838	101.651	5.625	97.768	97.709	97.650
6.500	102.638	102.462	102.313	6.500	102.224	102.100	101.994	5.750	98.562	98.520	98.478
6.625	102.933	102.757	102.697	6.625	102.549	102.425	102.319	5.875	98.794	98.753	98.711
6.750	102.922	102.872	102.822	6.750	102.595	102.542	102.492	6.000	99.130	99.088	99.046
6.875	102.906	102.855	102.805	6.875	102.889	102.835	102.786	6.125	99.316	99.274	99.232

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: 2/11/2026 8:18 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	94.653	94.593	94.565	4.125	94.653	94.593	94.565	4.125	94.653	94.593	94.565
4.250	95.582	95.506	95.464	4.250	95.582	95.506	95.464	4.250	95.582	95.506	95.464
4.375	96.292	96.217	96.174	4.375	96.292	96.217	96.174	4.375	96.292	96.217	96.174
4.500	96.993	96.917	96.874	4.500	96.993	96.917	96.874	4.500	96.993	96.917	96.874
4.625	97.683	97.607	97.565	4.625	97.683	97.607	97.565	4.625	97.683	97.607	97.565
4.750	98.888	99.389	99.269	4.750	98.874	99.389	99.269	4.750	98.249	98.764	98.644
4.875	99.564	99.670	99.550	4.875	99.564	99.670	99.550	4.875	98.939	99.045	98.925
5.000	100.210	100.185	100.160	5.000	100.210	100.185	100.160	5.000	99.585	99.560	99.535
5.125	99.941	99.909	99.846	5.125	99.941	99.909	99.846	5.125	99.896	99.909	99.846
5.250	100.672	100.943	100.790	5.250	100.672	100.943	100.790	5.250	100.672	100.943	100.790
5.375	101.117	101.200	101.046	5.375	101.117	101.200	101.046	5.375	101.117	101.200	101.046
5.500	101.663	101.587	101.473	5.500	101.663	101.587	101.473	5.500	101.663	101.587	101.473
5.625	102.073	102.031	101.889	5.625	102.073	102.031	101.889	5.625	102.073	102.031	101.883
5.750	102.036	102.449	102.311	5.750	102.036	102.449	102.311	5.750	102.036	102.449	102.311
5.875	102.405	102.321	102.238	5.875	102.405	102.321	102.238	5.875	102.405	102.321	102.238
6.000	102.828	102.742	102.658	6.000	102.828	102.742	102.658	6.000	102.828	102.742	102.658
6.125	103.314	103.178	103.110	6.125	103.314	103.178	103.110	6.125	103.314	103.178	103.110
6.250	103.319	103.236	103.152	6.250	103.319	103.236	103.152	6.250	103.319	103.236	103.152
6.375	103.269	103.093	102.943	6.375	103.269	103.093	102.943	6.375	103.269	103.093	102.990
6.500	103.665	103.489	103.377	6.500	103.665	103.489	103.313	6.500	103.665	103.489	103.321
6.625	104.071	103.895	103.719	6.625	104.071	103.895	103.719	6.625	104.071	103.895	103.719
6.750	104.439	104.548	104.419	6.750	104.439	104.548	104.419	6.750	104.439	104.548	104.419
6.875	104.598	104.627	104.517	6.875	104.598	104.627	104.517	6.875	104.598	104.627	104.517
7.000	105.006	105.029	104.919	7.000	105.006	105.029	104.919	7.000	105.006	105.029	104.919
7.125	105.328	105.278	105.228	7.125	105.328	105.278	105.228	7.125	105.328	105.278	105.228
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	98.599	98.535	98.536	4.250	98.599	98.535	98.536	4.875	97.323	97.577	97.457
4.375	99.118	99.054	99.055	4.375	99.118	99.054	99.055	5.000	97.966	98.220	98.100
4.500	99.620	99.556	99.557	4.500	99.620	99.556	99.557	5.125	98.629	98.883	98.763
