



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: 2/13/26 8:29 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: 2/13/2026 8:29 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	96.822	96.621	96.510	4.750	96.822	96.510	96.510	5.125	99.375	99.340	99.353
4.875	97.356	97.292	97.276	4.875	97.356	97.279	97.276	5.250	99.970	99.925	99.913
5.000	98.001	97.929	97.884	5.000	98.001	97.875	97.884	5.375	100.474	100.427	100.420
5.125	98.632	98.551	98.412	5.125	98.632	98.351	98.364	5.500	100.949	100.900	100.896
5.250	99.148	99.080	99.019	5.250	99.121	99.070	99.017	5.625	101.349	101.300	101.297
5.375	99.800	99.732	99.671	5.375	99.709	99.657	99.604	5.750	101.211	101.119	101.090
5.500	100.414	100.346	100.285	5.500	100.325	100.274	100.221	5.875	101.786	101.699	101.665
5.625	100.954	100.886	100.825	5.625	100.832	100.781	100.728	6.000	102.143	102.063	102.023
5.750	100.889	100.822	100.765	5.750	100.885	100.809	100.765	6.125	102.669	102.595	102.550
5.875	101.483	101.415	101.354	5.875	101.358	101.302	101.272	6.250	102.060	102.033	101.983
6.000	101.978	101.910	101.849	6.000	101.854	101.798	101.768	6.375	102.703	102.703	102.648
6.125	102.454	102.386	102.325	6.125	102.267	102.208	102.181	6.500	103.107	103.107	103.047
6.250	102.277	102.216	102.162	6.250	102.039	101.970	101.925	6.625	103.203	103.100	103.069
6.375	102.695	102.634	102.580	6.375	102.429	102.385	102.340	6.750	102.936	102.936	102.865
6.500	103.081	103.020	102.966	6.500	102.902	102.837	102.786	6.875	103.270	103.217	103.141
6.625	103.368	103.307	103.253	6.625	103.275	103.179	103.141	7.000	103.680	103.679	103.598
6.750	103.196	103.149	103.109	6.750	103.077	102.995	102.915	7.125	103.959	103.838	103.799
6.875	103.562	103.515	103.476	6.875	103.478	103.394	103.371	7.250	104.187	104.187	104.096
7.000	103.927	103.882	103.866	7.000	103.927	103.882	103.866	7.375	104.518	104.397	104.324
7.125	104.199	104.154	104.138	7.125	104.199	104.154	104.138	7.500	104.810	104.666	104.617
7.250	104.374	104.347	104.330	7.250	104.282	104.192	104.182	7.625	104.927	104.927	104.820
7.375	104.700	104.657	104.640	7.375	104.700	104.655	104.640	7.750	105.150	105.150	105.106
7.500	105.145	105.100	105.085	7.500	105.145	105.100	105.085	7.875	105.150	105.150	105.150
7.625	105.382	105.337	105.322	7.625	105.382	105.337	105.322	8.000	105.352	105.233	105.150
7.750	105.149	105.149	105.037	7.750	105.149	105.149	105.037				
7.875	105.222	105.158	105.150	7.875	105.222	105.158	105.150				
8.000	105.683	105.638	105.624	8.000	105.683	105.638	105.624				
8.125	105.887	105.842	105.828	8.125	105.887	105.842	105.828				
8.250	106.088	105.967	105.843	8.250	106.088	105.967	105.843				
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	99.251	99.214	99.197	4.625	99.364	99.299	99.299	5.000	96.937	96.899	96.865
4.750	99.621	99.561	99.561	4.750	99.935	99.876	99.876	5.125	97.513	97.463	97.445
4.875	100.104	100.042	100.011	4.875	100.184	100.129	100.129	5.250	98.964	98.923	98.910
5.000	100.415	100.344	100.331	5.000	100.617	100.567	100.567	5.375	99.546	99.493	99.494
5.125	100.815	100.720	100.705	5.125	100.608	100.564	100.561	5.500	100.112	100.056	100.063
5.250	100.794	100.755	100.747	5.250	100.708	100.669	100.661	5.625	100.665	100.578	100.555
5.375	101.270	101.212	101.199	5.375	101.038	101.004	100.991	5.750	100.739	100.672	100.616
5.500	101.517	101.485	101.467	5.500	101.342	101.314	101.296	5.875	101.322	101.249	101.183
5.625	101.808	101.765	101.750	5.625	101.446	101.402	101.386	6.000	101.811	101.735	101.666
5.750	101.826	101.826	101.797	5.750	101.552	101.552	101.523	6.125	102.279	102.199	102.126
5.875	102.258	102.204	102.170	5.875	101.792	101.730	101.699	6.250	102.081	101.973	101.871
6.000	102.485	102.423	102.392	6.000	102.152	102.152	102.113	6.375	102.493	102.383	102.277
