



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: 2/17/26 8:31 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: 2/17/2026 8:31 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	96.798	96.764	96.564	4.750	96.798	96.764	96.564	5.125	99.486	99.462	99.470
4.875	97.424	97.407	97.399	4.875	97.424	97.407	97.399	5.250	99.843	99.796	99.778
5.000	98.023	98.003	98.002	5.000	98.023	98.003	98.002	5.375	100.347	100.297	100.284
5.125	98.628	98.581	98.483	5.125	98.597	98.581	98.483	5.500	100.835	100.766	100.757
5.250	99.156	99.105	99.045	5.250	99.156	99.105	99.045	5.625	101.290	101.206	101.180
5.375	99.798	99.716	99.658	5.375	99.742	99.699	99.631	5.750	101.189	101.160	101.048
5.500	100.410	100.329	100.271	5.500	100.356	100.305	100.245	5.875	101.771	101.737	101.630
5.625	100.953	100.871	100.814	5.625	100.860	100.809	100.749	6.000	102.140	102.100	101.999
5.750	100.872	100.791	100.733	5.750	100.807	100.756	100.698	6.125	102.595	102.551	102.455
5.875	101.484	101.402	101.345	5.875	101.325	101.278	101.241	6.250	102.089	102.040	101.964
6.000	101.977	101.896	101.838	6.000	101.818	101.768	101.737	6.375	102.774	102.719	102.649
6.125	102.452	102.370	102.313	6.125	102.252	102.208	102.150	6.500	103.140	103.080	103.015
6.250	102.249	102.176	102.125	6.250	102.026	101.976	101.901	6.625	103.141	103.033	103.008
6.375	102.667	102.594	102.543	6.375	102.428	102.373	102.303	6.750	103.011	102.941	102.941
6.500	103.053	102.980	102.929	6.500	102.903	102.843	102.778	6.875	103.293	103.217	103.217
6.625	103.340	103.267	103.216	6.625	103.214	103.104	103.081	7.000	103.736	103.655	103.655
6.750	103.237	103.191	103.160	6.750	103.047	102.974	102.918	7.125	103.932	103.804	103.771
6.875	103.604	103.557	103.527	6.875	103.447	103.372	103.294	7.250	104.241	104.150	104.150
7.000	103.876	103.830	103.799	7.000	103.843	103.766	103.706	7.375	104.463	104.353	104.353
7.125	104.207	104.161	104.130	7.125	104.111	104.036	103.981	7.500	104.753	104.618	104.618
7.250	104.385	104.356	104.339	7.250	104.168	104.161	104.140	7.625	105.002	104.895	104.895
7.375	104.694	104.666	104.649	7.375	104.482	104.475	104.454	7.750	105.150	105.104	105.104
7.500	104.924	104.896	104.879	7.500	104.885	104.786	104.765	7.875	105.150	105.150	105.150
7.625	105.172	105.143	105.127	7.625	104.986	104.904	104.884	8.000	105.233	105.150	105.150
7.750	105.148	105.036	105.036	7.750	105.148	105.036	105.036				
7.875	105.150	105.150	105.150	7.875	105.150	105.150	105.150				
8.000	105.245	105.150	105.150	8.000	105.245	105.150	105.150				
8.125	105.529	105.413	105.294	8.125	105.529	105.413	105.294				
8.250	105.991	105.879	105.750	8.250	105.9906	105.8787	105.7504				
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	99.206	99.117	99.107	4.625	99.383	99.365	99.365	5.000	97.017	96.991	96.949
4.750	99.634	99.622	99.622	4.750	99.949	99.936	99.936	5.125	97.587	97.552	97.529
4.875	99.999	99.991	99.991	4.875	100.189	100.181	100.181	5.250	98.984	98.953	98.932
5.000	100.353	100.350	100.350	5.000	100.618	100.616	100.616	5.375	99.559	99.519	99.514
5.125	100.673	100.673	100.670	5.125	100.612	100.612	100.609	5.500	100.122	100.079	100.080
5.250	100.825	100.786	100.778	5.250	100.746	100.707	100.699	5.625	100.653	100.569	100.571
5.375	101.262	101.228	101.215	5.375	101.059	101.025	101.012	5.750	100.722	100.641	100.586
5.500	101.539	101.510	101.492	5.500	101.368	101.339	101.321	5.875	101.324	101.237	101.174
5.625	101.724	101.701	101.677	5.625	101.458	101.435	101.411	6.000	101.811	101.721	101.655
5.750	101.825	101.825	101.797	5.750	101.549	101.549	101.521	6.125	102.278	102.184	102.114
5.875	102.193	102.193	102.159	5.875	101.709	101.683	101.649	6.250	102.047	101.920	101.822
6.000	102.401	102.401	102.361	6.000	102.149	102.149	102.110	6.375	102.459	102.329	102.229
