



# Brokers First Funding Wholesale Rate Sheet

250 Baker St., Suite 200, Costa Mesa, CA 92626

[bffws.com](http://bffws.com)

Broker Portal: <https://origination.mortgage.meridianlink.com>

Lock Desk: 8:30 AM – 5:00 PM PST

Effective Date: 2/20/26 8:30 AM

Table of Contents	
Page	Product
<a href="#">1</a>	Cover Page
<a href="#">2</a>	Conventional Fixed
<a href="#">5</a>	Conventional ARM
<a href="#">7</a>	Home Ready
<a href="#">9</a>	Home Possible
<a href="#">11</a>	RefiNow
<a href="#">13</a>	FHA Fixed
<a href="#">16</a>	VA Fixed
<a href="#">19</a>	FHA DPA Fixed

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

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

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

Lock Extension Fee's
0.025% Per Day

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

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

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

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

Additional Comments:
Please refer to lock desk policies & procedures on our website.
Any questions can be directed to <a href="mailto:lockdesk@bffws.com">lockdesk@bffws.com</a>



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

# Conventional Fixed Rate Sheet

Effective: 2/20/2026 8:30 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	96.544	96.544	96.281	4.750	96.544	96.544	96.281	5.125	99.574	99.412	99.305
4.875	97.199	97.194	97.168	4.875	97.199	97.194	97.168	5.250	99.758	99.747	99.710
5.000	97.903	97.806	97.776	5.000	97.903	97.806	97.776	5.375	100.311	100.255	100.215
5.125	98.431	98.348	98.255	5.125	98.431	98.348	98.255	5.500	100.835	100.761	100.707
5.250	99.041	98.980	98.926	5.250	98.980	98.936	98.882	5.625	101.258	101.184	101.130
5.375	99.694	99.633	99.579	5.375	99.568	99.552	99.470	5.750	101.169	101.140	101.028
5.500	100.308	100.247	100.193	5.500	100.156	100.112	100.061	5.875	101.625	101.591	101.484
5.625	100.883	100.822	100.768	5.625	100.661	100.671	100.623	6.000	102.117	102.078	101.976
5.750	100.852	100.785	100.723	5.750	100.770	100.718	100.661	6.125	102.649	102.605	102.509
5.875	101.463	101.395	101.334	5.875	101.253	101.241	101.181	6.250	102.132	102.082	102.007
6.000	101.961	101.893	101.832	6.000	101.742	101.721	101.664	6.375	102.810	102.755	102.685
6.125	102.420	102.352	102.291	6.125	102.222	102.178	102.083	6.500	103.237	103.178	103.112
6.250	102.277	102.216	102.162	6.250	102.082	102.008	101.963	6.625	103.138	103.039	103.015
6.375	102.696	102.635	102.581	6.375	102.572	102.499	102.453	6.750	103.034	102.964	102.964
6.500	103.089	103.028	102.974	6.500	103.063	102.989	102.944	6.875	103.321	103.246	103.246
6.625	103.412	103.351	103.297	6.625	103.372	103.298	103.253	7.000	103.769	103.689	103.689
6.750	103.257	103.217	103.185	6.750	103.015	102.950	102.930	7.125	103.905	103.785	103.782
6.875	103.631	103.590	103.558	6.875	103.438	103.393	103.378	7.250	104.328	104.237	104.237
7.000	103.933	103.889	103.874	7.000	103.933	103.889	103.874	7.375	104.511	104.415	104.415
7.125	104.256	104.216	104.184	7.125	104.195	104.151	104.135	7.500	104.765	104.664	104.664
7.250	104.427	104.400	104.383	7.250	104.268	104.223	104.208	7.625	105.042	104.936	104.936
7.375	104.746	104.719	104.702	7.375	104.737	104.692	104.677	7.750	105.150	105.150	105.150
7.500	105.183	105.139	105.124	7.500	105.183	105.139	105.124	7.875	105.150	105.150	105.150
7.625	105.415	105.370	105.355	7.625	105.415	105.370	105.355	8.000	105.160	105.150	105.150
7.750	105.150	105.150	105.150	7.750	105.150	105.150	105.150				
7.875	105.150	105.150	105.150	7.875	105.150	105.150	105.150				
8.000	105.598	105.553	105.538	8.000	105.598	105.553	105.538				
8.125	105.799	105.754	105.739	8.125	105.799	105.754	105.739				
8.250	105.708	105.618	105.479	8.25	105.7075	105.6179	105.4792				
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	98.909	98.891	98.839	4.625	99.078	99.078	98.963	5.000	96.834	96.804	96.773
4.750	99.339	99.339	99.231	4.750	99.638	99.638	99.529	5.125	97.406	97.378	97.346
4.875	99.854	99.793	99.762	4.875	99.917	99.917	99.814	5.250	98.852	98.846	98.807
5.000	100.146	100.131	100.054	5.000	100.352	100.352	100.255	5.375	99.427	99.428	99.385
5.125	100.487	100.426	100.395	5.125	100.338	100.336	100.245	5.500	99.998	100.006	99.959
5.250	100.661	100.653	100.584	5.250	100.591	100.583	100.514	5.625	100.562	100.508	100.460
5.375	101.144	101.099	101.052	5.375	100.916	100.903	100.840	5.750	100.682	100.596	100.522
5.500	101.386	101.325	101.295	5.500	101.166	101.148	101.090	5.875	101.283	101.192	101.106
5.625	101.679	101.618	101.587	5.625	101.330	101.307	101.259	6.000	101.776	101.682	101.594
5.750	101.878	101.849	101.788	5.750	101.614	101.586	101.524	6.125	102.228	102.130	102.039
5.875	102.273	102.211	102.181	5.875	101.808	101.746	101.716	6.250	102.054	101.940	101.831
6.000	102.490	102.429	102.398	6.000	102.210	102.171	102.122	6.375	102.468	102.352	102.241
6.125	102.757	102.695	102.665	6.125	102.418	102.374	102.331	6.500	102.861	102.744	102.632
6.250	102.772	102.723	102.685	6.250	102.753	102.703	102.665	6.625	103.181	103.062	102.949
6.375	103.224	103.163	103.132	6.375	103.158	103.103	103.071	6.750	103.026	102.932	102.845
6.500	103.383	103.322	103.291	6.500	103.294	103.234	103.208	6.875	103.394	103.297	103.207
6.625	103.599	103.538	103.507	6.625	103.407	103.342	103.321	7.000	103.670	103.570	103.477
6.750	103.704	103.634	103.634	6.750	103.642	103.571	103.571	7.125	104.007	103.904	103.809
6.875	103.999	103.924	103.924	6.875	103.975	103.899	103.899	7.250	103.722	103.620	103.527
7.000	104.242	104.161	104.161	7.000	104.150	104.069	104.069	7.375	104.013	103.909	103.813
7.125	104.238	104.176	104.146	7.125	103.734	103.673	103.642	7.500	104.223	104.116	104.018
7.250	103.932	103.855	103.809	7.250	103.578	103.502	103.456	7.625	104.452	104.343	104.241
7.375	104.373	104.296	104.250	7.375	103.909	103.833	103.787	7.750	103.246	103.201	103.186
								7.875	103.709	103.664	103.649