6.125	102.751	102.690	102.658	6.125	102.349	102.331	102.286	6.500	102.878	102.767	102.662
6.250	102.679	102.647	102.598	6.250	102.658	102.645	102.595	6.625	103.163	103.051	102.944
6.375	103.166	103.104	103.073	6.375	103.048	103.040	102.985	6.750	102.983	102.887	102.797
6.500	103.333	103.271	103.240	6.500	103.179	103.176	103.116	6.875	103.344	103.245	103.152
6.625	103.545	103.484	103.452	6.625	103.362	103.334	103.269	7.000	103.611	103.510	103.414
6.750	103.793	103.770	103.700	6.750	103.716	103.692	103.622	7.125	103.937	103.832	103.734
6.875	104.097	104.056	103.980	6.875	104.058	104.040	103.964	7.250	103.733	103.638	103.522
7.000	104.298	104.285	104.204	7.000	104.217	104.204	104.123	7.375	103.974	103.877	103.766
7.125	104.395	104.317	104.271	7.125	103.908	103.830	103.783	7.500	104.149	104.052	103.942
7.250	104.066	103.988	103.941	7.250	103.711	103.634	103.587	7.625	104.361	104.247	104.142
7.375	104.507	104.430	104.383	7.375	104.042	103.965	103.918	7.750	103.331	103.286	103.271
								7.875	103.794	103.749	103.734

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: 2/13/2026 8:29 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.612	97.462	97.312	5.000	97.487	97.337	97.187
5.125	98.303	98.153	98.003	5.125	98.178	98.028	97.878
5.250	98.979	98.829	98.679	5.250	98.854	98.704	98.554
5.375	99.639	99.489	99.339	5.375	99.434	99.284	99.134
5.500	100.283	100.133	99.983	5.500	99.997	99.847	99.697
5.625	100.910	100.760	100.610	5.625	100.547	100.397	100.247
5.750	101.522	101.372	101.222	5.750	101.082	100.932	100.782
5.875	102.118	101.968	101.818	5.875	101.603	101.453	101.303
6.000	102.698	102.548	102.398	6.000	102.111	101.961	101.811
6.125	103.258	103.108	102.958	6.125	102.633	102.483	102.333
6.250	103.798	103.648	103.498	6.250	103.173	103.023	102.873
6.375	104.318	104.168	104.018	6.375	103.693	103.543	103.393
6.500	104.818	104.668	104.518	6.500	104.193	104.043	103.893
6.625	105.294	105.144	104.994	6.625	104.669	104.519	104.369
6.750	105.747	105.597	105.447	6.750	105.122	104.972	104.822
6.875	106.176	106.026	105.876	6.875	105.551	105.401	105.251
7.000	106.581	106.431	106.281	7.000	105.956	105.806	105.656
7.125	106.968	106.818	106.668	7.125	106.343	106.193	106.043
7.250	107.336	107.186	107.036	7.250	106.711	106.561	106.411

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: 2/13/2026 8:29 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	99.824	99.734	99.709	5.000	99.423	99.391	99.358	5.000	97.225	97.162	97.099
5.125	100.164	100.049	100.038	5.125	99.812	99.781	99.748	5.125	97.691	97.628	97.566
5.250	100.466	100.347	100.332	5.250	100.176	100.145	100.115	5.250	98.351	98.288	98.225
5.375	100.740	100.613	100.599	5.375	100.634	100.497	100.492	5.375	98.820	98.757	98.695
5.500	100.929	100.825	100.773	5.500	101.028	100.888	100.879	5.500	99.291	99.228	99.166
5.625	101.188	101.083	100.986	5.625	101.256	101.112	101.099	5.625	99.764	99.701	99.638
5.750	101.377	101.273	101.175	5.750	101.451	101.304	101.286	5.750	100.034	99.971	99.908
5.875	101.491	101.387	101.289	5.875	101.600	101.536	101.511	5.875	100.301	100.238	100.176
6.000	101.583	101.478	101.381	6.000	101.721	101.617	101.593	6.000	100.571	100.508	100.445
6.125	101.638	101.534	101.436	6.125	101.812	101.785	101.761	6.125	100.837	100.774	100.712
6.250	101.738	101.634	101.536	6.250	101.998	101.943	101.919	6.250	101.099	101.036	100.973
6.375	101.900	101.795	101.698	6.375	102.317	102.153	102.115	6.375	101.316	101.253	101.190
6.500	102.006	101.902	101.804	6.500	102.451	102.283	102.241	6.500	101.366	101.303	101.240
6.625	102.029	101.924	101.827	6.625	102.305	102.221	102.198	6.625	101.431	101.368	101.306
6.750	102.065	101.961	101.863	6.750	102.233	102.190	102.167	6.750	101.506	101.443	101.381