4.625	100.099	100.036	100.037	4.625	100.099	100.036	100.037	5.250	99.856	100.068	99.915
4.750	100.034	100.492	100.237	4.750	99.914	99.843	99.828	5.375	99.910	100.075	99.921
4.875	100.381	100.695	100.439	4.875	100.381	100.310	100.296	5.500	100.572	100.423	100.378
5.000	100.817	100.831	100.751	5.000	100.817	100.747	100.732	5.625	100.952	100.906	100.758
5.125	101.248	101.219	101.196	5.125	101.220	101.149	101.135	5.750	100.978	101.207	101.068
5.250	101.209	101.667	101.412	5.250	100.935	100.888	100.858	5.875	101.453	101.369	101.285
5.375	101.363	101.821	101.565	5.375	101.334	101.286	101.257	6.000	101.793	101.710	101.626
5.500	101.697	101.952	101.697	5.500	101.697	101.650	101.620	6.125	102.054	101.971	101.887
5.625	102.031	102.072	101.966	5.625	102.031	101.983	101.954	6.250	102.332	102.248	102.165
5.750	101.634	102.050	101.783	5.750	101.341	101.267	101.222	6.375	102.201	102.025	101.850
5.875	101.864	101.830	101.799	5.875	101.861	101.783	101.736	6.500	102.638	102.462	102.286
6.000	102.373	102.295	102.248	6.000	102.373	102.295	102.248	6.625	102.933	102.757	102.582
								6.750	102.922	102.872	102.822
								6.875	102.906	102.855	102.805
								7.000	103.319	103.268	103.218
								7.125	103.641	103.591	103.540

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	93.180	93.104	93.061	4.375	91.180	91.104	91.061	5.000	95.969	95.898	95.684
4.500	93.880	93.804	93.762	4.500	91.880	91.804	91.762	5.125	96.281	96.210	95.995
4.625	94.570	94.495	94.452	4.625	92.570	92.495	92.452	5.250	96.935	96.877	96.818
4.750	97.791	98.045	97.925	4.750	97.791	98.045	97.925	5.375	96.980	96.922	96.863
4.875	98.323	98.577	98.457	4.875	98.323	98.577	98.457	5.500	97.387	97.328	97.270
5.000	98.966	99.220	99.100	5.000	98.966	99.220	99.100	5.625	97.768	97.709	97.650
5.125	99.629	99.883	99.763	5.125	99.629	99.883	99.763	5.750	98.562	98.520	98.478
5.250	100.856	101.068	100.915	5.250	100.856	101.068	100.915	5.875	98.794	98.753	98.711
5.375	100.910	101.075	100.921	5.375	100.910	101.075	100.921	6.000	99.130	99.088	99.046
5.500	101.572	101.423	101.378	5.500	101.572	101.423	101.378	6.125	99.316	99.274	99.232
5.625	101.952	101.906	101.758	5.625	101.952	101.906	101.758	6.250	100.801	100.709	100.617
5.750	101.978	102.207	102.068	5.750	101.978	102.207	102.068	6.375	100.488	100.396	100.304
5.875	102.453	102.369	102.285	5.875	102.077	101.941	101.866	6.500	100.943	100.851	100.759
6.000	102.793	102.710	102.626	6.000	102.666	102.530	102.455	6.625	101.132	101.040	100.948
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	96.993	96.917	96.874	4.500	96.993	96.917	96.874	4.500	96.993	96.917	96.874
4.625	97.683	97.607	97.565	4.625	97.683	97.607	97.565	4.625	97.683	97.607	97.565
4.750	98.888	99.389	99.269	4.750	98.874	99.389	99.269	4.750	98.874	99.389	99.269
4.875	99.564	99.670	99.550	4.875	99.564	99.670	99.550	4.875	99.564	99.670	99.550
5.000	100.210	100.185	100.160	5.000	100.210	100.185	100.160	5.000	100.210	100.185	100.160
