



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: 2/12/26 8:06 AM

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

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

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

Lock Extension Fee's
0.025% Per Day

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

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

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

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

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



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

Conventional Fixed Rate Sheet

Effective: 2/12/2026 8:06 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	96.234	95.938	95.938	4.750	96.234	95.938	95.938	5.125	98.777	98.742	98.734
4.875	96.767	96.649	96.650	4.875	96.767	96.649	96.650	5.250	99.516	99.474	99.468
5.000	97.421	97.252	97.269	5.000	97.421	97.252	97.269	5.375	100.029	99.984	99.982
5.125	98.049	97.784	97.768	5.125	98.049	97.784	97.768	5.500	100.508	100.461	100.463
5.250	98.704	98.643	98.592	5.250	98.675	98.631	98.587	5.625	100.913	100.866	100.868
5.375	99.365	99.304	99.253	5.375	99.274	99.225	99.182	5.750	100.982	100.905	100.877
5.500	99.990	99.929	99.878	5.500	99.896	99.852	99.808	5.875	101.438	101.368	101.334
5.625	100.545	100.484	100.433	5.625	100.415	100.371	100.327	6.000	101.947	101.882	101.843
5.750	100.623	100.555	100.498	5.750	100.570	100.519	100.468	6.125	102.478	102.419	102.374
5.875	101.231	101.163	101.105	5.875	101.095	101.041	101.021	6.250	101.985	101.947	101.898
6.000	101.743	101.675	101.617	6.000	101.604	101.553	101.521	6.375	102.666	102.635	102.580
6.125	102.234	102.167	102.109	6.125	102.036	101.977	101.941	6.500	103.064	103.038	102.978
6.250	102.116	102.055	102.004	6.250	101.893	101.856	101.806	6.625	103.045	102.976	102.927
6.375	102.547	102.486	102.435	6.375	102.331	102.283	102.228	6.750	102.916	102.916	102.846
6.500	102.944	102.883	102.833	6.500	102.798	102.772	102.712	6.875	103.224	103.224	103.148
6.625	103.238	103.177	103.126	6.625	103.111	103.067	103.023	7.000	103.698	103.698	103.617
6.750	103.120	103.072	103.035	6.750	103.081	103.001	102.922	7.125	103.739	103.703	103.650
6.875	103.500	103.447	103.410	6.875	103.500	103.418	103.339	7.250	104.210	104.210	104.118
7.000	103.918	103.834	103.761	7.000	103.918	103.834	103.761	7.375	104.427	104.427	104.331
7.125	104.208	104.126	104.048	7.125	104.208	104.126	104.048	7.500	104.688	104.688	104.586
7.250	104.399	104.306	104.248	7.250	104.399	104.306	104.199	7.625	105.030	105.030	104.923
7.375	104.687	104.630	104.615	7.375	104.687	104.630	104.615	7.750	105.150	105.150	105.150
7.500	105.149	105.085	105.070	7.500	105.149	105.085	105.070	7.875	105.225	105.150	105.150
7.625	105.336	105.291	105.277	7.625	105.336	105.291	105.277	8.000	105.408	105.292	105.179
7.750	105.150	105.150	105.150	7.750	105.150	105.150	105.150				
7.875	105.323	105.205	105.150	7.875	105.323	105.205	105.150				
8.000	105.668	105.624	105.609	8.000	105.668	105.624	105.609				
8.125	105.872	105.828	105.813	8.125	105.872	105.828	105.813				
8.250	106.146	106.027	105.908	8.250	106.146	106.027	105.9075				
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	98.829	98.770	98.785	4.625	99.034	98.969	98.969	5.000	96.372	96.338	96.310
4.750	99.304	99.244	99.244	4.750	99.614	99.555	99.555	5.125	96.954	96.907	96.895
4.875	99.764	99.690	99.643	4.875	99.877	99.823	99.823	5.250	98.518	98.479	98.473
5.000	100.092	100.042	100.042	5.000	100.317	100.268	100.268	5.375	99.108	99.058	99.066
5.125	100.408	100.334	100.348	5.125	100.316	100.272	100.269	5.500	99.682	99.629	99.643
5.250	100.600	100.545	100.537	5.250	100.504	100.450	100.442	5.625	100.273	100.190	100.142
5.375	101.063	101.014	101.000	5.375	100.859	100.810	100.797	5.750	100.473	100.405	100.354
5.500	101.336	101.292	101.273	5.500	101.170	101.126	101.108	5.875	101.070	100.997	100.934
5.625	101.585	101.507	101.500	5.625	101.295	101.222	101.210	6.000	101.576	101.500	101.433
5.750	101.676	101.643	101.614	5.750	101.409	101.375	101.346	6.125	102.060	101.979	101.909
5.875	102.089	102.038	102.004	5.875	101.641	101.580	101.552	6.250	101.921	101.813	101.716
6.000	102.315	102.254	102.216	6.000	102.006	101.983	101.943	6.375	102.346	102.235	102.135
6.125	102.633	102.560	102.553	6.125	102.258	102.212	102.169	6.500	102.742	102.632	102.531
6.250	102.580	102.556	102.506	6.250	102.564	102.552	102.502	6.625	103.033	102.921	102.820
6.375	103.084	103.019	102.987	6.375	102.966	102.959	102.904	6.750	102.908	102.813	102.727
6.500	103.252	103.187	103.156	6.500	103.095	103.093	103.032	6.875	103.278	103.180	103.091
6.625	103.455	103.390	103.359	6.625	103.282	103.282	103.216	7.000	103.551	103.450	103.359
6.750	103.756	103.756	103.686	6.750	103.650	103.650	103.579	7.125	103.886	103.782	103.688
6.875	104.027	104.027	103.951	6.875	104.007	104.007	103.932	7.250	103.882	103.790	103.673
7.000	104.251	104.251	104.170	7.000	104.167	104.167	104.086	7.375	104.122	104.027	103.913
7.125	104.272	104.195	104.148	7.125	103.788	103.711	103.664	7.500	104.292	104.197	104.083
7.250	103.940	103.850	103.788	7.250	103.587	103.497	103.434	7.625	104.375	104.278	104.167
7.375	104.385	104.295	104.232	7.375	103.925	103.835	103.773	7.750	103.316	103.271	103.257
								7.875	103.779	103.734	103.720