6.875	102.060	101.956	101.858	6.875	102.138	102.034	101.936	6.875	101.581	101.518	101.456
7.000	102.050	101.946	101.848	7.000	102.215	102.111	102.013	7.000	101.656	101.593	101.530
7.125	102.031	101.927	101.829	7.125	102.299	102.194	102.097	7.125	101.732	101.669	101.607

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	99.927	99.801	99.808	5.000	99.352	99.225	99.233	5.000	97.175	97.112	97.049
5.125	100.268	100.138	100.141	5.125	99.750	99.631	99.624	5.125	97.641	97.578	97.515
5.250	100.570	100.436	100.436	5.250	100.192	100.058	100.058	5.250	98.301	98.238	98.175
5.375	100.844	100.707	100.703	5.375	100.728	100.592	100.587	5.375	98.770	98.707	98.644
5.500	101.024	100.884	100.875	5.500	101.122	100.982	100.973	5.500	99.241	99.178	99.115
5.625	101.188	101.083	100.986	5.625	101.350	101.206	101.193	5.625	99.714	99.651	99.588
5.750	101.377	101.273	101.175	5.750	101.545	101.398	101.380	5.750	99.984	99.921	99.858
5.875	101.491	101.387	101.289	5.875	101.695	101.544	101.523	5.875	100.251	100.188	100.125
6.000	101.583	101.478	101.381	6.000	101.818	101.663	101.638	6.000	100.521	100.458	100.395
6.125	101.638	101.534	101.436	6.125	101.900	101.742	101.713	6.125	100.787	100.724	100.661
6.250	101.761	101.634	101.566	6.250	102.099	101.938	101.904	6.250	101.049	100.986	100.923
6.375	101.930	101.795	101.728	6.375	102.420	102.255	102.217	6.375	101.266	101.203	101.140
6.500	102.015	101.902	101.804	6.500	102.555	102.387	102.345	6.500	101.316	101.253	101.190
6.625	102.029	101.924	101.827	6.625	102.412	102.240	102.194	6.625	101.381	101.318	101.255
6.750	102.065	101.961	101.863	6.750	102.341	102.166	102.115	6.750	101.456	101.393	101.330
6.875	102.060	101.956	101.858	6.875	102.138	102.034	101.936	6.875	101.531	101.468	101.405
7.000	102.050	101.946	101.848	7.000	102.215	102.111	102.013	7.000	101.606	101.543	101.480
7.125	102.031	101.927	101.829	7.125	102.299	102.194	102.097	7.125	101.682	101.619	101.556

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: 2/13/2026 8:29 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	96.837	96.777	96.749	4.500	96.837	96.777	96.749	5.000	99.770	99.765	99.652
4.625	97.525	97.466	97.437	4.625	97.525	97.466	97.437	5.125	100.210	100.178	100.102
4.750	98.643	98.913	98.798	4.750	98.643	98.913	98.798	5.250	100.534	100.815	100.681
4.875	99.205	99.188	99.116	4.875	99.205	99.188	99.116	5.375	100.941	101.071	100.938
5.000	99.770	99.765	99.652	5.000	99.770	99.765	99.652	5.500	101.521	101.578	101.444
5.125	100.210	100.178	100.102	5.125	100.210	100.178	100.102	5.625	102.012	101.996	101.881
5.250	100.534	100.815	100.681	5.250	100.534	100.815	100.681	5.750	102.142	102.180	102.058
5.375	101.054	101.071	100.938	5.375	101.054	101.071	100.938	5.875	102.319	102.230	102.173
5.500	101.521	101.578	101.444	5.500	101.521	101.578	101.444	6.000	102.912	102.823	102.766
5.625	102.012	101.996	101.881	5.625	102.012	101.996	101.881	6.125	103.288	103.198	103.141
5.750	102.339	102.202	102.173	5.750	102.339	102.202	102.173	6.250	103.156	103.136	103.096
5.875	102.369	102.315	102.273	5.875	102.369	102.315	102.273	6.375	102.974	102.971	102.926
6.000	102.912	102.823	102.766	6.000	102.912	102.823	102.766	6.500	103.484	103.374	103.331
6.125	103.288	103.221	103.180	6.125	103.288	103.221	103.180	6.625	103.901	103.854	103.754
6.250	103.156	103.136	103.096	6.250	103.156	103.136	103.096	6.750	104.252	104.517	104.356
6.375	103.126	103.123	103.078	6.375	103.126	103.123	103.078	6.875	104.551	104.477	104.404
6.500	103.484	103.414	103.370	6.500	103.484	103.414	103.370	7.000	105.037	105.005	104.890
6.625	103.901	103.854	103.754	6.625	103.901	103.854	103.754	7.125	105.338	105.361	105.200
6.750	104.252	104.517	104.356	6.750	104.252	104.517	104.356	7.250	105.582	105.441	105.350