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 2-1 Buydown	Buydown options and pricing available through PML
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

# Agency Eligible NOO

Effective: 2/20/2026 8:30 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.246	97.096	96.946	5.000	97.121	96.971	96.821
5.125	97.942	97.792	97.642	5.125	97.817	97.667	97.517
5.250	98.622	98.472	98.322	5.250	98.497	98.347	98.197
5.375	99.286	99.136	98.986	5.375	99.125	98.975	98.825
5.500	99.933	99.783	99.633	5.500	99.692	99.542	99.392
5.625	100.565	100.415	100.265	5.625	100.244	100.094	99.944
5.750	101.180	101.030	100.880	5.750	100.783	100.633	100.483
5.875	101.780	101.630	101.480	5.875	101.308	101.158	101.008
6.000	102.364	102.214	102.064	6.000	101.818	101.668	101.518
6.125	102.931	102.781	102.631	6.125	102.315	102.165	102.015
6.250	103.483	103.333	103.183	6.250	102.858	102.708	102.558
6.375	104.018	103.868	103.718	6.375	103.393	103.243	103.093
6.500	104.536	104.386	104.236	6.500	103.911	103.761	103.611
6.625	105.035	104.885	104.735	6.625	104.410	104.260	104.110
6.750	105.513	105.363	105.213	6.750	104.888	104.738	104.588
6.875	105.971	105.821	105.671	6.875	105.346	105.196	105.046
7.000	106.408	106.258	106.108	7.000	105.783	105.633	105.483
7.125	106.826	106.676	106.526	7.125	106.201	106.051	105.901
7.250	107.223	107.073	106.923	7.250	106.598	106.448	106.298

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>					
	≤ 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
<b>Additional Purchase LLPA Adjusters</b>					
	≤ 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
<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>					
	≤ 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
<b>Additional R/T Refinance LLPA Adjusters</b>					
	≤ 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
<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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
<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.125	-
Second Home	-1.125	-1.125	-1.625	-2.125	-
DTI Ratio > 40%	0	0	0	0	-
High Balance Fixed - Rate	0	0	0	0	-
2 - 4 Unit Property	0	0	-0.375	-0.375	N/A
Condo / Coop	0	0	-0.125	-0.125	-
<b>Additional Miscellaneous LLPA Adjusters</b>					
Escrow Waiver	-0.25				
Lock Extension per Day	-0.025				