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: 2/12/2026 8:06 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.377	97.227	97.077	5.000	97.252	97.102	96.952
5.125	98.068	97.918	97.768	5.125	97.943	97.793	97.643
5.250	98.744	98.594	98.444	5.250	98.619	98.469	98.319
5.375	99.404	99.254	99.104	5.375	99.228	99.078	98.928
5.500	100.048	99.898	99.748	5.500	99.792	99.642	99.492
5.625	100.675	100.525	100.375	5.625	100.341	100.191	100.041
5.750	101.287	101.137	100.987	5.750	100.876	100.726	100.576
5.875	101.883	101.733	101.583	5.875	101.398	101.248	101.098
6.000	102.463	102.313	102.163	6.000	101.905	101.755	101.605
6.125	103.023	102.873	102.723	6.125	102.398	102.248	102.098
6.250	103.563	103.413	103.263	6.250	102.938	102.788	102.638
6.375	104.083	103.933	103.783	6.375	103.458	103.308	103.158
6.500	104.583	104.433	104.283	6.500	103.958	103.808	103.658
6.625	105.059	104.909	104.759	6.625	104.434	104.284	104.134
6.750	105.512	105.362	105.212	6.750	104.887	104.737	104.587
6.875	105.941	105.791	105.641	6.875	105.316	105.166	105.016
7.000	106.346	106.196	106.046	7.000	105.721	105.571	105.421
7.125	106.733	106.583	106.433	7.125	106.108	105.958	105.808
7.250	107.101	106.951	106.801	7.250	106.476	106.326	106.176

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: 2/12/2026 8:06 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	99.521	99.398	99.405	5.000	98.922	98.859	98.796	5.000	96.919	96.856	96.793
5.125	99.862	99.735	99.738	5.125	99.340	99.277	99.214	5.125	97.382	97.319	97.257
5.250	100.164	100.033	100.033	5.250	99.759	99.696	99.633	5.250	98.042	97.979	97.917
5.375	100.438	100.304	100.299	5.375	100.234	100.100	100.095	5.375	98.507	98.444	98.382
5.500	100.623	100.486	100.477	5.500	100.635	100.497	100.488	5.500	98.977	98.914	98.852
5.625	100.727	100.586	100.573	5.625	100.881	100.740	100.727	5.625	99.448	99.385	99.322
5.750	100.816	100.728	100.665	5.750	101.095	100.950	100.933	5.750	99.719	99.656	99.594
5.875	100.989	100.926	100.863	5.875	101.262	101.114	101.093	5.875	99.988	99.925	99.862
6.000	101.185	101.122	101.059	6.000	101.387	101.236	101.210	6.000	100.255	100.192	100.130
6.125	101.380	101.317	101.254	6.125	101.451	101.359	101.296	6.125	100.523	100.460	100.398
6.250	101.420	101.357	101.294	6.250	101.654	101.591	101.528	6.250	100.787	100.724	100.662
6.375	101.542	101.393	101.342	6.375	101.981	101.819	101.781	6.375	101.034	100.971	100.908
6.500	101.625	101.460	101.418	6.500	102.126	101.961	101.918	6.500	101.060	100.997	100.934
6.625	101.582	101.413	101.367	6.625	101.982	101.814	101.767	6.625	101.116	101.053	100.990
6.750	101.582	101.475	101.412	6.750	101.904	101.735	101.681	6.750	101.185	101.122	101.060
6.875	101.568	101.505	101.442	6.875	101.861	101.798	101.735	6.875	101.261	101.198	101.135
7.000	101.610	101.547	101.484	7.000	101.924	101.861	101.798	7.000	101.336	101.273	101.211
7.125	101.660	101.597	101.534	7.125	101.987	101.924	101.861	7.125	101.412	101.349	101.286