6.875	104.851	104.692	104.616	6.875	104.851	104.692	104.616	7.375	105.212	105.137	105.016
7.000	105.152	105.005	104.918	7.000	105.152	105.005	104.918	7.500	105.337	105.262	105.141
7.125	105.444	105.361	105.211	7.125	105.444	105.361	105.211	7.625	105.4615	105.3865	105.2655
7.250	105.815	105.675	105.584	7.250	105.815	105.675	105.584	7.75	105.5865	105.5115	105.3905
7.375	105.2115	105.1365	105.0155	7.375	105.2115	105.1365	105.0155	7.875	103.5269	103.5334	103.43
7.5	105.3365	105.2615	105.1405	7.5	105.3365	105.2615	105.1405	8	103.8716	103.8782	103.7748
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	95.169	95.083	95.083	4.250	98.462	98.430	98.399	4.500	93.904	93.871	93.836
3.875	95.572	95.491	95.491	4.375	99.025	98.947	98.959	4.625	94.492	94.460	94.424
4.000	95.478	95.402	95.402	4.500	99.594	99.515	99.528	4.750	97.323	97.577	97.432
4.125	95.484	95.414	95.414	4.625	100.152	100.074	100.086	4.875	97.859	97.999	97.853
4.250	98.462	98.430	98.399	4.750	99.776	100.216	100.028	5.000	98.658	98.912	98.766
4.375	99.025	98.947	98.959	4.875	100.243	100.450	100.262	5.125	99.054	99.206	99.060
4.500	99.594	99.515	99.528	5.000	100.759	100.773	100.702	5.250	99.864	100.084	99.919
4.625	100.152	100.074	100.086	5.125	101.267	101.213	101.210	5.375	100.240	100.172	100.063
4.750	99.776	100.216	100.028	5.250	100.940	101.424	101.221	5.500	100.778	100.710	100.636
4.875	100.265	100.450	100.262	5.375	101.171	101.547	101.343	5.625	101.349	101.281	101.172
5.000	100.759	100.773	100.702	5.500	101.643	101.865	101.662	5.750	101.184	101.095	101.007
5.125	101.267	101.213	101.210	5.625	102.090	102.059	102.040	5.875	101.516	101.458	101.399
5.250	101.044	101.424	101.221	5.750	101.617	102.039	101.773	6.000	101.839	101.780	101.722
5.375	101.246	101.547	101.343	5.875	101.669	101.707	101.622	6.125	102.122	102.070	102.030
5.500	101.669	101.865	101.662	6.000	102.139	102.077	102.046	6.250	102.409	102.350	102.292
								6.375	102.164	101.972	101.881
								6.500	102.610	102.418	102.274
								6.625	102.876	102.694	102.650
								6.750	102.928	102.847	102.767
								6.875	103.071	102.995	102.875
								7.000	103.313	103.233	103.152

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	99.864	100.084	99.919	5.000	98.658	98.912	98.766	4.500	96.842	96.639	96.651
5.375	100.240	100.172	100.063	5.125	98.952	99.206	99.060	4.625	97.382	97.178	97.191
5.500	100.778	100.710	100.636	5.250	99.864	100.084	99.919	4.750	96.691	96.670	96.582
5.625	101.349	101.281	101.172	5.375	100.028	100.090	99.925	4.875	97.149	97.128	97.041
5.750	101.184	101.095	101.007	5.500	100.771	100.663	100.636	5.000	97.597	97.576	97.488
5.875	101.516	101.458	101.399	5.625	101.196	101.088	101.061	5.125	98.033	98.012	97.924
6.000	101.839	101.780	101.722	5.750	101.121	101.082	101.005	5.250	97.761	97.787	97.725
6.125	102.122	102.070	102.030	5.875	101.422	101.362	101.305	5.375	98.196	98.222	98.160
6.250	102.409	102.350	102.292	6.000	101.792	101.739	101.699	5.500	98.619	98.644	98.582
6.375	102.164	101.972	101.881	6.125	102.280	102.228	102.188	5.625	99.029	99.055	98.993
6.500	102.610	102.418	102.274	6.250	101.615	101.743	101.574	5.750	98.786	98.772	98.696
6.625	102.876	102.694	102.650	6.375	102.014	102.013	101.967	5.875	99.210	99.197	99.120
6.750	102.928	102.847	102.767	6.500	102.482	102.481	102.436	6.000	99.634	99.621	99.545
6.875	103.071	102.995	102.875	6.625	102.930	102.929	102.885	6.125	100.046	100.032	99.956
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	100.534	100.441	100.349	5.250	100.534	100.441	100.349	5.250	100.534	100.815	100.681
5.375	101.061	100.905	100.892	5.375	101.061	100.905	100.892	5.375	100.941	101.071	100.938
5.500	101.558	101.429	101.390	5.500	101.558	101.429	101.390	5.500	101.521	101.578	101.444
5.625	101.975	101.906	101.797	5.625	101.975	101.906	101.797	5.625	101.975	101.996	101.863