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

# Conventional ARM Rate Sheet

Effective: 2/20/2026 8:30 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	99.734	99.730	99.645	5.000	99.360	99.328	99.297	5.000	99.073	99.080	99.049
5.125	100.000	99.990	99.945	5.125	99.746	99.714	99.683	5.125	99.580	99.584	99.549
5.250	100.297	100.270	100.246	5.250	100.113	100.082	100.052	5.250	99.981	99.981	99.941
5.375	100.577	100.551	100.527	5.375	100.443	100.413	100.384	5.375	100.248	100.245	100.201
5.500	100.709	100.684	100.622	5.500	100.756	100.749	100.701	5.500	100.516	100.509	100.461
5.625	100.915	100.885	100.799	5.625	100.930	100.901	100.875	5.625	100.834	100.823	100.771
5.750	101.093	101.057	100.970	5.750	101.191	101.163	101.138	5.750	101.122	101.108	101.052
5.875	101.212	101.171	101.084	5.875	101.431	101.403	101.378	5.875	101.370	101.352	101.292
6.000	101.341	101.295	101.207	6.000	101.590	101.563	101.538	6.000	101.576	101.555	101.491
6.125	101.480	101.429	101.341	6.125	101.738	101.711	101.687	6.125	101.724	101.700	101.631
6.250	101.633	101.577	101.488	6.250	101.880	101.853	101.829	6.250	101.968	101.940	101.867
6.375	101.800	101.739	101.650	6.375	102.008	101.982	101.958	6.375	102.302	102.271	102.194
6.500	101.919	101.852	101.763	6.500	102.110	102.085	102.061	6.500	102.398	102.363	102.282
6.625	101.987	101.915	101.826	6.625	102.151	102.126	102.102	6.625	102.136	102.098	102.012
6.750	102.015	101.938	101.848	6.750	102.117	102.092	102.068	6.750	102.088	102.056	102.026
6.875	102.016	101.933	101.843	6.875	101.975	101.893	101.803	6.875	101.995	101.913	101.823
7.000	102.018	101.930	101.840	7.000	102.099	102.012	101.921	7.000	102.005	101.918	101.827
7.125	101.960	101.867	101.776	7.125	102.205	102.113	102.022	7.125	101.955	101.863	101.772

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	99.734	99.730	99.645	5.000	99.240	99.236	99.151	5.000	99.169	99.176	99.145
5.125	100.019	100.023	99.987	5.125	99.678	99.668	99.583	5.125	99.676	99.679	99.644
5.250	100.340	100.340	100.301	5.250	100.049	100.034	99.949	5.250	100.075	100.075	100.035
5.375	100.597	100.593	100.550	5.375	100.480	100.477	100.433	5.375	100.341	100.337	100.294
5.500	100.778	100.771	100.723	5.500	100.850	100.843	100.795	5.500	100.606	100.599	100.552
5.625	100.915	100.885	100.833	5.625	100.967	100.957	100.905	5.625	100.923	100.912	100.860
5.750	101.093	101.057	100.970	5.750	101.110	101.096	101.040	5.750	101.209	101.195	101.139
5.875	101.212	101.171	101.084	5.875	101.294	101.277	101.217	5.875	101.456	101.438	101.378
6.000	101.341	101.295	101.207	6.000	101.429	101.408	101.344	6.000	101.661	101.641	101.576
6.125	101.480	101.429	101.341	6.125	101.492	101.467	101.399	6.125	101.810	101.786	101.717
6.250	101.633	101.577	101.488	6.250	101.685	101.657	101.584	6.250	102.054	102.026	101.953
6.375	101.800	101.739	101.650	6.375	102.021	101.990	101.913	6.375	102.389	102.357	102.280
6.500	101.919	101.852	101.763	6.500	102.201	102.166	102.085	6.500	102.485	102.450	102.369
6.625	101.987	101.915	101.826	6.625	102.145	102.107	102.022	6.625	102.224	102.186	102.101
6.750	102.015	101.938	101.848	6.750	102.111	102.070	101.980	6.750	102.061	102.019	101.930
6.875	102.016	101.933	101.843	6.875	101.975	101.893	101.803	6.875	101.995	101.913	101.823
7.000	102.018	101.930	101.840	7.000	102.099	102.012	101.921	7.000	102.005	101.918	101.827
7.125	101.960	101.867	101.776	7.125	102.205	102.113	102.022	7.125	101.955	101.863	101.772

**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 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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
<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 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
<b>Additional Miscellaneous LLPA Adjusters</b>									
Escrow Waiver	-0.25								
Temporary 2-1 Buydown	Buydown options and pricing available through PML								
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
Additional Miscellaneous LLPA Adjusters									
Escrow Waiver	-0.25								
Temporary 2-1 Buydown	Buydown options and pricing available through PML								
Lock Extension per Day	-0.025								



<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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

<b>Additional Miscellaneous LLPA Adjusters</b>	
Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