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	99.625	99.501	99.509	5.000	98.954	98.830	98.838	5.000	96.869	96.806	96.743
5.125	99.965	99.838	99.842	5.125	99.352	99.227	99.229	5.125	97.332	97.269	97.206
5.250	100.267	100.137	100.136	5.250	99.793	99.663	99.662	5.250	97.992	97.929	97.866
5.375	100.542	100.407	100.403	5.375	100.329	100.195	100.190	5.375	98.457	98.394	98.331
5.500	100.728	100.590	100.581	5.500	100.729	100.592	100.583	5.500	98.927	98.864	98.801
5.625	100.832	100.691	100.678	5.625	100.975	100.834	100.821	5.625	99.398	99.335	99.272
5.750	100.923	100.779	100.761	5.750	101.189	101.044	101.027	5.750	99.669	99.606	99.543
5.875	100.995	100.876	100.826	5.875	101.357	101.209	101.188	5.875	99.938	99.875	99.812
6.000	101.135	101.072	101.009	6.000	101.484	101.332	101.307	6.000	100.205	100.142	100.079
6.125	101.330	101.267	101.204	6.125	101.549	101.394	101.364	6.125	100.473	100.410	100.347
6.250	101.489	101.331	101.297	6.250	101.744	101.586	101.552	6.250	100.737	100.674	100.611
6.375	101.659	101.497	101.459	6.375	102.082	101.921	101.882	6.375	100.984	100.921	100.858
6.500	101.744	101.578	101.536	6.500	102.229	102.064	102.021	6.500	101.010	100.947	100.884
6.625	101.702	101.533	101.486	6.625	102.087	101.918	101.872	6.625	101.066	101.003	100.940
6.750	101.701	101.529	101.479	6.750	102.011	101.838	101.788	6.750	101.135	101.072	101.009
6.875	101.518	101.455	101.392	6.875	101.811	101.748	101.685	6.875	101.211	101.148	101.085
7.000	101.560	101.497	101.434	7.000	101.874	101.811	101.748	7.000	101.286	101.223	101.160
7.125	101.610	101.547	101.484	7.125	101.937	101.874	101.811	7.125	101.362	101.299	101.236