5.750	102.472	102.335	102.306	5.750	102.472	102.335	102.306	5.750	102.192	102.180	102.058
5.875	102.369	102.315	102.273	5.875	102.369	102.315	102.273	5.875	102.319	102.230	102.173
6.000	102.912	102.823	102.766	6.000	102.912	102.823	102.766	6.000	102.912	102.823	102.766
6.125	103.288	103.221	103.180	6.125	103.288	103.221	103.180	6.125	103.288	103.198	103.141
6.250	103.208	103.158	103.108	6.250	103.208	103.158	103.108	6.250	103.021	102.963	102.904
6.375	103.126	103.123	103.078	6.375	103.126	103.123	103.078	6.375	102.974	102.971	102.926
6.500	103.484	103.414	103.370	6.500	103.484	103.414	103.370	6.500	103.484	103.374	103.331
6.625	103.901	103.854	103.754	6.625	103.901	103.854	103.754	6.625	103.901	103.854	103.754
6.750	104.252	104.177	104.056	6.750	104.252	104.177	104.056	6.750	104.252	104.517	104.356
6.875	104.662	104.503	104.427	6.875	104.662	104.503	104.427	6.875	104.547	104.470	104.350
7.000	105.040	104.893	104.820	7.000	105.040	104.893	104.820	7.000	104.967	105.005	104.844
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	99.584	99.505	99.518	4.250	98.462	98.430	98.399	5.250	100.096	100.084	99.951
4.625	100.142	100.064	100.076	4.375	99.015	98.937	98.949	5.375	100.379	100.290	100.202
4.750	99.776	100.216	100.028	4.500	99.584	99.505	99.518	5.500	100.900	100.812	100.724
4.875	100.330	100.450	100.275	4.625	100.142	100.064	100.076	5.625	101.408	101.320	101.231
5.000	100.749	100.773	100.691	4.750	99.776	99.761	99.745	5.750	101.892	101.804	101.716
5.125	101.257	101.203	101.200	4.875	100.243	100.227	100.212	5.875	101.524	101.458	101.399
5.250	101.111	101.424	101.221	5.000	100.749	100.694	100.691	6.000	102.001	101.929	101.856
5.375	101.246	101.547	101.343	5.125	101.257	101.203	101.200	6.125	102.465	102.392	102.319
5.500	101.669	101.865	101.662	5.250	100.661	100.630	100.611	6.250	102.894	102.821	102.748
5.625	102.080	102.105	102.043	5.375	101.161	101.130	101.112	6.375	102.343	102.286	102.228
5.750	101.836	102.039	101.787	5.500	101.633	101.601	101.583	6.500	102.768	102.711	102.654
5.875	102.260	102.247	102.170	5.625	102.080	102.049	102.030	6.625	103.175	103.118	103.061
6.000	102.684	102.671	102.595	5.750	101.263	101.240	101.216	6.750	103.997	103.908	103.820

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	100.096	100.084	99.951	5.250	99.864	100.084	99.919	4.500	96.842	96.639	96.651
5.375	100.379	100.290	100.202	5.375	100.028	100.090	99.925	4.625	97.382	97.178	97.191
5.500	100.900	100.812	100.724	5.500	100.771	100.663	100.636	4.750	95.349	95.151	95.117
5.625	101.408	101.320	101.231	5.625	101.196	101.088	101.061	4.875	95.870	95.615	95.613
5.750	101.892	101.804	101.716	5.750	101.121	101.082	101.005	5.000	96.354	96.100	96.097
5.875	101.524	101.458	101.399	5.875	101.422	101.362	101.305	5.125	96.791	96.536	96.533
6.000	102.001	101.929	101.856	6.000	101.722	101.659	101.616	5.250	96.880	96.800	96.719
6.125	102.465	102.392	102.319	6.125	102.090	102.026	101.984	5.375	96.922	96.842	96.761
6.250	102.894	102.821	102.748	6.250	101.615	101.743	101.574	5.500	97.322	97.242	97.162
6.375	102.343	102.286	102.228	6.375	101.762	101.804	101.635	5.625	97.701	97.621	97.541
6.500	102.768	102.711	102.654	6.500	102.042	101.962	101.904	5.750	98.679	98.654	98.629
6.625	103.175	103.118	103.061	6.625	102.368	102.350	102.230	5.875	98.905	98.880	98.855
6.750	103.997	103.908	103.820	6.750	102.777	102.702	102.581	6.000	99.234	99.209	99.184
6.875	103.071	102.995	102.875	6.875	103.071	102.995	102.875	6.125	99.422	99.396	99.371

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: 2/13/2026 8:29 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	95.550	95.494	95.466	4.125	95.550	95.494	95.466	4.125	95.550	95.494	95.466