6.125	102.651	102.598	102.579	6.125	102.326	102.283	102.245	6.500	102.844	102.714	102.613
6.250	102.571	102.571	102.522	6.250	102.570	102.570	102.521	6.625	103.129	102.998	102.896
6.375	102.865	102.865	102.810	6.375	102.965	102.965	102.910	6.750	103.018	102.916	102.836
6.500	103.075	103.075	103.015	6.500	103.093	103.093	103.033	6.875	103.379	103.275	103.192
6.625	103.332	103.332	103.267	6.625	103.270	103.270	103.205	7.000	103.647	103.539	103.453
6.750	103.685	103.685	103.615	6.750	103.622	103.622	103.552	7.125	103.972	103.862	103.773
6.875	103.981	103.981	103.906	6.875	103.967	103.967	103.891	7.250	103.631	103.517	103.419
7.000	104.205	104.205	104.124	7.000	104.111	104.111	104.030	7.375	103.914	103.797	103.698
7.125	103.667	103.572	103.518	7.125	100.628	100.573	100.518	7.500	104.117	103.997	103.895
7.250	102.800	102.686	102.573	7.250	100.695	100.601	100.508	7.625	104.340	104.218	104.114
7.375	102.982	102.868	102.755	7.375	100.817	100.723	100.630	7.750	102.799	102.700	102.505
								7.875	102.933	102.825	102.651

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: 2/17/2026 8:31 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	98.728	98.578	98.428	5.000	98.603	98.453	98.303
5.125	99.331	99.181	99.031	5.125	99.165	99.015	98.865
5.250	99.917	99.767	99.617	5.250	99.677	99.527	99.377
5.375	100.485	100.335	100.185	5.375	100.174	100.024	99.874
5.500	101.036	100.886	100.736	5.500	100.657	100.507	100.357
5.625	101.569	101.419	101.269	5.625	101.123	100.973	100.823
5.750	102.084	101.934	101.784	5.750	101.574	101.424	101.274
5.875	102.581	102.431	102.281	5.875	102.009	101.859	101.709
6.000	103.060	102.910	102.760	6.000	102.435	102.285	102.135
6.125	103.515	103.365	103.215	6.125	102.890	102.740	102.590
6.250	103.945	103.795	103.645	6.250	103.320	103.170	103.020
6.375	104.352	104.202	104.052	6.375	103.727	103.577	103.427
6.500	104.734	104.584	104.434	6.500	104.109	103.959	103.809
6.625	105.097	104.947	104.797	6.625	104.472	104.322	104.172
6.750	105.440	105.290	105.140	6.750	104.815	104.665	104.515
6.875	105.764	105.614	105.464	6.875	105.139	104.989	104.839
7.000	106.068	105.918	105.768	7.000	105.443	105.293	105.143
7.125	106.358	106.208	106.058	7.125	105.733	105.583	105.433
7.250	106.637	106.487	106.337	7.250	106.012	105.862	105.712

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
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Conventional ARM Rate Sheet

Effective: 2/17/2026 8:31 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	99.814	99.753	99.727	5.000	99.362	99.329	99.298	5.000	99.323	99.239	99.204
5.125	100.168	100.080	100.042	5.125	99.750	99.718	99.688	5.125	99.832	99.744	99.706
5.250	100.472	100.381	100.340	5.250	100.113	100.082	100.053	5.250	100.249	100.158	100.115
5.375	100.729	100.634	100.607	5.375	100.644	100.550	100.503	5.375	100.557	100.462	100.416
5.500	100.910	100.814	100.790	5.500	101.041	100.943	100.892	5.500	100.849	100.751	100.700
5.625	101.137	101.032	100.938	5.625	101.249	101.147	101.092	5.625	101.169	101.067	101.012
5.750	101.336	101.232	101.137	5.750	101.446	101.341	101.285	5.750	101.458	101.353	101.294
5.875	101.450	101.345	101.251	5.875	101.630	101.572	101.546	5.875	101.706	101.598	101.534
6.000	101.544	101.440	101.346	6.000	101.756	101.651	101.626	6.000	101.913	101.801	101.734
6.125	101.608	101.504	101.410	6.125	101.847	101.820	101.795	6.125	102.062	101.947	101.875
6.250	101.710	101.605	101.511	6.250	102.002	101.976	101.951	6.250	102.251	102.131	102.056
6.375	101.864	101.760	101.665	6.375	102.341	102.219	102.139	6.375	102.446	102.323	102.243
6.500	101.966	101.862	101.768	6.500	102.495	102.369	102.285	6.500	102.498	102.372	102.288
6.625	102.014	101.910	101.815	6.625	102.347	102.255	102.231	6.625	102.336	102.207	102.118