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

# FHA Fixed Rate Sheet

Effective: 2/20/2026 8:30 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	96.853	96.794	96.766	4.500	96.853	96.794	96.766	5.000	99.670	99.805	99.707
4.625	97.541	97.482	97.454	4.625	97.541	97.482	97.454	5.125	100.163	100.152	100.056
4.750	98.347	98.952	98.854	4.750	98.347	98.952	98.854	5.250	100.500	100.762	100.636
4.875	99.094	99.227	99.129	4.875	99.094	99.227	99.129	5.375	100.925	101.019	100.892
5.000	99.670	99.805	99.707	5.000	99.670	99.805	99.707	5.500	101.483	101.525	101.398
5.125	100.163	100.152	100.056	5.125	100.163	100.152	100.056	5.625	101.956	101.944	101.849
5.250	100.500	100.762	100.636	5.250	100.500	100.762	100.636	5.750	102.068	102.198	102.079
5.375	101.015	101.019	100.892	5.375	101.015	101.019	100.892	5.875	102.425	102.338	102.282
5.500	101.483	101.525	101.398	5.500	101.483	101.525	101.398	6.000	103.017	102.931	102.874
5.625	101.956	101.944	101.849	5.625	101.956	101.944	101.849	6.125	103.392	103.305	103.248
5.750	102.358	102.236	102.208	5.750	102.358	102.236	102.208	6.250	103.156	103.136	103.096
5.875	102.436	102.348	102.307	5.875	102.436	102.348	102.307	6.375	103.246	103.139	103.087
6.000	103.017	102.931	102.874	6.000	103.017	102.931	102.874	6.500	103.674	103.587	103.530
6.125	103.392	103.305	103.248	6.125	103.392	103.305	103.248	6.625	104.014	103.936	103.879
6.250	103.220	103.186	103.137	6.250	103.220	103.186	103.137	6.750	104.296	104.510	104.355
6.375	103.393	103.286	103.234	6.375	103.393	103.286	103.234	6.875	104.731	104.649	104.529
6.500	103.682	103.587	103.530	6.500	103.682	103.587	103.530	7.000	105.165	105.083	104.963
6.625	104.025	103.936	103.879	6.625	104.025	103.936	103.879	7.125	105.581	105.498	105.378
6.750	104.296	104.510	104.355	6.750	104.296	104.510	104.355	7.250	105.573	105.495	105.404
6.875	104.844	104.747	104.671	6.875	104.844	104.747	104.671	7.375	105.083	104.998	104.912
7.000	105.203	105.113	105.032	7.000	105.203	105.113	105.032	7.500	105.208	105.123	105.037
7.125	105.581	105.498	105.378	7.125	105.581	105.498	105.378	7.625	105.325	105.2475	105.1615
7.250	105.847	105.769	105.678	7.250	105.847	105.769	105.678	7.75	105.4575	105.3725	105.2865
7.375	105.0825	104.9975	104.9115	7.375	105.0825	104.9975	104.9115	7.875	103.3844	103.4327	103.3257
7.5	105.2075	105.1225	105.0365	7.5	105.2075	105.1225	105.0365	8	103.7299	103.7782	103.6712
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	94.936	94.936	94.827	4.250	98.636	98.575	98.544	4.500	93.740	93.682	93.653
3.875	95.342	95.342	95.239	4.375	99.198	99.137	99.106	4.625	94.428	94.370	94.341
4.000	95.251	95.251	95.154	4.500	99.755	99.693	99.663	4.750	97.340	97.617	97.488
4.125	95.259	95.259	95.168	4.625	100.310	100.249	100.218	4.875	97.814	98.039	97.909
4.250	98.636	98.575	98.544	4.750	100.051	100.156	99.976	5.000	98.674	98.951	98.822
4.375	99.198	99.137	99.106	4.875	100.604	100.542	100.512	5.125	99.007	99.246	99.117
4.500	99.755	99.693	99.663	5.000	101.150	101.088	101.058	5.250	99.782	100.031	99.873
4.625	100.310	100.249	100.218	5.125	101.687	101.626	101.595	5.375	100.195	100.134	100.026
4.750	100.051	100.156	99.976	5.250	101.100	101.523	101.313	5.500	100.753	100.679	100.642
4.875	100.604	100.542	100.512	5.375	101.637	101.646	101.545	5.625	101.299	101.238	101.130
5.000	101.150	101.088	101.058	5.500	102.168	102.107	102.076	5.750	101.110	101.100	100.949
5.125	101.687	101.626	101.595	5.625	102.689	102.628	102.597	5.875	101.552	101.502	101.452
5.250	101.100	101.523	101.313	5.750	101.690	102.112	101.846	6.000	101.881	101.831	101.781
5.375	101.637	101.646	101.545	5.875	102.064	102.003	101.972	6.125	102.206	102.163	102.112
5.500	102.168	102.107	102.076	6.000	102.575	102.514	102.483	6.250	102.399	102.349	102.299
								6.375	102.238	102.188	102.138
								6.500	102.651	102.601	102.552
								6.625	102.946	102.896	102.847
								6.750	103.092	103.000	102.908
								6.875	103.064	102.972	102.880
								7.000	103.476	103.384	103.291