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: 2/12/2026 8:06 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	96.336	96.261	96.218	4.500	96.336	96.261	96.218	5.000	99.432	99.522	99.404
4.625	97.027	96.952	96.910	4.625	97.027	96.952	96.910	5.125	99.809	99.857	99.739
4.750	98.269	98.669	98.551	4.750	98.269	98.669	98.551	5.250	100.338	100.681	100.535
4.875	98.832	98.944	98.826	4.875	98.832	98.944	98.826	5.375	100.757	100.937	100.792
5.000	99.432	99.522	99.404	5.000	99.432	99.522	99.404	5.500	101.314	101.443	101.298
5.125	99.809	99.857	99.739	5.125	99.809	99.857	99.739	5.625	101.810	101.862	101.717
5.250	100.338	100.681	100.535	5.250	100.338	100.681	100.535	5.750	101.971	102.156	102.026
5.375	100.891	100.937	100.792	5.375	100.891	100.937	100.792	5.875	102.219	102.129	102.072
5.500	101.314	101.443	101.298	5.500	101.314	101.443	101.298	6.000	102.817	102.727	102.670
5.625	101.810	101.862	101.717	5.625	101.810	101.862	101.717	6.125	103.199	103.108	103.052
5.750	102.210	102.156	102.044	5.750	102.210	102.156	102.044	6.250	103.114	103.094	103.054
5.875	102.219	102.129	102.072	5.875	102.219	102.129	102.072	6.375	102.925	102.885	102.797
6.000	102.817	102.727	102.670	6.000	102.817	102.727	102.670	6.500	103.420	103.380	103.292
6.125	103.199	103.108	103.052	6.125	103.199	103.108	103.052	6.625	103.901	103.861	103.773
6.250	103.114	103.094	103.054	6.250	103.114	103.094	103.054	6.750	104.206	104.424	104.281
6.375	102.925	102.885	102.797	6.375	102.925	102.885	102.797	6.875	104.470	104.383	104.332
6.500	103.420	103.380	103.292	6.500	103.420	103.380	103.292	7.000	104.852	104.912	104.768
6.625	103.901	103.861	103.773	6.625	103.901	103.861	103.773	7.125	105.274	105.268	105.124
6.750	104.206	104.424	104.281	6.750	104.206	104.424	104.281	7.250	105.500	105.400	105.308
6.875	104.747	104.629	104.553	6.875	104.747	104.629	104.553	7.375	105.129	105.042	104.929
7.000	105.071	104.959	104.878	7.000	105.071	104.959	104.878	7.500	105.254	105.167	105.054
7.125	105.327	105.268	105.134	7.125	105.327	105.268	105.134	7.625	105.3785	105.2915	105.1785
7.250	105.735	105.635	105.544	7.250	105.735	105.635	105.544	7.75	105.5035	105.4165	105.3035
7.375	105.1285	105.0415	104.9285	7.375	105.1285	105.0415	104.9285	7.875	103.2735	103.311	103.1991
7.5	105.2535	105.1665	105.0535	7.5	105.2535	105.1665	105.0535	8	103.6256	103.663	103.5511
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	94.869	94.799	94.799	4.250	98.144	98.123	98.115	4.500	93.223	93.148	93.105
3.875	95.272	95.207	95.207	4.375	98.720	98.673	98.677	4.625	93.915	93.840	93.797
4.000	95.178	95.119	95.119	4.500	99.292	99.244	99.248	4.750	97.089	97.334	97.185
4.125	95.185	95.130	95.130	4.625	99.855	99.807	99.811	4.875	97.510	97.756	97.606
4.250	98.144	98.123	98.115	4.750	99.667	100.116	99.856	5.000	98.423	98.668	98.519
4.375	98.720	98.673	98.677	4.875	100.077	100.350	100.090	5.125	98.717	98.963	98.814
4.500	99.292	99.244	99.248	5.000	100.614	100.674	100.532	5.250	99.729	99.949	99.773
4.625	99.855	99.807	99.811	5.125	101.135	101.064	101.053	5.375	100.049	99.974	99.858
4.750	99.667	100.116	99.856	5.250	100.732	101.299	101.063	5.500	100.593	100.517	100.423
4.875	100.077	100.350	100.090	5.375	101.112	101.422	101.185	5.625	101.172	101.097	100.981
5.000	100.614	100.674	100.532	5.500	101.598	101.740	101.509	5.750	101.100	101.058	100.971
5.125	101.135	101.064	101.053	5.625	102.054	101.991	101.964	5.875	101.455	101.388	101.321
5.250	100.886	101.299	101.063	5.750	101.238	101.654	101.388	6.000	101.823	101.756	101.689
5.375	101.184	101.422	101.185	5.875	101.534	101.500	101.469	6.125	102.086	102.019	101.952
5.500	101.609	101.740	101.522	6.000	102.046	101.981	101.950	6.250	102.331	102.264	102.197
								6.375	102.203	102.027	101.852
								6.500	102.642	102.467	102.291
								6.625	102.942	102.766	102.590
								6.750	103.063	103.047	103.030
								6.875	103.053	103.036	103.019
								7.000	103.467	103.450	103.434