6.750	102.027	101.923	101.857	6.750	102.258	102.224	102.200	6.750	102.284	102.251	102.220
6.875	102.023	101.918	101.824	6.875	102.116	102.012	101.918	6.875	102.168	102.064	101.969
7.000	102.013	101.909	101.815	7.000	102.194	102.090	101.996	7.000	102.154	102.050	101.955
7.125	101.934	101.830	101.736	7.125	102.217	102.113	102.019	7.125	102.075	101.971	101.877

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	99.917	99.833	99.798	5.000	99.341	99.256	99.222	5.000	99.419	99.335	99.300
5.125	100.271	100.184	100.145	5.125	99.738	99.650	99.612	5.125	99.927	99.839	99.800
5.250	100.575	100.484	100.441	5.250	100.185	100.094	100.051	5.250	100.343	100.251	100.209
5.375	100.833	100.738	100.692	5.375	100.738	100.643	100.597	5.375	100.649	100.554	100.508
5.500	101.015	100.917	100.866	5.500	101.134	101.036	100.985	5.500	100.939	100.841	100.790
5.625	101.137	101.032	100.976	5.625	101.342	101.240	101.185	5.625	101.257	101.155	101.100
5.750	101.336	101.232	101.137	5.750	101.539	101.434	101.375	5.750	101.544	101.439	101.380
5.875	101.450	101.345	101.251	5.875	101.724	101.616	101.552	5.875	101.792	101.683	101.620
6.000	101.544	101.440	101.346	6.000	101.853	101.741	101.673	6.000	101.998	101.886	101.818
6.125	101.608	101.504	101.410	6.125	101.898	101.782	101.710	6.125	102.147	102.032	101.960
6.250	101.792	101.673	101.597	6.250	102.088	101.969	101.893	6.250	102.336	102.217	102.141
6.375	101.960	101.837	101.757	6.375	102.444	102.321	102.241	6.375	102.531	102.409	102.329
6.500	102.043	101.917	101.833	6.500	102.599	102.473	102.389	6.500	102.585	102.459	102.374
6.625	102.014	101.910	101.815	6.625	102.453	102.324	102.235	6.625	102.424	102.294	102.206
6.750	102.027	101.923	101.829	6.750	102.366	102.233	102.141	6.750	102.336	102.203	102.110
6.875	102.023	101.918	101.824	6.875	102.116	102.012	101.918	6.875	102.168	102.064	101.969
7.000	102.013	101.909	101.815	7.000	102.194	102.090	101.996	7.000	102.154	102.050	101.955
7.125	101.934	101.830	101.736	7.125	102.217	102.113	102.019	7.125	102.075	101.971	101.877

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: 2/17/2026 8:31 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	96.403	96.375	96.347	4.500	96.403	96.375	96.347	5.000	99.709	99.921	99.845
4.625	96.992	96.964	96.935	4.625	96.992	96.964	96.935	5.125	100.235	100.256	100.180
4.750	98.596	99.069	98.992	4.750	98.596	99.069	98.992	5.250	100.424	100.853	100.741
4.875	99.188	99.344	99.267	4.875	99.188	99.344	99.267	5.375	100.919	101.109	100.997
5.000	99.709	99.921	99.845	5.000	99.709	99.921	99.845	5.500	101.500	101.616	101.503
5.125	100.235	100.256	100.180	5.125	100.235	100.256	100.180	5.625	102.055	102.034	101.924
5.250	100.444	100.853	100.741	5.250	100.444	100.853	100.741	5.750	102.157	102.209	102.097
5.375	101.071	101.109	100.997	5.375	101.071	101.109	100.997	5.875	102.077	102.103	101.991
5.500	101.500	101.616	101.503	5.500	101.500	101.616	101.503	6.000	102.610	102.578	102.516
5.625	102.055	102.034	101.924	5.625	102.055	102.034	101.924	6.125	103.083	103.027	102.990
5.750	102.377	102.286	102.257	5.750	102.377	102.286	102.257	6.250	103.091	103.071	103.031
5.875	102.303	102.248	102.208	5.875	102.303	102.248	102.208	6.375	102.928	102.926	102.880
6.000	102.791	102.736	102.697	6.000	102.791	102.736	102.697	6.500	103.385	103.367	103.256
6.125	103.200	103.145	103.108	6.125	103.200	103.145	103.108	6.625	103.865	103.847	103.736
6.250	103.139	103.089	103.039	6.250	103.139	103.089	103.039	6.750	104.203	104.528	104.324
6.375	103.073	103.071	103.024	6.375	103.073	103.071	103.024	6.875	104.543	104.452	104.365
6.500	103.385	103.367	103.313	6.500	103.385	103.367	103.313	7.000	105.029	105.016	104.851
6.625	103.865	103.847	103.736	6.625	103.865	103.847	103.736	7.125	105.304	105.372	105.167
6.750	104.203	104.528	104.324	6.750	104.203	104.528	104.324	7.250	105.598	105.395	105.303