4.250	96.430	96.371	96.342	4.250	96.430	96.370	96.342	4.250	96.430	96.370	96.342
4.375	97.139	97.079	97.050	4.375	97.139	97.079	97.050	4.375	97.139	97.079	97.050
4.500	97.837	97.777	97.749	4.500	97.837	97.777	97.749	4.500	97.837	97.777	97.749
4.625	98.525	98.466	98.437	4.625	98.525	98.466	98.437	4.625	98.525	98.466	98.437
4.750	99.489	99.819	99.704	4.750	99.444	99.819	99.704	4.750	98.819	99.194	99.079
4.875	100.132	100.100	100.015	4.875	100.132	100.100	100.015	4.875	99.507	99.475	99.390
5.000	100.770	100.711	100.652	5.000	100.770	100.711	100.652	5.000	100.145	100.086	100.027
5.125	100.550	100.427	100.398	5.125	100.550	100.427	100.398	5.125	100.447	100.389	100.330
5.250	100.909	101.115	100.981	5.250	100.909	101.115	100.981	5.250	100.909	101.115	100.981
5.375	101.316	101.371	101.238	5.375	101.316	101.371	101.238	5.375	101.316	101.371	101.238
5.500	101.896	101.804	101.712	5.500	101.896	101.804	101.712	5.500	101.896	101.804	101.712
5.625	102.312	102.220	102.128	5.625	102.312	102.220	102.128	5.625	102.312	102.220	102.128
5.750	102.119	102.449	102.327	5.750	102.119	102.449	102.327	5.750	102.119	102.449	102.327
5.875	102.469	102.410	102.352	5.875	102.469	102.410	102.352	5.875	102.469	102.410	102.352
6.000	102.871	102.813	102.754	6.000	102.871	102.813	102.754	6.000	102.871	102.813	102.754
6.125	103.227	103.169	103.110	6.125	103.227	103.169	103.110	6.125	103.227	103.169	103.110
6.250	103.396	103.338	103.279	6.250	103.396	103.338	103.279	6.250	103.396	103.338	103.279
6.375	103.232	103.039	102.884	6.375	103.232	103.039	102.871	6.375	103.232	103.039	102.925
6.500	103.638	103.445	103.351	6.500	103.638	103.445	103.253	6.500	103.638	103.445	103.255
6.625	104.013	103.821	103.677	6.625	104.013	103.821	103.628	6.625	104.013	103.821	103.628
6.750	104.536	104.767	104.606	6.750	104.445	104.767	104.606	6.750	104.445	104.767	104.606
6.875	104.824	104.750	104.678	6.875	104.824	104.750	104.678	6.875	104.824	104.750	104.678
7.000	105.209	105.135	105.062	7.000	105.209	105.135	105.062	7.000	105.209	105.135	105.062
7.125	105.317	105.237	105.157	7.125	105.317	105.237	105.157	7.125	105.317	105.237	105.157
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	98.878	98.805	98.812	4.250	98.878	98.800	98.812	4.875	97.752	98.006	97.892
4.375	99.389	99.310	99.323	4.375	99.389	99.310	99.323	5.000	98.396	98.650	98.535
4.500	99.879	99.801	99.813	4.500	99.879	99.801	99.813	5.125	99.059	99.313	99.198
4.625	100.344	100.265	100.278	4.625	100.344	100.265	100.278	5.250	100.020	100.240	100.106
4.750	100.151	100.622	100.434	4.750	100.056	100.001	99.998	5.375	100.026	100.246	100.113
4.875	100.618	100.825	100.637	4.875	100.509	100.454	100.451	5.500	100.670	100.584	100.535
5.000	101.075	101.059	101.044	5.000	100.928	100.873	100.870	5.625	101.042	101.078	100.944
5.125	101.520	101.504	101.489	5.125	101.312	101.257	101.255	5.750	100.986	101.207	101.085
5.250	101.190	101.674	101.471	5.250	100.988	100.957	100.939	5.875	101.516	101.458	101.399
5.375	101.445	101.828	101.625	5.375	101.370	101.338	101.320	6.000	101.839	101.780	101.722
5.500	101.860	101.959	101.813	5.500	101.719	101.688	101.670	6.125	102.085	102.026	101.968
5.625	102.248	102.225	102.202	5.625	102.144	102.082	102.051	6.250	102.409	102.350	102.292
5.750	101.710	102.132	101.867	5.750	101.484	101.423	101.392	6.375	102.164	101.972	101.779
5.875	102.044	102.020	101.997	5.875	102.002	101.940	101.909	6.500	102.610	102.418	102.225
6.000	102.514	102.452	102.421	6.000	102.514	102.452	102.421	6.625	102.876	102.683	102.491
								6.750	102.928	102.847	102.767
								6.875	102.901	102.821	102.741
								7.000	103.313	103.233	103.152
								7.125	103.630	103.550	103.469

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	94.026	93.966	93.938	4.375	92.026	91.966	91.938	5.000	96.048	95.867	95.834