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	99.729	99.949	99.773	5.000	98.423	98.668	98.519	4.500	96.547	96.500	96.379
5.375	100.049	99.974	99.858	5.125	98.717	98.963	98.814	4.625	97.099	97.051	96.930
5.500	100.593	100.517	100.423	5.250	99.729	99.949	99.773	4.750	96.463	96.442	96.378
5.625	101.172	101.097	100.981	5.375	99.882	99.956	99.779	4.875	96.923	96.902	96.838
5.750	101.100	101.058	100.971	5.500	100.567	100.512	100.423	5.000	97.373	97.352	97.288
5.875	101.455	101.388	101.321	5.625	100.994	100.893	100.850	5.125	97.811	97.790	97.726
6.000	101.823	101.756	101.689	5.750	101.100	101.058	100.971	5.250	97.697	97.675	97.610
6.125	102.086	102.019	101.952	5.875	101.421	101.356	101.292	5.375	98.134	98.112	98.047
6.250	102.331	102.264	102.197	6.000	101.653	101.611	101.539	5.500	98.559	98.537	98.472
6.375	102.203	102.027	101.852	6.125	102.032	101.989	101.917	5.625	98.971	98.950	98.885
6.500	102.642	102.467	102.291	6.250	101.631	101.768	101.583	5.750	98.740	98.778	98.912
6.625	102.942	102.766	102.590	6.375	101.837	101.829	101.684	5.875	99.163	99.142	99.148
6.750	103.063	103.047	103.030	6.500	102.119	102.022	101.966	6.000	99.581	99.560	99.510
6.875	103.053	103.036	103.019	6.625	102.437	102.376	102.284	6.125	99.992	99.971	99.921
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	100.338	100.237	100.144	5.250	100.338	100.237	100.144	5.250	100.338	100.681	100.535
5.375	100.908	100.752	100.739	5.375	100.908	100.752	100.739	5.375	100.780	100.937	100.792
5.500	101.417	101.267	101.248	5.500	101.417	101.267	101.248	5.500	101.314	101.443	101.298
5.625	101.797	101.722	101.606	5.625	101.797	101.722	101.606	5.625	101.797	101.862	101.717
5.750	102.310	102.173	102.144	5.750	102.310	102.173	102.144	5.750	102.021	102.156	102.026
5.875	102.219	102.129	102.072	5.875	102.219	102.129	102.072	5.875	102.219	102.129	102.072
6.000	102.817	102.727	102.670	6.000	102.817	102.727	102.670	6.000	102.817	102.727	102.670
6.125	103.199	103.108	103.052	6.125	103.199	103.108	103.052	6.125	103.199	103.108	103.052
6.250	103.226	103.145	103.095	6.250	103.226	103.145	103.095	6.250	102.969	102.968	102.839
6.375	103.060	103.017	102.962	6.375	103.060	103.017	102.962	6.375	102.927	102.885	102.829
6.500	103.420	103.380	103.292	6.500	103.420	103.380	103.292	6.500	103.420	103.380	103.292
6.625	103.901	103.861	103.773	6.625	103.901	103.861	103.773	6.625	103.901	103.861	103.773
6.750	104.206	104.189	104.172	6.750	104.206	104.189	104.172	6.750	104.206	104.424	104.281
6.875	104.558	104.439	104.364	6.875	104.558	104.439	104.364	6.875	104.470	104.383	104.332
7.000	104.955	104.843	104.762	7.000	104.955	104.843	104.762	7.000	104.852	104.912	104.768
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	99.282	99.234	99.238	4.250	98.134	98.123	98.115	5.250	99.729	99.949	99.773
4.625	99.845	99.797	99.801	4.375	98.710	98.663	98.667	5.375	100.100	100.011	99.921
4.750	99.667	100.116	99.856	4.500	99.282	99.234	99.238	5.500	100.628	100.539	100.450
4.875	100.136	100.350	100.090	4.625	99.845	99.797	99.801	5.625	101.172	101.097	100.981
5.000	100.604	100.674	100.522	4.750	99.611	99.577	99.546	5.750	101.639	101.549	101.460
5.125	101.125	101.054	101.043	4.875	100.077	100.044	100.013	5.875	101.455	101.388	101.321
5.250	100.954	101.299	101.063	5.000	100.604	100.533	100.522	6.000	101.890	101.817	101.743
5.375	101.184	101.422	101.185	5.125	101.125	101.054	101.043	6.125	102.366	102.292	102.218
5.500	101.609	101.740	101.522	5.250	100.588	100.525	100.499	6.250	102.809	102.735	102.662
5.625	102.044	102.000	101.954	5.375	101.102	101.039	101.012	6.375	102.301	102.227	102.153
5.750	101.790	101.769	101.719	5.500	101.588	101.525	101.499	6.500	102.741	102.667	102.593
5.875	102.213	102.192	102.142	5.625	102.044	101.981	101.954	6.625	103.163	103.089	103.016
6.000	102.631	102.610	102.560	5.750	101.101	101.094	101.225	6.750	103.864	103.806	103.748

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	99.729	99.949	99.773	5.250	99.729	99.949	99.773	4.500	96.547	96.500	96.379
5.375	100.100	100.011	99.921	5.375	99.882	99.956	99.779	4.625	97.099	97.051	96.930
5.500	100.628	100.539	100.450	5.500	100.567	100.512	100.423	4.750	95.195	95.124	94.913
5.625	101.172	101.097	100.981	5.625	100.994	100.893	100.850	4.875	95.732	95.661	95.450
5.750	101.639	101.549	101.460	5.750	101.100	101.058	100.971	5.000	96.239	96.168	95.957
5.875	101.455	101.388	101.321	5.875	101.421	101.356	101.292	5.125	96.706	96.635	96.423
6.000	101.890	101.817	101.743	6.000	101.653	101.611	101.539	5.250	97.000	96.941	96.883
6.125	102.366	102.292	102.218	6.125	102.032	101.989	101.917	5.375	97.049	96.991	96.932
6.250	102.809	102.735	102.662	6.250	101.631	101.768	101.583	5.500	97.459	97.400	97.342
6.375	102.301	102.227	102.153	6.375	101.837	101.829	101.684	5.625	97.843	97.785	97.726
6.500	102.741	102.667	102.593	6.500	102.119	102.022	101.966	5.750	98.644	98.778	98.912
6.625	103.163	103.089	103.016	6.625	102.437	102.376	102.284	5.875	98.880	99.014	99.148
6.750	103.864	103.806	103.748	6.750	102.701	102.614	102.501	6.000	99.222	99.356	99.490
6.875	103.053	103.036	103.019	6.875	102.995	102.908	102.795	6.125	99.412	99.546	99.680