6.875	104.885	104.663	104.588	6.875	104.885	104.663	104.588	7.375	105.163	105.042	104.921
7.000	105.172	105.016	104.876	7.000	105.172	105.016	104.876	7.500	105.288	105.167	105.046
7.125	105.459	105.372	105.167	7.125	105.459	105.372	105.167	7.625	105.4125	105.2915	105.1705
7.250	105.859	105.656	105.565	7.250	105.859	105.656	105.565	7.75	105.5375	105.4165	105.2955
7.375	105.1625	105.0415	104.9205	7.375	105.1625	105.0415	104.9205	7.875	103.5078	103.4966	103.3797
7.5	105.2875	105.1665	105.0455	7.5	105.2875	105.1665	105.0455	8	103.8522	103.841	103.7241
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	95.290	95.204	95.204	4.250	98.596	98.532	98.531	4.500	93.678	93.650	93.622
3.875	95.692	95.611	95.611	4.375	99.171	99.106	99.105	4.625	94.267	94.239	94.210
4.000	95.596	95.521	95.521	4.500	99.740	99.675	99.674	4.750	97.496	97.734	97.626
4.125	95.601	95.531	95.531	4.625	100.299	100.234	100.233	4.875	97.918	98.155	98.047
4.250	98.596	98.532	98.531	4.750	99.892	100.369	100.158	5.000	98.831	99.068	98.960
4.375	99.171	99.106	99.105	4.875	100.322	100.603	100.392	5.125	99.125	99.363	99.255
4.500	99.740	99.675	99.674	5.000	100.853	100.926	100.780	5.250	99.935	100.122	99.978
4.625	100.299	100.234	100.233	5.125	101.362	101.305	101.289	5.375	100.180	100.134	100.030
4.750	99.892	100.369	100.158	5.250	100.962	101.470	101.290	5.500	100.814	100.719	100.678
4.875	100.322	100.603	100.392	5.375	101.260	101.592	101.413	5.625	101.288	101.241	101.137
5.000	100.853	100.926	100.780	5.500	101.731	101.911	101.731	5.750	101.127	101.111	100.968
5.125	101.362	101.305	101.289	5.625	102.178	102.145	102.113	5.875	101.442	101.383	101.325
5.250	101.104	101.470	101.290	5.750	101.643	102.065	101.799	6.000	101.759	101.725	101.669
5.375	101.260	101.592	101.413	5.875	101.615	101.733	101.564	6.125	102.127	102.092	102.037
5.500	101.731	101.911	101.731	6.000	102.022	102.077	101.970	6.250	102.341	102.282	102.224
								6.375	102.031	101.862	101.815
								6.500	102.472	102.249	102.204
								6.625	102.735	102.620	102.576
								6.750	102.883	102.803	102.722
								6.875	103.021	102.901	102.780
								7.000	103.261	103.180	103.100

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	99.935	100.122	99.978	5.000	98.831	99.068	98.960	4.500	96.989	96.799	96.798
5.375	100.180	100.134	100.030	5.125	99.125	99.363	99.255	4.625	97.529	97.339	97.338
5.500	100.814	100.719	100.678	5.250	99.935	100.122	99.978	4.750	96.620	96.606	96.525
5.625	101.288	101.241	101.137	5.375	100.070	100.128	99.985	4.875	97.077	97.064	96.982
5.750	101.127	101.111	100.968	5.500	100.814	100.719	100.678	5.000	97.524	97.510	97.429
5.875	101.442	101.383	101.325	5.625	101.239	101.144	101.103	5.125	97.958	97.945	97.863
6.000	101.759	101.725	101.669	5.750	101.072	101.111	100.968	5.250	97.740	97.742	97.670
6.125	102.127	102.092	102.037	5.875	101.372	101.316	101.259	5.375	98.173	98.176	98.103
6.250	102.341	102.282	102.224	6.000	101.759	101.725	101.669	5.500	98.595	98.597	98.524
6.375	102.031	101.862	101.815	6.125	102.206	102.151	102.114	5.625	99.005	99.007	98.935
6.500	102.472	102.249	102.204	6.250	101.600	101.678	101.549	5.750	98.698	98.685	98.627
6.625	102.735	102.620	102.576	6.375	101.956	101.955	101.909	5.875	99.122	99.109	99.051
6.750	102.883	102.803	102.722	6.500	102.421	102.420	102.375	6.000	99.546	99.532	99.474
6.875	103.021	102.901	102.780	6.625	102.867	102.866	102.823	6.125	99.957	99.944	99.885
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	100.494	100.441	100.433	5.250	100.494	100.441	100.433	5.250	100.424	100.853	100.741
5.375	101.101	100.992	100.979	5.375	101.101	100.992	100.979	5.375	100.969	101.109	100.997
5.500	101.572	101.469	101.450	5.500	101.572	101.469	101.450	5.500	101.430	101.616	101.503