4.500	94.724	94.665	94.636	4.500	92.724	92.665	92.636	5.125	96.356	96.295	96.264
4.625	95.413	95.353	95.325	4.625	93.413	93.353	93.325	5.250	96.880	96.800	96.719
4.750	98.221	98.475	98.360	4.750	98.221	98.475	98.360	5.375	96.922	96.842	96.761
4.875	98.752	99.006	98.892	4.875	98.752	99.006	98.892	5.500	97.322	97.242	97.162
5.000	99.396	99.650	99.535	5.000	99.396	99.650	99.535	5.625	97.701	97.621	97.541
5.125	100.059	100.313	100.198	5.125	100.059	100.313	100.198	5.750	98.679	98.654	98.629
5.250	101.020	101.240	101.106	5.250	101.020	101.240	101.106	5.875	98.905	98.880	98.855
5.375	101.026	101.246	101.113	5.375	101.026	101.246	101.113	6.000	99.234	99.209	99.184
5.500	101.670	101.584	101.535	5.500	101.670	101.584	101.535	6.125	99.422	99.396	99.371
5.625	102.042	102.078	101.944	5.625	102.042	102.078	101.944	6.250	100.852	100.819	100.785
5.750	101.986	102.207	102.085	5.750	101.961	102.207	102.085	6.375	100.535	100.502	100.468
5.875	102.516	102.458	102.399	5.875	101.958	101.905	101.863	6.500	100.990	100.957	100.923
6.000	102.839	102.780	102.722	6.000	102.526	102.462	102.420	6.625	101.179	101.146	101.112
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	97.837	97.777	97.749	4.500	97.837	97.777	97.749	4.500	97.837	97.777	97.749
4.625	98.525	98.466	98.437	4.625	98.525	98.466	98.437	4.625	98.525	98.466	98.437
4.750	99.489	99.819	99.704	4.750	99.444	99.819	99.704	4.750	99.444	99.819	99.704
4.875	100.132	100.100	100.015	4.875	100.132	100.100	100.015	4.875	100.132	100.100	100.015
5.000	100.770	100.711	100.652	5.000	100.770	100.711	100.652	5.000	100.770	100.711	100.652
5.125	101.175	101.052	101.023	5.125	101.175	101.052	101.023	5.125	101.072	101.014	100.955
5.250	101.534	101.740	101.606	5.250	101.534	101.740	101.606	5.250	101.534	101.740	101.606
5.375	101.941	101.996	101.863	5.375	101.941	101.996	101.863	5.375	101.941	101.996	101.863
5.500	102.521	102.429	102.337	5.500	102.521	102.429	102.337	5.500	102.521	102.429	102.337
5.625	102.937	102.845	102.753	5.625	102.937	102.845	102.753	5.625	102.937	102.845	102.753
5.750	102.744	103.074	102.952	5.750	102.744	103.074	102.952	5.750	102.744	103.074	102.952
5.875	103.094	103.035	102.977	5.875	103.094	103.035	102.977	5.875	103.094	103.035	102.977
6.000	103.496	103.438	103.379	6.000	103.496	103.438	103.379	6.000	102.871	102.813	102.754
6.125	103.852	103.794	103.735	6.125	103.852	103.794	103.735	6.125	103.227	103.169	103.110
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	99.879	99.801	99.813	4.500	99.879	99.801	99.813	4.500	94.850	94.817	94.782
4.625	100.344	100.265	100.278	4.625	100.344	100.265	100.278	4.625	95.439	95.406	95.371
4.750	100.151	100.622	100.434	4.750	100.056	100.001	99.998	4.750	98.221	98.475	98.360
4.875	100.618	100.825	100.637	4.875	100.509	100.454	100.451	4.875	98.752	99.006	98.892
5.000	101.075	101.059	101.044	5.000	100.928	100.873	100.870	5.000	99.396	99.650	99.535
5.125	101.520	101.504	101.489	5.125	101.312	101.257	101.255	5.125	100.059	100.313	100.198
5.250	101.190	101.674	101.471	5.250	100.988	100.957	100.939	5.250	101.020	101.240	101.106
5.375	101.445	101.828	101.625	5.375	101.370	101.338	101.320	5.375	101.026	101.246	101.113
5.500	101.860	101.959	101.813	5.500	101.719	101.688	101.670	5.500	101.670	101.584	101.535
5.625	102.248	102.225	102.202	5.625	102.144	102.082	102.051	5.625	102.042	102.078	101.944
5.750	101.710	102.132	101.867	5.750	101.484	101.423	101.392	5.750	101.986	102.207	102.085
5.875	102.044	102.020	101.997	5.875	102.002	101.940	101.909	5.875	102.516	102.458	102.399
6.000	102.514	102.452	102.421	6.000	102.514	102.452	102.421	6.000	102.839	102.780	102.722
6.125	103.016	102.955	102.923	6.125	103.016	102.955	102.923	6.125	103.085	103.026	102.968