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: 2/12/2026 8:06 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	94.979	94.919	94.891	4.125	94.979	94.919	94.891	4.125	94.979	94.919	94.891
4.250	95.922	95.847	95.805	4.250	95.922	95.847	95.805	4.250	95.922	95.847	95.805
4.375	96.634	96.559	96.516	4.375	96.634	96.559	96.516	4.375	96.634	96.559	96.516
4.500	97.336	97.261	97.218	4.500	97.336	97.261	97.218	4.500	97.336	97.261	97.218
4.625	98.027	97.952	97.910	4.625	98.027	97.952	97.910	4.625	98.027	97.952	97.910
4.750	99.115	99.576	99.458	4.750	99.091	99.576	99.458	4.750	98.466	98.951	98.833
4.875	99.782	99.857	99.739	4.875	99.782	99.857	99.739	4.875	99.157	99.232	99.114
5.000	100.432	100.374	100.315	5.000	100.432	100.374	100.315	5.000	99.807	99.749	99.690
5.125	100.123	100.096	100.005	5.125	100.123	100.096	100.005	5.125	100.123	100.096	100.005
5.250	100.713	100.981	100.835	5.250	100.713	100.981	100.835	5.250	100.713	100.981	100.835
5.375	101.132	101.237	101.092	5.375	101.132	101.237	101.092	5.375	101.132	101.237	101.092
5.500	101.689	101.624	101.488	5.500	101.689	101.624	101.488	5.500	101.689	101.624	101.488
5.625	102.121	102.068	101.923	5.625	102.121	102.068	101.923	5.625	102.121	102.068	101.923
5.750	102.032	102.425	102.295	5.750	102.032	102.425	102.295	5.750	102.032	102.425	102.295
5.875	102.407	102.341	102.274	5.875	102.407	102.341	102.274	5.875	102.407	102.341	102.274
6.000	102.856	102.789	102.722	6.000	102.856	102.789	102.722	6.000	102.856	102.789	102.722
6.125	103.229	103.162	103.095	6.125	103.229	103.162	103.095	6.125	103.229	103.162	103.095
6.250	103.318	103.251	103.184	6.250	103.318	103.251	103.184	6.250	103.318	103.251	103.184
6.375	103.271	103.095	102.943	6.375	103.271	103.095	102.919	6.375	103.271	103.095	102.919
6.500	103.670	103.494	103.412	6.500	103.670	103.494	103.318	6.500	103.670	103.494	103.318
6.625	104.079	103.903	103.730	6.625	104.079	103.903	103.728	6.625	104.079	103.903	103.728
6.750	104.581	104.674	104.547	6.750	104.581	104.674	104.547	6.750	104.581	104.674	104.547
6.875	104.740	104.723	104.707	6.875	104.740	104.723	104.707	6.875	104.740	104.723	104.707
7.000	105.155	105.138	105.121	7.000	105.155	105.138	105.121	7.000	105.155	105.138	105.121
7.125	105.479	105.462	105.446	7.125	105.479	105.462	105.446	7.125	105.479	105.462	105.446
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	98.581	98.533	98.537	4.250	98.581	98.533	98.537	4.875	97.517	97.763	97.645
4.375	99.100	99.052	99.056	4.375	99.100	99.052	99.056	5.000	98.161	98.407	98.289
4.500	99.602	99.554	99.558	4.500	99.602	99.554	99.558	5.125	98.824	99.069	98.951
4.625	100.081	100.033	100.037	4.625	100.081	100.033	100.037	5.250	99.885	100.106	99.960
4.750	100.073	100.523	100.263	4.750	99.910	99.839	99.828	5.375	99.892	100.112	99.967
4.875	100.452	100.725	100.465	4.875	100.377	100.307	100.295	5.500	100.471	100.449	100.327
5.000	100.909	100.876	100.845	5.000	100.814	100.743	100.732	5.625	100.850	100.943	100.798
5.125	101.354	101.321	101.290	5.125	101.217	101.146	101.135	5.750	100.946	101.183	101.053
5.250	100.982	101.549	101.313	5.250	100.930	100.868	100.841	5.875	101.455	101.388	101.321
5.375	101.329	101.703	101.466	5.375	101.329	101.266	101.240	6.000	101.823	101.756	101.689
5.500	101.713	101.834	101.673	5.500	101.693	101.630	101.604	6.125	102.086	102.019	101.952
5.625	102.101	102.077	102.061	5.625	102.023	101.961	101.934	6.250	102.331	102.264	102.197
5.750	101.476	101.748	101.600	5.750	101.388	101.466	101.600	6.375	102.203	102.027	101.852
5.875	101.909	101.875	101.844	5.875	101.909	101.844	101.836	6.500	102.642	102.467	102.291
6.000	102.421	102.356	102.325	6.000	102.421	102.356	102.325	6.625	102.942	102.766	102.590
								6.750	103.063	103.047	103.030
								6.875	103.053	103.036	103.019
								7.000	103.467	103.450	103.434
								7.125	103.792	103.775	103.758