5.625	101.935	101.866	101.804	5.625	101.935	101.866	101.804	5.625	101.935	102.034	101.922
5.750	102.470	102.380	102.351	5.750	102.470	102.380	102.351	5.750	102.207	102.209	102.097
5.875	102.303	102.248	102.208	5.875	102.303	102.248	102.208	5.875	102.111	102.103	102.008
6.000	102.791	102.736	102.697	6.000	102.791	102.736	102.697	6.000	102.610	102.578	102.516
6.125	103.200	103.145	103.108	6.125	103.200	103.145	103.108	6.125	103.083	103.027	102.990
6.250	103.248	103.199	103.149	6.250	103.248	103.199	103.149	6.250	102.993	102.943	102.894
6.375	103.073	103.071	103.024	6.375	103.073	103.071	103.024	6.375	102.928	102.926	102.880
6.500	103.385	103.367	103.313	6.500	103.385	103.367	103.313	6.500	103.385	103.367	103.256
6.625	103.865	103.847	103.736	6.625	103.865	103.847	103.736	6.625	103.865	103.847	103.736
6.750	104.203	104.082	103.989	6.750	104.203	104.082	103.989	6.750	104.203	104.528	104.324
6.875	104.701	104.479	104.403	6.875	104.701	104.479	104.403	6.875	104.584	104.422	104.295
7.000	105.067	104.867	104.781	7.000	105.067	104.867	104.781	7.000	104.959	105.016	104.811
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	99.730	99.665	99.664	4.250	98.586	98.522	98.521	5.250	100.112	100.122	99.999
4.625	100.289	100.224	100.223	4.375	99.161	99.096	99.095	5.375	100.259	100.171	100.083
4.750	99.892	100.369	100.158	4.500	99.730	99.665	99.664	5.500	100.814	100.719	100.678
4.875	100.372	100.603	100.392	4.625	100.289	100.224	100.223	5.625	101.288	101.241	101.137
5.000	100.843	100.926	100.770	4.750	99.761	99.732	99.700	5.750	101.757	101.669	101.582
5.125	101.352	101.295	101.279	4.875	100.312	100.255	100.238	5.875	101.443	101.387	101.330
5.250	101.164	101.470	101.290	5.000	100.843	100.786	100.770	6.000	101.914	101.857	101.800
5.375	101.250	101.592	101.413	5.125	101.352	101.295	101.279	6.125	102.370	102.314	102.257
5.500	101.721	101.911	101.731	5.250	100.749	100.716	100.684	6.250	102.790	102.734	102.677
5.625	102.168	102.135	102.103	5.375	101.250	101.216	101.185	6.375	102.276	102.235	102.194
5.750	101.793	102.065	101.799	5.500	101.721	101.687	101.656	6.500	102.693	102.652	102.611
5.875	102.172	102.159	102.101	5.625	102.168	102.135	102.103	6.625	103.090	103.049	103.008
6.000	102.596	102.582	102.524	5.750	101.210	101.186	101.158	6.750	103.987	103.899	103.811

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	100.112	100.122	99.999	5.250	99.935	100.122	99.978	4.500	96.989	96.799	96.798
5.375	100.259	100.171	100.083	5.375	100.070	100.128	99.985	4.625	97.529	97.339	97.338
5.500	100.814	100.719	100.678	5.500	100.814	100.719	100.678	4.750	95.443	95.186	95.169
5.625	101.288	101.241	101.137	5.625	101.239	101.144	101.103	4.875	95.965	95.708	95.692
5.750	101.757	101.669	101.582	5.750	101.072	101.111	100.968	5.000	96.449	96.192	96.176
5.875	101.443	101.387	101.330	5.875	101.372	101.316	101.259	5.125	96.886	96.629	96.613
6.000	101.914	101.857	101.800	6.000	101.759	101.725	101.669	5.250	96.993	96.985	96.976
6.125	102.370	102.314	102.257	6.125	102.127	102.092	102.037	5.375	97.029	97.021	97.013
6.250	102.790	102.734	102.677	6.250	101.600	101.678	101.549	5.500	97.423	97.414	97.406
6.375	102.276	102.235	102.194	6.375	101.711	101.739	101.626	5.625	97.798	97.789	97.781
6.500	102.693	102.652	102.611	6.500	101.990	102.006	101.935	5.750	98.524	98.499	98.474
6.625	103.090	103.049	103.008	6.625	102.316	102.305	102.234	5.875	98.743	98.718	98.692
6.750	103.987	103.899	103.811	6.750	102.728	102.703	102.486	6.000	99.064	99.039	99.013
6.875	103.021	102.901	102.780	6.875	103.021	102.901	102.780	6.125	99.246	99.221	99.196

Government Adjustments		Loan Amount Adjustments	
FICO		\$75K - \$99,999	-0.75
> 720+	0.25	\$100K - \$150K	-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		