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	94.724	94.665	94.636	4.500	94.774	94.715	94.686	5.000	96.048	95.867	95.834
4.625	95.413	95.353	95.325	4.625	95.463	95.403	95.375	5.125	96.356	96.295	96.264
4.750	98.221	98.475	98.360	4.750	98.221	98.475	98.360	5.250	96.880	96.800	96.719
4.875	98.752	99.006	98.892	4.875	98.752	99.006	98.892	5.375	96.922	96.842	96.761
5.000	99.396	99.650	99.535	5.000	99.396	99.650	99.535	5.500	97.322	97.242	97.162
5.125	100.059	100.313	100.198	5.125	100.059	100.313	100.198	5.625	97.701	97.621	97.541
5.250	101.020	101.240	101.106	5.250	101.020	101.240	101.106	5.750	98.679	98.654	98.629
5.375	101.026	101.246	101.113	5.375	101.026	101.246	101.113	5.875	98.905	98.880	98.855
5.500	101.670	101.584	101.535	5.500	101.670	101.584	101.535	6.000	99.234	99.209	99.184
5.625	102.042	102.078	101.944	5.625	102.042	102.078	101.944	6.125	99.422	99.396	99.371
5.750	101.986	102.207	102.085	5.750	101.961	102.207	102.085	6.250	100.852	100.819	100.785
5.875	102.516	102.458	102.399	5.875	101.957	101.894	101.851	6.375	100.535	100.502	100.468
6.000	102.839	102.780	102.722	6.000	102.526	102.462	102.420	6.500	100.990	100.957	100.923
6.125	103.085	103.026	102.968	6.125	101.881	101.792	101.735	6.625	101.179	101.146	101.112

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: 2/13/2026 8:29 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	100.981	100.835	100.535	6.750	100.350	100.118	99.818	6.625	98.981	98.835	98.535
6.750	101.850	101.618	101.318	6.875	100.849	100.617	100.317	6.750	99.850	99.618	99.318
6.875	102.349	102.117	101.817	7.000	101.339	101.107	100.807	6.875	100.349	100.117	99.817
7.000	102.839	102.607	102.307	7.125	101.773	101.541	101.241	7.000	100.839	100.607	100.307
7.125	103.273	103.041	102.741	7.250	102.187	101.955	101.655	7.125	101.273	101.041	100.741
7.250	103.687	103.455	103.155	7.375	101.468	101.210	100.910	7.250	101.687	101.455	101.155
7.375	102.968	102.710	102.410	7.500	101.928	101.670	101.370	7.375	100.968	100.710	100.410
7.500	103.428	103.170	102.870	7.625	102.312	102.054	101.754	7.500	101.428	101.170	100.870
7.625	103.812	103.554	103.254	7.750	102.706	102.448	102.148	7.625	101.812	101.554	101.254
7.750	104.206	103.948	103.648	7.875	101.425	101.140	100.840	7.750	102.206	101.948	101.648
7.875	102.925	102.640	102.340	8.000	101.845	101.560	101.260	7.875	100.925	100.640	100.340
8.000	103.345	103.060	102.760	8.125	102.229	101.944	101.644	8.000	101.345	101.060	100.760
8.125	103.729	103.444	103.144	8.250	102.623	102.338	102.038	8.125	101.729	101.444	101.144
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	98.350	98.118	97.818	6.625	100.231	100.085	99.785	6.625	98.231	98.085	97.785
6.875	98.849	98.617	98.317	6.750	101.100	100.868	100.568	6.750	99.100	98.868	98.568
7.000	99.339	99.107	98.807	6.875	101.599	101.367	101.067	6.875	99.599	99.367	99.067
7.125	99.773	99.541	99.241	7.000	102.089	101.857	101.557	7.000	100.089	99.857	99.557
7.250	100.187	99.955	99.655	7.125	102.523	102.291	101.991	7.125	100.523	100.291	99.991
7.375	99.468	99.210	98.910	7.250	102.937	102.705	102.405	7.250	100.937	100.705	100.405
7.500	99.928	99.670	99.370	7.375	102.218	101.960	101.660	7.375	100.218	99.960	99.660
7.625	100.312	100.054	99.754	7.500	102.678	102.420	102.120	7.500	100.678	100.420	100.120
7.750	100.706	100.448	100.148	7.625	103.062	102.804	102.504	7.625	101.062	100.804	100.504
7.875	99.425	99.140	98.840	7.750	103.456	103.198	102.898	7.750	101.456	101.198	100.898
8.000	99.845	99.560	99.260	7.875	102.175	101.890	101.590	7.875	100.175	99.890	99.590
8.125	100.229	99.944	99.644	8.000	102.595	102.310	102.010	8.000	100.595	100.310	100.010
8.250	100.623	100.338	100.038	8.125	102.979	102.694	102.394	8.125	100.979	100.694	100.394

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.