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	99.782	100.031	99.873	5.000	98.674	98.951	98.822	4.500	96.661	96.524	96.523
5.375	100.195	100.134	100.026	5.125	98.978	99.246	99.117	4.625	97.201	97.065	97.064
5.500	100.753	100.679	100.642	5.250	99.782	100.031	99.873	4.750	96.507	96.532	96.466
5.625	101.299	101.238	101.130	5.375	100.010	100.037	99.899	4.875	96.965	96.990	96.924
5.750	101.110	101.100	100.949	5.500	100.753	100.679	100.642	5.000	97.411	97.437	97.370
5.875	101.552	101.502	101.452	5.625	101.178	101.104	101.066	5.125	97.847	97.872	97.806
6.000	101.881	101.831	101.781	5.750	100.967	101.100	100.949	5.250	97.810	97.796	97.722
6.125	102.206	102.163	102.112	5.875	101.271	101.210	101.153	5.375	98.244	98.230	98.156
6.250	102.399	102.349	102.299	6.000	101.837	101.794	101.742	5.500	98.665	98.652	98.578
6.375	102.238	102.188	102.138	6.125	102.262	102.176	102.135	5.625	99.075	99.062	98.988
6.500	102.651	102.601	102.552	6.250	101.658	101.793	101.650	5.750	98.864	98.843	98.776
6.625	102.946	102.896	102.847	6.375	102.143	102.035	101.985	5.875	99.289	99.267	99.201
6.750	103.092	103.000	102.908	6.500	102.609	102.502	102.452	6.000	99.715	99.694	99.627
6.875	103.064	102.972	102.880	6.625	103.055	102.950	102.900	6.125	100.127	100.106	100.039
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	100.500	100.429	100.358	5.250	100.500	100.429	100.358	5.250	100.500	100.762	100.636
5.375	100.992	100.854	100.839	5.375	100.992	100.854	100.839	5.375	100.925	101.019	100.892
5.500	101.518	101.412	101.365	5.500	101.518	101.412	101.365	5.500	101.483	101.525	101.398
5.625	101.955	101.894	101.787	5.625	101.955	101.894	101.787	5.625	101.955	101.944	101.817
5.750	102.408	102.286	102.258	5.750	102.408	102.286	102.258	5.750	102.302	102.198	102.152
5.875	102.436	102.348	102.307	5.875	102.436	102.348	102.307	5.875	102.425	102.338	102.282
6.000	103.017	102.931	102.874	6.000	103.017	102.931	102.874	6.000	103.017	102.931	102.874
6.125	103.392	103.305	103.248	6.125	103.392	103.305	103.248	6.125	103.392	103.305	103.248
6.250	103.313	103.278	103.229	6.250	103.313	103.278	103.229	6.250	103.011	102.993	102.912
6.375	103.393	103.286	103.234	6.375	103.393	103.286	103.234	6.375	103.246	103.139	103.087
6.500	103.682	103.587	103.530	6.500	103.682	103.587	103.530	6.500	103.674	103.587	103.530
6.625	104.025	103.936	103.879	6.625	104.025	103.936	103.879	6.625	104.014	103.936	103.879
6.750	104.296	104.181	104.096	6.750	104.296	104.181	104.096	6.750	104.296	104.510	104.355
6.875	104.868	104.771	104.695	6.875	104.868	104.771	104.695	6.875	104.731	104.649	104.529
7.000	105.165	105.083	104.963	7.000	105.165	105.083	104.963	7.000	105.165	105.083	104.963
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	99.755	99.693	99.663	4.250	98.636	98.575	98.544	5.250	100.023	100.031	99.908
4.625	100.310	100.249	100.218	4.375	99.198	99.137	99.106	5.375	100.228	100.139	100.050
4.750	100.051	100.156	99.976	4.500	99.755	99.693	99.663	5.500	100.753	100.679	100.642
4.875	100.604	100.542	100.512	4.625	100.310	100.249	100.218	5.625	101.299	101.238	101.130
5.000	101.150	101.088	101.058	4.750	100.051	99.990	99.959	5.750	101.731	101.642	101.553
5.125	101.687	101.626	101.595	4.875	100.604	100.542	100.512	5.875	101.552	101.502	101.452
5.250	101.100	101.523	101.313	5.000	101.150	101.088	101.058	6.000	101.945	101.887	101.829
5.375	101.637	101.646	101.545	5.125	101.687	101.626	101.595	6.125	102.404	102.346	102.289
5.500	102.168	102.107	102.076	5.250	101.100	101.039	101.008	6.250	102.828	102.770	102.713
5.625	102.689	102.628	102.597	5.375	101.637	101.576	101.545	6.375	102.412	102.354	102.296
5.750	101.914	102.112	101.846	5.500	102.168	102.107	102.076	6.500	102.832	102.774	102.717
5.875	102.339	102.317	102.251	5.625	102.689	102.628	102.597	6.625	103.233	103.176	103.118
6.000	102.765	102.744	102.677	5.750	101.547	101.485	101.455	6.750	103.930	103.857	103.783