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	93.522	93.446	93.404	4.375	91.522	91.446	91.404	5.000	95.966	95.895	95.684
4.500	94.223	94.148	94.105	4.500	92.223	92.148	92.105	5.125	96.278	96.207	96.016
4.625	94.915	94.840	94.797	4.625	92.915	92.840	92.797	5.250	97.000	96.941	96.883
4.750	97.986	98.232	98.114	4.750	97.986	98.232	98.114	5.375	97.049	96.991	96.932
4.875	98.517	98.763	98.645	4.875	98.517	98.763	98.645	5.500	97.459	97.400	97.342
5.000	99.161	99.407	99.289	5.000	99.161	99.407	99.289	5.625	97.843	97.785	97.726
5.125	99.824	100.069	99.951	5.125	99.824	100.069	99.951	5.750	98.644	98.778	98.912
5.250	100.885	101.106	100.960	5.250	100.885	101.106	100.960	5.875	98.880	99.014	99.148
5.375	100.892	101.112	100.967	5.375	100.892	101.112	100.967	6.000	99.222	99.356	99.490
5.500	101.471	101.449	101.327	5.500	101.471	101.449	101.327	6.125	99.412	99.546	99.680
5.625	101.850	101.943	101.798	5.625	101.850	101.943	101.798	6.250	100.496	100.416	100.336
5.750	101.946	102.183	102.053	5.750	101.946	102.183	102.053	6.375	100.186	100.106	100.025
5.875	102.455	102.388	102.321	5.875	101.895	101.853	101.781	6.500	100.644	100.564	100.483
6.000	102.823	102.756	102.689	6.000	102.481	102.439	102.367	6.625	100.835	100.755	100.675
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	97.336	97.261	97.218	4.500	97.336	97.261	97.218	4.500	97.336	97.261	97.218
4.625	98.027	97.952	97.910	4.625	98.027	97.952	97.910	4.625	98.027	97.952	97.910
4.750	99.115	99.576	99.458	4.750	99.091	99.576	99.458	4.750	99.091	99.576	99.458
4.875	99.782	99.857	99.739	4.875	99.782	99.857	99.739	4.875	99.782	99.857	99.739
5.000	100.432	100.374	100.315	5.000	100.432	100.374	100.315	5.000	100.432	100.374	100.315
5.125	100.748	100.721	100.630	5.125	100.748	100.721	100.630	5.125	100.748	100.721	100.630
5.250	101.338	101.606	101.460	5.250	101.338	101.606	101.460	5.250	101.338	101.606	101.460
5.375	101.757	101.862	101.717	5.375	101.757	101.862	101.717	5.375	101.757	101.862	101.717
5.500	102.314	102.249	102.113	5.500	102.314	102.249	102.113	5.500	102.314	102.249	102.113
5.625	102.746	102.693	102.548	5.625	102.746	102.693	102.548	5.625	102.746	102.693	102.548
5.750	102.657	103.050	102.920	5.750	102.657	103.050	102.920	5.750	102.657	103.050	102.920
5.875	103.032	102.966	102.899	5.875	103.032	102.966	102.899	5.875	103.032	102.966	102.899
6.000	103.481	103.414	103.347	6.000	103.481	103.414	103.347	6.000	102.856	102.789	102.722
6.125	103.854	103.787	103.720	6.125	103.854	103.787	103.720	6.125	103.229	103.162	103.095
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	99.602	99.554	99.558	4.500	99.602	99.554	99.558	4.500	94.223	94.148	94.105
4.625	100.081	100.033	100.037	4.625	100.081	100.033	100.037	4.625	94.915	94.840	94.797
4.750	100.073	100.523	100.263	4.750	99.910	99.839	99.828	4.750	97.986	98.232	98.114
4.875	100.452	100.725	100.465	4.875	100.377	100.307	100.295	4.875	98.517	98.763	98.645
5.000	100.909	100.876	100.845	5.000	100.814	100.743	100.732	5.000	99.161	99.407	99.289
5.125	101.354	101.321	101.290	5.125	101.217	101.146	101.135	5.125	99.824	100.069	99.951
5.250	100.982	101.549	101.313	5.250	100.930	100.868	100.841	5.250	100.885	101.106	100.960
5.375	101.329	101.703	101.466	5.375	101.329	101.266	101.240	5.375	100.892	101.112	100.967
5.500	101.713	101.834	101.673	5.500	101.693	101.630	101.604	5.500	101.471	101.449	101.327
5.625	102.101	102.077	102.061	5.625	102.023	101.961	101.934	5.625	101.850	101.943	101.798
5.750	101.476	101.748	101.600	5.750	101.388	101.466	101.600	5.750	101.946	102.183	102.053
5.875	101.909	101.875	101.844	5.875	101.909	101.844	101.836	5.875	102.455	102.388	102.321
6.000	102.421	102.356	102.325	6.000	102.421	102.356	102.325	6.000	102.823	102.756	102.689
6.125	102.927	102.862	102.831	6.125	102.927	102.862	102.831	6.125	103.086	103.019	102.952