5.125	100.566	100.534	100.471	5.125	100.566	100.534	100.471	5.125	100.521	100.534	100.471
5.250	101.297	101.568	101.415	5.250	101.297	101.568	101.415	5.250	101.297	101.568	101.415
5.375	101.742	101.825	101.671	5.375	101.742	101.825	101.671	5.375	101.742	101.825	101.671
5.500	102.338	102.212	102.148	5.500	102.338	102.212	102.148	5.500	102.338	102.212	102.148
5.625	102.748	102.656	102.558	5.625	102.748	102.656	102.558	5.625	102.748	102.656	102.558
5.750	102.661	103.074	102.936	5.750	102.661	103.074	102.936	5.750	102.661	103.074	102.936
5.875	103.030	102.946	102.863	5.875	103.030	102.946	102.863	5.875	103.030	102.946	102.863
6.000	103.503	103.367	103.298	6.000	103.503	103.367	103.298	6.000	102.878	102.742	102.673
6.125	103.989	103.853	103.785	6.125	103.989	103.853	103.785	6.125	103.364	103.228	103.160
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	99.620	99.556	99.557	4.500	99.620	99.556	99.557	4.500	93.880	93.818	93.775
4.625	100.099	100.036	100.037	4.625	100.099	100.036	100.037	4.625	94.570	94.495	94.452
4.750	100.034	100.492	100.237	4.750	99.914	99.843	99.828	4.750	97.791	98.045	97.925
4.875	100.381	100.695	100.439	4.875	100.381	100.310	100.296	4.875	98.323	98.577	98.457
5.000	100.817	100.831	100.751	5.000	100.817	100.747	100.732	5.000	98.966	99.220	99.100
5.125	101.248	101.219	101.196	5.125	101.220	101.149	101.135	5.125	99.629	99.883	99.763
5.250	101.209	101.667	101.412	5.250	100.935	100.888	100.858	5.250	100.856	101.068	100.915
5.375	101.363	101.821	101.565	5.375	101.334	101.286	101.257	5.375	100.910	101.075	100.921
5.500	101.697	101.952	101.697	5.500	101.697	101.650	101.620	5.500	101.572	101.423	101.378
5.625	102.031	102.072	101.966	5.625	102.031	101.983	101.954	5.625	101.952	101.906	101.758
5.750	101.634	102.050	101.783	5.750	101.341	101.267	101.222	5.750	101.978	102.207	102.068
5.875	101.864	101.830	101.799	5.875	101.861	101.783	101.736	5.875	102.453	102.369	102.285
6.000	102.373	102.295	102.248	6.000	102.373	102.295	102.248	6.000	102.793	102.710	102.626
6.125	102.877	102.800	102.753	6.125	102.877	102.800	102.753	6.125	103.054	102.971	102.887

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	93.880	93.804	93.762	4.500	93.930	93.854	93.812	5.000	95.969	95.898	95.684
4.625	94.570	94.495	94.452	4.625	94.620	94.545	94.502	5.125	96.281	96.210	95.995
4.750	97.791	98.045	97.925	4.750	97.791	98.045	97.925	5.250	96.935	96.877	96.818
4.875	98.323	98.577	98.457	4.875	98.323	98.577	98.457	5.375	96.980	96.922	96.863
5.000	98.966	99.220	99.100	5.000	98.966	99.220	99.100	5.500	97.387	97.328	97.270
5.125	99.629	99.883	99.763	5.125	99.629	99.883	99.763	5.625	97.768	97.709	97.650
5.250	100.856	101.068	100.915	5.250	100.856	101.068	100.915	5.750	98.562	98.520	98.478
5.375	100.910	101.075	100.921	5.375	100.910	101.075	100.921	5.875	98.794	98.753	98.711
5.500	101.572	101.423	101.378	5.500	101.572	101.423	101.378	6.000	99.130	99.088	99.046