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	100.023	100.031	99.908	5.250	99.782	100.031	99.873	4.500	96.661	96.524	96.523
5.375	100.228	100.139	100.050	5.375	100.010	100.037	99.899	4.625	97.201	97.065	97.064
5.500	100.753	100.679	100.642	5.500	100.753	100.679	100.642	4.750	95.310	95.079	95.065
5.625	101.299	101.238	101.130	5.625	101.178	101.104	101.066	4.875	95.834	95.603	95.588
5.750	101.731	101.642	101.553	5.750	100.967	101.100	100.949	5.000	96.321	96.090	96.075
5.875	101.552	101.502	101.452	5.875	101.267	101.210	101.153	5.125	96.760	96.530	96.515
6.000	101.945	101.887	101.829	6.000	101.837	101.794	101.742	5.250	97.083	97.062	97.041
6.125	102.404	102.346	102.289	6.125	102.206	102.163	102.112	5.375	97.124	97.102	97.081
6.250	102.828	102.770	102.713	6.250	101.530	101.793	101.650	5.500	97.522	97.501	97.480
6.375	102.412	102.354	102.296	6.375	101.746	101.854	101.711	5.625	97.900	97.879	97.858
6.500	102.832	102.774	102.717	6.500	102.342	102.312	102.246	5.750	98.741	98.712	98.684
6.625	103.233	103.176	103.118	6.625	102.645	102.614	102.548	5.875	98.965	98.937	98.908
6.750	103.930	103.857	103.783	6.750	102.648	102.685	102.499	6.000	99.292	99.264	99.235
6.875	103.064	102.972	102.880	6.875	102.942	102.856	102.771	6.125	99.480	99.452	99.423

Government Adjustments		Loan Amount Adjustments	
<b>FICO</b>		\$75K - \$99,999	-0.75
> 720+	0.125	\$100K - \$150K	-0.375
680 - 720	0		
660 - 679	-0.25		
640 - 659	-0.5		
620 - 639	-1.25		
600 - 619	-1.5		
580 - 599	-2		
550 - 579	-4.5		
< 550	-5.5		
No FICO Score	-4.5		
		<b>Other Adjustments</b>	
		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
		*Buydown options and pricing available through PML	



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

# VA Fixed Rate Sheet

Effective: 2/20/2026 8:30 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	95.621	95.505	95.420	4.125	95.621	95.505	95.420	4.125	95.621	95.505	95.420
4.250	96.447	96.388	96.360	4.250	96.447	96.388	96.360	4.250	96.447	96.388	96.360
4.375	97.155	97.096	97.068	4.375	97.155	97.096	97.068	4.375	97.155	97.096	97.068
4.500	97.853	97.794	97.766	4.500	97.853	97.794	97.766	4.500	97.853	97.794	97.766
4.625	98.541	98.482	98.454	4.625	98.541	98.482	98.454	4.625	98.541	98.482	98.454
4.750	99.347	99.859	99.761	4.750	99.347	99.859	99.761	4.750	98.722	99.234	99.136
4.875	100.035	100.140	100.042	4.875	100.035	100.140	100.042	4.875	99.410	99.515	99.417
5.000	100.670	100.599	100.528	5.000	100.670	100.599	100.528	5.000	100.045	99.974	99.903
5.125	100.425	100.379	100.340	5.125	100.425	100.379	100.340	5.125	100.425	100.379	100.281
5.250	100.875	101.062	100.936	5.250	100.875	101.062	100.936	5.250	100.875	101.062	100.936
5.375	101.300	101.319	101.192	5.375	101.300	101.319	101.192	5.375	101.300	101.319	101.192
5.500	101.858	101.787	101.716	5.500	101.858	101.787	101.716	5.500	101.858	101.787	101.716
5.625	102.271	102.200	102.129	5.625	102.271	102.200	102.129	5.625	102.271	102.200	102.129
5.750	102.111	102.467	102.347	5.750	102.111	102.467	102.347	5.750	102.111	102.467	102.347
5.875	102.504	102.454	102.405	5.875	102.504	102.454	102.405	5.875	102.504	102.454	102.405
6.000	102.913	102.863	102.814	6.000	102.913	102.863	102.814	6.000	102.913	102.863	102.814
6.125	103.299	103.249	103.199	6.125	103.299	103.249	103.199	6.125	103.299	103.249	103.199
6.250	103.386	103.336	103.287	6.250	103.386	103.336	103.287	6.250	103.386	103.336	103.287
6.375	103.305	103.256	103.206	6.375	103.305	103.256	103.206	6.375	103.305	103.256	103.206
6.500	103.678	103.629	103.579	6.500	103.678	103.629	103.579	6.500	103.678	103.629	103.579
6.625	104.084	104.034	103.984	6.625	104.084	104.034	103.984	6.625	104.084	104.034	103.984
6.750	104.610	104.760	104.605	6.750	104.610	104.760	104.605	6.750	104.610	104.760	104.605
6.875	104.752	104.660	104.567	6.875	104.752	104.660	104.567	6.875	104.752	104.660	104.567
7.000	105.164	105.071	104.979	7.000	105.164	105.071	104.979	7.000	105.164	105.071	104.979
7.125	105.480	105.388	105.296	7.125	105.480	105.388	105.296	7.125	105.480	105.388	105.296
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	99.011	98.950	98.919	4.250	99.011	98.950	98.919	4.875	97.769	98.046	97.948
4.375	99.573	99.512	99.481	4.375	99.573	99.512	99.481	5.000	98.413	98.690	98.592
4.500	100.130	100.068	100.038	4.500	100.130	100.068	100.038	5.125	99.075	99.352	99.254
4.625	100.685	100.624	100.593	4.625	100.685	100.624	100.593	5.250	99.939	100.187	100.061
4.750	100.426	100.562	100.382	4.750	100.426	100.365	100.334	5.375	99.964	100.194	100.067
4.875	100.979	100.917	100.887	4.875	100.979	100.917	100.887	5.500	100.604	100.531	100.492
5.000	101.525	101.463	101.433	5.000	101.525	101.463	101.433	5.625	100.976	101.025	100.898
5.125	102.062	102.001	101.970	5.125	102.062	102.001	101.970	5.750	100.978	101.225	101.105
5.250	101.475	101.773	101.563	5.250	101.475	101.414	101.383	5.875	101.552	101.502	101.452
5.375	102.012	101.951	101.920	5.375	102.012	101.951	101.920	6.000	101.881	101.831	101.781
5.500	102.543	102.482	102.451	5.500	102.543	102.482	102.451	6.125	102.156	102.107	102.057
5.625	103.064	103.003	102.972	5.625	103.064	103.003	102.972	6.250	102.399	102.349	102.299
5.750	101.922	102.205	101.940	5.750	101.922	101.860	101.830	6.375	102.238	102.188	102.138
5.875	102.439	102.378	102.347	5.875	102.439	102.378	102.347	6.500	102.651	102.601	102.552
6.000	102.950	102.889	102.858	6.000	102.950	102.889	102.858	6.625	102.946	102.896	102.847
								6.750	103.092	103.000	102.908
								6.875	103.064	102.972	102.880
								7.000	103.476	103.384	103.291
								7.125	103.793	103.701	103.608
								0.000	0.000	0.000	0.000
								0.000	0.000	0.000	0.000
								0.000	0.000	0.000	0.000