		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: 2/17/2026 8:31 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
4.250	96.178	96.150	96.121	4.750	99.391	99.975	99.898	4.750	98.766	99.350	99.273
4.375	96.763	96.735	96.706	4.875	100.078	100.256	100.180	4.875	99.453	99.631	99.555
4.500	97.350	97.321	97.293	5.000	100.709	100.654	100.577	5.000	100.084	100.029	99.952
4.625	97.938	97.910	97.882	5.125	100.519	100.495	100.418	5.125	100.385	100.495	100.418
4.750	99.442	99.975	99.898	5.250	100.793	101.153	101.041	5.250	100.793	101.153	101.041
4.875	100.078	100.256	100.180	5.375	101.196	101.409	101.297	5.375	101.196	101.409	101.297
5.000	100.709	100.654	100.577	5.500	101.771	101.797	101.685	5.500	101.771	101.797	101.685
5.125	100.519	100.495	100.418	5.625	102.179	102.241	102.128	5.625	102.179	102.241	102.128
5.250	100.793	101.153	101.041	5.750	102.055	102.478	102.366	5.750	102.055	102.478	102.366
5.375	101.196	101.409	101.297	5.875	102.394	102.336	102.277	5.875	102.394	102.336	102.277
5.500	101.771	101.797	101.685	6.000	102.790	102.732	102.673	6.000	102.790	102.732	102.673
5.625	102.179	102.241	102.128	6.125	103.144	103.109	103.047	6.125	103.144	103.109	103.047
5.750	102.055	102.478	102.366	6.250	103.329	103.270	103.211	6.250	103.329	103.270	103.211
5.875	102.394	102.336	102.277	6.375	103.098	102.856	102.811	6.375	103.098	102.918	102.873
6.000	102.790	102.732	102.673	6.500	103.500	103.240	103.115	6.500	103.500	103.246	103.202
6.125	103.144	103.109	103.047	6.625	103.873	103.613	103.410	6.625	103.873	103.618	103.575
6.250	103.329	103.270	103.211	6.750	104.401	104.778	104.574	6.750	104.401	104.778	104.574
6.375	103.098	102.928	102.885	6.875	104.766	104.675	104.588	6.875	104.766	104.675	104.588
6.500	103.500	103.394	103.351	7.000	105.150	105.059	104.972	7.000	105.150	105.059	104.972
6.625	103.873	103.720	103.678	7.125	105.268	105.188	105.108	7.125	105.268	105.188	105.108
6.750	104.487	104.778	104.574					0.000	0.000	0.000	0.000
6.875	104.766	104.675	104.588					0.000	0.000	0.000	0.000
7.000	105.150	105.059	104.972					0.000	0.000	0.000	0.000
7.125	105.268	105.188	105.108								
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	98.974	98.909	98.908	4.250	98.974	98.909	98.908	4.875	97.925	98.163	98.086
4.375	99.485	99.420	99.419	4.375	99.485	99.420	99.419	5.000	98.569	98.806	98.730
4.500	99.976	99.911	99.910	4.500	99.976	99.911	99.910	5.125	99.232	99.469	99.392
4.625	100.441	100.376	100.375	4.625	100.441	100.376	100.375	5.250	100.091	100.278	100.166
4.750	100.298	100.775	100.564	4.750	100.099	100.043	100.026	5.375	100.097	100.284	100.172
4.875	100.597	100.978	100.767	4.875	100.553	100.496	100.480	5.500	100.662	100.622	100.527
5.000	101.054	101.114	100.999	5.000	100.973	100.916	100.899	5.625	101.034	101.116	101.003
5.125	101.499	101.476	101.444	5.125	101.357	101.300	101.284	5.750	100.982	101.236	101.124
5.250	101.212	101.720	101.540	5.250	101.026	100.993	100.962	5.875	101.442	101.383	101.325
5.375	101.408	101.874	101.694	5.375	101.408	101.375	101.343	6.000	101.758	101.699	101.641
5.500	101.756	102.005	101.825	5.500	101.756	101.723	101.691	6.125	102.002	101.943	101.885
5.625	102.108	102.131	102.141	5.625	102.088	102.055	102.023	6.250	102.341	102.282	102.224
5.750	101.737	102.158	101.893	5.750	101.273	101.216	101.169	6.375	102.031	101.771	101.512
5.875	101.990	101.967	101.939	5.875	101.619	101.563	101.516	6.500	102.472	102.213	101.953
6.000	102.397	102.373	102.345	6.000	101.955	101.898	101.851	6.625	102.735	102.476	102.216
								6.750	102.883	102.803	102.722
								6.875	102.852	102.772	102.692
								7.000	103.261	103.180	103.100
								7.125	103.581	103.500	103.420

VA 25 Yr Fixed HB				VA 20 Yr Fixed HB				VA 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.750	98.394	98.631	98.555	4.750	98.394	98.631	98.555	5.000	96.093	95.836	95.820