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	94.223	94.148	94.105	4.500	94.273	94.198	94.155	5.000	95.966	95.895	95.684
4.625	94.915	94.840	94.797	4.625	94.965	94.890	94.847	5.125	96.278	96.207	96.016
4.750	97.986	98.232	98.114	4.750	97.986	98.232	98.114	5.250	97.000	96.941	96.883
4.875	98.517	98.763	98.645	4.875	98.517	98.763	98.645	5.375	97.049	96.991	96.932
5.000	99.161	99.407	99.289	5.000	99.161	99.407	99.289	5.500	97.459	97.400	97.342
5.125	99.824	100.069	99.951	5.125	99.824	100.069	99.951	5.625	97.843	97.785	97.726
5.250	100.885	101.106	100.960	5.250	100.885	101.106	100.960	5.750	98.644	98.778	98.912
5.375	100.892	101.112	100.967	5.375	100.892	101.112	100.967	5.875	98.880	99.014	99.148
5.500	101.471	101.449	101.327	5.500	101.471	101.449	101.327	6.000	99.222	99.356	99.490
5.625	101.850	101.943	101.798	5.625	101.850	101.943	101.798	6.125	99.412	99.546	99.680
5.750	101.946	102.183	102.053	5.750	101.946	102.183	102.053	6.250	100.496	100.416	100.336
5.875	102.455	102.388	102.321	5.875	101.895	101.853	101.781	6.375	100.186	100.106	100.025
6.000	102.823	102.756	102.689	6.000	102.481	102.439	102.367	6.500	100.644	100.564	100.483
6.125	103.086	103.019	102.952	6.125	101.867	101.777	101.720	6.625	100.835	100.755	100.675

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: 2/12/2026 8:06 PST

BFF_3.5%_DPA_Repayable1				BFF_3.5%_DPA_Forgivable2				BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.625	100.985	100.826	100.526	6.750	100.230	100.011	99.711	6.625	98.985	98.826	98.526
6.750	101.730	101.511	101.211	6.875	100.739	100.520	100.220	6.750	99.730	99.511	99.211
6.875	102.239	102.020	101.720	7.000	101.239	101.020	100.720	6.875	100.239	100.020	99.720
7.000	102.739	102.520	102.220	7.125	101.673	101.454	101.154	7.000	100.739	100.520	100.220
7.125	103.173	102.954	102.654	7.250	102.097	101.878	101.578	7.125	101.173	100.954	100.654
7.250	103.597	103.378	103.078	7.375	101.483	101.238	100.938	7.250	101.597	101.378	101.078
7.375	102.983	102.738	102.438	7.500	101.943	101.698	101.398	7.375	100.983	100.738	100.438
7.500	103.443	103.198	102.898	7.625	102.357	102.112	101.812	7.500	101.443	101.198	100.898
7.625	103.857	103.612	103.312	7.750	102.751	102.506	102.206	7.625	101.857	101.612	101.312
7.750	104.251	104.006	103.706	7.875	101.376	101.104	100.804	7.750	102.251	102.006	101.706
7.875	102.876	102.604	102.304	8.000	101.796	101.524	101.224	7.875	100.876	100.604	100.304
8.000	103.296	103.024	102.724	8.125	102.180	101.908	101.608	8.000	101.296	101.024	100.724
8.125	103.680	103.408	103.108	8.250	102.574	102.302	102.002	8.125	101.680	101.408	101.108
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	98.230	98.011	97.711	6.625	100.235	100.076	99.776	6.625	98.235	98.076	97.776
6.875	98.739	98.520	98.220	6.750	100.980	100.761	100.461	6.750	98.980	98.761	98.461
7.000	99.239	99.020	98.720	6.875	101.489	101.270	100.970	6.875	99.489	99.270	98.970
7.125	99.673	99.454	99.154	7.000	101.989	101.770	101.470	7.000	99.989	99.770	99.470
7.250	100.097	99.878	99.578	7.125	102.423	102.204	101.904	7.125	100.423	100.204	99.904
7.375	99.483	99.238	98.938	7.250	102.847	102.628	102.328	7.250	100.847	100.628	100.328
7.500	99.943	99.698	99.398	7.375	102.233	101.988	101.688	7.375	100.233	99.988	99.688
7.625	100.357	100.112	99.812	7.500	102.693	102.448	102.148	7.500	100.693	100.448	100.148
7.750	100.751	100.506	100.206	7.625	103.107	102.862	102.562	7.625	101.107	100.862	100.562
7.875	99.376	99.104	98.804	7.750	103.501	103.256	102.956	7.750	101.501	101.256	100.956
8.000	99.796	99.524	99.224	7.875	102.126	101.854	101.554	7.875	100.126	99.854	99.554
8.125	100.180	99.908	99.608	8.000	102.546	102.274	101.974	8.000	100.546	100.274	99.974
8.250	100.574	100.302	100.002	8.125	102.930	102.658	102.358	8.125	100.930	100.658	100.358

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.