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	94.042	93.984	93.955	4.375	92.042	91.984	91.955	5.000	95.968	95.737	95.722
4.500	94.740	94.682	94.653	4.500	92.740	92.682	92.653	5.125	96.257	96.169	96.139
4.625	95.428	95.370	95.341	4.625	93.428	93.370	93.341	5.250	97.083	97.062	97.041
4.750	98.238	98.515	98.417	4.750	98.238	98.515	98.417	5.375	97.124	97.102	97.081
4.875	98.769	99.046	98.948	4.875	98.769	99.046	98.948	5.500	97.522	97.501	97.480
5.000	99.413	99.690	99.592	5.000	99.413	99.690	99.592	5.625	97.900	97.879	97.858
5.125	100.075	100.352	100.254	5.125	100.075	100.352	100.254	5.750	98.741	98.712	98.684
5.250	100.939	101.187	101.061	5.250	100.939	101.187	101.061	5.875	98.965	98.937	98.908
5.375	100.964	101.194	101.067	5.375	100.947	101.194	101.067	6.000	99.292	99.264	99.235
5.500	101.604	101.531	101.492	5.500	101.604	101.531	101.492	6.125	99.480	99.452	99.423
5.625	101.976	102.025	101.898	5.625	101.976	102.025	101.898	6.250	100.774	100.718	100.661
5.750	101.978	102.225	102.105	5.750	101.969	102.225	102.105	6.375	100.457	100.400	100.343
5.875	102.552	102.502	102.452	5.875	102.024	101.981	101.929	6.500	100.912	100.855	100.798
6.000	102.881	102.831	102.781	6.000	102.595	102.552	102.501	6.625	101.101	101.044	100.987
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	97.853	97.794	97.766	4.500	97.853	97.794	97.766	4.500	97.853	97.794	97.766
4.625	98.541	98.482	98.454	4.625	98.541	98.482	98.454	4.625	98.541	98.482	98.454
4.750	99.347	99.859	99.761	4.750	99.347	99.859	99.761	4.750	99.347	99.859	99.761
4.875	100.035	100.140	100.042	4.875	100.035	100.140	100.042	4.875	100.035	100.140	100.042
5.000	100.670	100.599	100.528	5.000	100.670	100.599	100.528	5.000	100.670	100.599	100.528
5.125	101.050	101.004	100.965	5.125	101.050	101.004	100.965	5.125	101.050	101.004	100.965
5.250	101.500	101.687	101.561	5.250	101.500	101.687	101.561	5.250	101.500	101.687	101.561
5.375	101.925	101.944	101.817	5.375	101.925	101.944	101.817	5.375	101.925	101.944	101.817
5.500	102.483	102.412	102.341	5.500	102.483	102.412	102.341	5.500	102.483	102.412	102.341
5.625	102.896	102.825	102.754	5.625	102.896	102.825	102.754	5.625	102.896	102.825	102.754
5.750	102.736	103.092	102.972	5.750	102.736	103.092	102.972	5.750	102.736	103.092	102.972
5.875	103.129	103.079	103.030	5.875	103.129	103.079	103.030	5.875	103.129	103.079	103.030
6.000	103.538	103.488	103.439	6.000	103.538	103.488	103.439	6.000	102.913	102.863	102.814
6.125	103.924	103.874	103.824	6.125	103.924	103.874	103.824	6.125	103.299	103.249	103.199
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	100.130	100.068	100.038	4.500	100.130	100.068	100.038	4.500	94.740	94.682	94.653
4.625	100.685	100.624	100.593	4.625	100.685	100.624	100.593	4.625	95.428	95.370	95.341
4.750	100.426	100.562	100.382	4.750	100.426	100.365	100.334	4.750	98.238	98.515	98.417
4.875	100.979	100.917	100.887	4.875	100.979	100.917	100.887	4.875	98.769	99.046	98.948
5.000	101.525	101.463	101.433	5.000	101.525	101.463	101.433	5.000	99.413	99.690	99.592
5.125	102.062	102.001	101.970	5.125	102.062	102.001	101.970	5.125	100.075	100.352	100.254
5.250	101.475	101.773	101.563	5.250	101.475	101.414	101.383	5.250	100.939	101.187	101.061
5.375	102.012	101.951	101.920	5.375	102.012	101.951	101.920	5.375	100.964	101.194	101.067
5.500	102.543	102.482	102.451	5.500	102.543	102.482	102.451	5.500	101.604	101.531	101.492
5.625	103.064	103.003	102.972	5.625	103.064	103.003	102.972	5.625	101.976	102.025	101.898
5.750	101.922	102.205	101.940	5.750	101.922	101.860	101.830	5.750	101.978	102.225	102.105
5.875	102.439	102.378	102.347	5.875	102.439	102.378	102.347	5.875	102.552	102.502	102.452
6.000	102.950	102.889	102.858	6.000	102.950	102.889	102.858	6.000	102.881	102.831	102.781
6.125	103.453	103.391	103.361	6.125	103.453	103.391	103.361	6.125	103.156	103.107	103.057