4.875	98.925	99.163	99.086	4.875	98.925	99.163	99.086	5.125	96.379	96.122	96.106
5.000	99.569	99.806	99.730	5.000	99.569	99.806	99.730	5.250	96.993	96.985	96.976
5.125	100.232	100.469	100.392	5.125	100.232	100.469	100.392	5.375	97.029	97.021	97.013
5.250	101.091	101.278	101.166	5.250	101.091	101.278	101.166	5.500	97.423	97.414	97.406
5.375	101.097	101.284	101.172	5.375	101.097	101.284	101.172	5.625	97.798	97.789	97.781
5.500	101.662	101.622	101.527	5.500	101.662	101.622	101.527	5.750	98.524	98.499	98.474
5.625	102.034	102.116	102.003	5.625	102.034	102.116	102.003	5.875	98.743	98.718	98.692
5.750	101.982	102.236	102.124	5.750	101.982	102.236	102.124	6.000	99.064	99.039	99.013
5.875	102.442	102.383	102.325	5.875	101.944	101.909	101.853	6.125	99.246	99.221	99.196
6.000	102.758	102.699	102.641	6.000	102.512	102.478	102.422	6.250	100.695	100.662	100.628
				0.000	0.000	0.000	0.000	6.375	100.372	100.338	100.305
								6.500	100.823	100.790	100.756
								6.625	101.008	100.975	100.941
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	97.350	97.321	97.293	4.750	99.391	99.975	99.898	4.750	99.391	99.975	99.898
4.625	97.938	97.910	97.882	4.875	100.078	100.256	100.180	4.875	100.078	100.256	100.180
4.750	99.442	99.975	99.898	5.000	100.709	100.654	100.577	5.000	100.709	100.654	100.577
4.875	100.078	100.256	100.180	5.125	101.144	101.120	101.043	5.125	101.010	101.120	101.043
5.000	100.709	100.654	100.577	5.250	101.418	101.778	101.666	5.250	101.418	101.778	101.666
5.125	101.144	101.120	101.043	5.375	101.821	102.034	101.922	5.375	101.821	102.034	101.922
5.250	101.418	101.778	101.666	5.500	102.398	102.422	102.310	5.500	102.398	102.422	102.310
5.375	101.821	102.034	101.922	5.625	102.830	102.866	102.753	5.625	102.830	102.866	102.753
5.500	102.398	102.422	102.310	5.750	102.680	103.103	102.991	5.750	102.680	103.103	102.991
5.625	102.830	102.866	102.753	5.875	103.019	102.961	102.902	5.875	103.019	102.961	102.902
5.750	102.680	103.103	102.991	6.000	103.415	103.357	103.298	6.000	102.790	102.732	102.673
5.875	103.019	102.961	102.902	6.125	103.805	103.778	103.722	6.125	103.180	103.153	103.097
6.000	103.415	103.357	103.298					0.000	0.000	0.000	0.000
6.125	103.805	103.778	103.722								
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	99.976	99.911	99.910	4.500	99.976	99.911	99.910	4.500	94.625	94.596	94.568
4.625	100.441	100.376	100.375	4.625	100.441	100.376	100.375	4.625	95.213	95.185	95.157
4.750	100.298	100.775	100.564	4.750	100.099	100.043	100.026	4.750	98.394	98.631	98.555
4.875	100.597	100.978	100.767	4.875	100.553	100.496	100.480	4.875	98.925	99.163	99.086
5.000	101.054	101.114	100.999	5.000	100.973	100.916	100.899	5.000	99.569	99.806	99.730
5.125	101.499	101.476	101.444	5.125	101.357	101.300	101.284	5.125	100.232	100.469	100.392
5.250	101.212	101.720	101.540	5.250	101.026	100.993	100.962	5.250	101.091	101.278	101.166
5.375	101.408	101.874	101.694	5.375	101.408	101.375	101.343	5.375	101.097	101.284	101.172
5.500	101.756	102.005	101.825	5.500	101.756	101.723	101.691	5.500	101.662	101.622	101.527
5.625	102.108	102.131	102.141	5.625	102.088	102.055	102.023	5.625	102.034	102.116	102.003
5.750	101.737	102.158	101.893	5.750	101.273	101.216	101.169	5.750	101.982	102.236	102.124
5.875	101.990	101.967	101.939	5.875	101.619	101.563	101.516	5.875	102.442	102.383	102.325
6.000	102.397	102.373	102.345	6.000	101.955	101.898	101.851	6.000	102.758	102.699	102.641
6.125	102.809	102.785	102.757	6.125	102.279	102.222	102.175	6.125	103.002	102.943	102.885

VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.750	98.394	98.631	98.555	4.750	98.394	98.631	98.555	5.000	96.093	95.836	95.820
4.875	98.925	99.163	99.086	4.875	98.925	99.163	99.086	5.125	96.379	96.122	96.106