5.625	101.952	101.906	101.758	5.625	101.952	101.906	101.758	6.125	99.316	99.274	99.232
5.750	101.978	102.207	102.068	5.750	101.978	102.207	102.068	6.250	100.801	100.709	100.617
5.875	102.453	102.369	102.285	5.875	102.077	101.941	101.866	6.375	100.488	100.396	100.304
6.000	102.793	102.710	102.626	6.000	102.666	102.530	102.455	6.500	100.943	100.851	100.759
6.125	103.054	102.971	102.887	6.125	101.929	101.823	101.752	6.625	101.132	101.040	100.948

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: 2/11/2026 8:18 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	101.026	100.857	100.557	6.750	100.146	99.945	99.645	6.625	99.026	98.857	98.557
6.750	101.646	101.445	101.145	6.875	100.655	100.454	100.154	6.750	99.646	99.445	99.145
6.875	102.155	101.954	101.654	7.000	101.155	100.954	100.654	6.875	100.155	99.954	99.654
7.000	102.655	102.454	102.154	7.125	101.589	101.388	101.088	7.000	100.655	100.454	100.154
7.125	103.089	102.888	102.588	7.250	102.013	101.812	101.512	7.125	101.089	100.888	100.588
7.250	103.513	103.312	103.012	7.375	101.518	101.285	100.985	7.250	101.513	101.312	101.012
7.375	103.018	102.785	102.485	7.500	101.978	101.745	101.445	7.375	101.018	100.785	100.485
7.500	103.478	103.245	102.945	7.625	102.392	102.159	101.859	7.500	101.478	101.245	100.945
7.625	103.892	103.659	103.359	7.750	102.786	102.553	102.253	7.625	101.892	101.659	101.359
7.750	104.286	104.053	103.753	7.875	101.529	101.263	100.963	7.750	102.286	102.053	101.753
7.875	103.029	102.763	102.463	8.000	101.949	101.683	101.383	7.875	101.029	100.763	100.463
8.000	103.449	103.183	102.883	8.125	102.333	102.067	101.767	8.000	101.449	101.183	100.883
8.125	103.833	103.567	103.267	8.250	102.727	102.461	102.161	8.125	101.833	101.567	101.267
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	98.146	97.945	97.645	6.625	100.276	100.107	99.807	6.625	98.276	98.107	97.807
6.875	98.655	98.454	98.154	6.750	100.896	100.695	100.395	6.750	98.896	98.695	98.395
7.000	99.155	98.954	98.654	6.875	101.405	101.204	100.904	6.875	99.405	99.204	98.904
7.125	99.589	99.388	99.088	7.000	101.905	101.704	101.404	7.000	99.905	99.704	99.404
7.250	100.013	99.812	99.512	7.125	102.339	102.138	101.838	7.125	100.339	100.138	99.838
7.375	99.518	99.285	98.985	7.250	102.763	102.562	102.262	7.250	100.763	100.562	100.262
7.500	99.978	99.745	99.445	7.375	102.268	102.035	101.735	7.375	100.268	100.035	99.735
7.625	100.392	100.159	99.859	7.500	102.728	102.495	102.195	7.500	100.728	100.495	100.195
7.750	100.786	100.553	100.253	7.625	103.142	102.909	102.609	7.625	101.142	100.909	100.609
7.875	99.529	99.263	98.963	7.750	103.536	103.303	103.003	7.750	101.536	101.303	101.003
8.000	99.949	99.683	99.383	7.875	102.279	102.013	101.713	7.875	100.279	100.013	99.713
8.125	100.333	100.067	99.767	8.000	102.699	102.433	102.133	8.000	100.699	100.433	100.133
8.250	100.727	100.461	100.161	8.125	103.083	102.817	102.517	8.125	101.083	100.817	100.517

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.