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

## FHA DPA Fixed Rate Sheet

Effective: 2/20/2026 8:30 PST

BFF_3.5%_DPA_Repayable1				BFF_3.5%_DPA_Forgivable2				BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.625	101.150	100.991	100.691	6.750	100.420	100.228	99.928	6.625	99.150	98.991	98.691
6.750	101.920	101.728	101.428	6.875	100.919	100.727	100.427	6.750	99.920	99.728	99.428
6.875	102.419	102.227	101.927	7.000	101.409	101.217	100.917	6.875	100.419	100.227	99.927
7.000	102.909	102.717	102.417	7.125	101.843	101.651	101.351	7.000	100.909	100.717	100.417
7.125	103.343	103.151	102.851	7.250	102.257	102.065	101.765	7.125	101.343	101.151	100.851
7.250	103.757	103.565	103.265	7.375	101.337	101.118	100.818	7.250	101.757	101.565	101.265
7.375	102.837	102.618	102.318	7.500	101.797	101.578	101.278	7.375	100.837	100.618	100.318
7.500	103.297	103.078	102.778	7.625	102.181	101.962	101.662	7.500	101.297	101.078	100.778
7.625	103.681	103.462	103.162	7.750	102.575	102.356	102.056	7.625	101.681	101.462	101.162
7.750	104.075	103.856	103.556	7.875	101.297	101.066	100.766	7.750	102.075	101.856	101.556
7.875	102.797	102.566	102.266	8.000	101.717	101.486	101.186	7.875	100.797	100.566	100.266
8.000	103.217	102.986	102.686	8.125	102.101	101.870	101.570	8.000	101.217	100.986	100.686
8.125	103.601	103.370	103.070	8.250	102.495	102.264	101.964	8.125	101.601	101.370	101.070

  

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	98.420	98.228	97.928	6.625	100.400	100.241	99.941	6.625	98.400	98.241	97.941
6.875	98.919	98.727	98.427	6.750	101.170	100.978	100.678	6.750	99.170	98.978	98.678
7.000	99.409	99.217	98.917	6.875	101.669	101.477	101.177	6.875	99.669	99.477	99.177
7.125	99.843	99.651	99.351	7.000	102.159	101.967	101.667	7.000	100.159	99.967	99.667
7.250	100.257	100.065	99.765	7.125	102.593	102.401	102.101	7.125	100.593	100.401	100.101
7.375	99.337	99.118	98.818	7.250	103.007	102.815	102.515	7.250	101.007	100.815	100.515
7.500	99.797	99.578	99.278	7.375	102.087	101.868	101.568	7.375	100.087	99.868	99.568
7.625	100.181	99.962	99.662	7.500	102.547	102.328	102.028	7.500	100.547	100.328	100.028
7.750	100.575	100.356	100.056	7.625	102.931	102.712	102.412	7.625	100.931	100.712	100.412
7.875	99.297	99.066	98.766	7.750	103.325	103.106	102.806	7.750	101.325	101.106	100.806
8.000	99.717	99.486	99.186	7.875	102.047	101.816	101.516	7.875	100.047	99.816	99.516
8.125	100.101	99.870	99.570	8.000	102.467	102.236	101.936	8.000	100.467	100.236	99.936
8.250	100.495	100.264	99.964	8.125	102.851	102.620	102.320	8.125	100.851	100.620	100.320

**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 2-1 BuyDown	-0.25

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.