5.000	99.569	99.806	99.730	5.000	99.569	99.806	99.730	5.250	96.993	96.985	96.976
5.125	100.232	100.469	100.392	5.125	100.232	100.469	100.392	5.375	97.029	97.021	97.013
5.250	101.091	101.278	101.166	5.250	101.091	101.278	101.166	5.500	97.423	97.414	97.406
5.375	101.097	101.284	101.172	5.375	101.097	101.284	101.172	5.625	97.798	97.789	97.781
5.500	101.662	101.622	101.527	5.500	101.662	101.622	101.527	5.750	98.524	98.499	98.474
5.625	102.034	102.116	102.003	5.625	102.034	102.116	102.003	5.875	98.743	98.718	98.692
5.750	101.982	102.236	102.124	5.750	101.982	102.236	102.124	6.000	99.064	99.039	99.013
5.875	102.442	102.383	102.325	5.875	101.944	101.909	101.853	6.125	99.246	99.221	99.196
6.000	102.758	102.699	102.641	6.000	102.512	102.478	102.422	6.250	100.695	100.662	100.628
6.125	103.002	102.943	102.885	6.125	101.668	101.634	101.578	6.375	100.372	100.338	100.305
								6.500	100.823	100.790	100.756
								6.625	101.008	100.975	100.941

Government Adjustments		Loan Amount Adjustments	
FICO			
> 720+	0.125	\$75K - \$99,999	-0.75
680 - 720	0	\$100K - \$150K	-0.375
660 - 679	-0.25	\$1M - \$1,499,999 (VA Only)	-1.75
640 - 659	-0.5	\$1.5M - \$2M (VA Only)	-2.5
620 - 639	-1.25		
600 - 619	-1.5		
580 - 599	-2		
		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: 2/17/2026 8:31 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	100.920	100.765	100.465	6.750	100.255	100.008	99.708	6.625	98.920	98.765	98.465
6.750	101.755	101.508	101.208	6.875	100.754	100.507	100.207	6.750	99.755	99.508	99.208
6.875	102.254	102.007	101.707	7.000	101.244	100.997	100.697	6.875	100.254	100.007	99.707
7.000	102.744	102.497	102.197	7.125	101.678	101.431	101.131	7.000	100.744	100.497	100.197
7.125	103.178	102.931	102.631	7.250	102.092	101.845	101.545	7.125	101.178	100.931	100.631
7.250	103.592	103.345	103.045	7.375	101.368	101.092	100.792	7.250	101.592	101.345	101.045
7.375	102.868	102.592	102.292	7.500	101.828	101.552	101.252	7.375	100.868	100.592	100.292
7.500	103.328	103.052	102.752	7.625	102.212	101.936	101.636	7.500	101.328	101.052	100.752
7.625	103.712	103.436	103.136	7.750	102.606	102.330	102.030	7.625	101.712	101.436	101.136
7.750	104.106	103.830	103.530	7.875	101.319	101.015	100.715	7.750	102.106	101.830	101.530
7.875	102.819	102.515	102.215	8.000	101.739	101.435	101.135	7.875	100.819	100.515	100.215
8.000	103.239	102.935	102.635	8.125	102.123	101.819	101.519	8.000	101.239	100.935	100.635
8.125	103.623	103.319	103.019	8.250	102.517	102.213	101.913	8.125	101.623	101.319	101.019
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	98.255	98.008	97.708	6.625	100.170	100.015	99.715	6.625	98.170	98.015	97.715
6.875	98.754	98.507	98.207	6.750	101.005	100.758	100.458	6.750	99.005	98.758	98.458
7.000	99.244	98.997	98.697	6.875	101.504	101.257	100.957	6.875	99.504	99.257	98.957
7.125	99.678	99.431	99.131	7.000	101.994	101.747	101.447	7.000	99.994	99.747	99.447
7.250	100.092	99.845	99.545	7.125	102.428	102.181	101.881	7.125	100.428	100.181	99.881
7.375	99.368	99.092	98.792	7.250	102.842	102.595	102.295	7.250	100.842	100.595	100.295
7.500	99.828	99.552	99.252	7.375	102.118	101.842	101.542	7.375	100.118	99.842	99.542
7.625	100.212	99.936	99.636	7.500	102.578	102.302	102.002	7.500	100.578	100.302	100.002
7.750	100.606	100.330	100.030	7.625	102.962	102.686	102.386	7.625	100.962	100.686	100.386
7.875	99.319	99.015	98.715	7.750	103.356	103.080	102.780	7.750	101.356	101.080	100.780
8.000	99.739	99.435	99.135	7.875	102.069	101.765	101.465	7.875	100.069	99.765	99.465
8.125	100.123	99.819	99.519	8.000	102.489	102.185	101.885	8.000	100.489	100.185	99.885
8.250	100.517	100.213	99.913	8.125	102.873	102.569	102.269	8.125	100.873	100.569	100.269

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.