



# 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: 2/23/26 8:47 AM

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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: 2/23/2026 8:47 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	96.737	96.737	96.521	4.750	96.737	96.737	96.521	5.125	99.762	99.600	99.519
4.875	97.458	97.422	97.193	4.875	97.458	97.422	97.193	5.250	99.903	99.865	99.769
5.000	98.128	98.053	97.826	5.000	98.128	98.053	97.826	5.375	100.471	100.397	100.340
5.125	98.621	98.524	98.424	5.125	98.621	98.524	98.424	5.500	100.994	100.920	100.862
5.250	99.240	99.176	98.999	5.250	99.112	99.068	98.999	5.625	101.416	101.342	101.285
5.375	99.892	99.828	99.587	5.375	99.732	99.719	99.587	5.750	101.287	101.259	101.146
5.500	100.507	100.443	100.177	5.500	100.331	100.267	100.177	5.875	101.739	101.705	101.598
5.625	101.085	101.021	100.732	5.625	100.887	100.819	100.695	6.000	102.221	102.182	102.080
5.750	100.987	100.916	100.727	5.750	100.838	100.786	100.727	6.125	102.681	102.637	102.541
5.875	101.598	101.526	101.254	5.875	101.406	101.365	101.254	6.250	102.149	102.099	102.055
6.000	102.095	102.024	101.701	6.000	101.877	101.805	101.701	6.375	102.828	102.774	102.734
6.125	102.554	102.482	102.180	6.125	102.321	102.276	102.180	6.500	103.242	103.183	103.149
6.250	102.317	102.253	101.978	6.250	102.098	102.024	101.978	6.625	103.188	103.083	103.055
6.375	102.735	102.671	102.469	6.375	102.590	102.516	102.469	6.750	103.034	102.964	102.964
6.500	103.130	103.066	102.961	6.500	103.081	103.008	102.961	6.875	103.319	103.243	103.243
6.625	103.450	103.386	103.272	6.625	103.392	103.318	103.272	7.000	103.764	103.684	103.684
6.750	103.204	103.162	103.009	6.750	103.051	102.988	103.009	7.125	103.907	103.782	103.778
6.875	103.577	103.535	103.383	6.875	103.436	103.389	103.383	7.250	104.292	104.201	104.201
7.000	103.928	103.884	103.868	7.000	103.928	103.884	103.868	7.375	104.475	104.378	104.378
7.125	104.198	104.156	104.129	7.125	104.189	104.144	104.129	7.500	104.726	104.624	104.624
7.250	104.343	104.316	104.156	7.250	104.216	104.171	104.156	7.625	105.006	104.900	104.900
7.375	104.684	104.639	104.623	7.375	104.684	104.639	104.623	7.750	105.150	105.150	105.150
7.500	105.134	105.089	105.074	7.500	105.134	105.089	105.074	7.875	105.150	105.150	105.150
7.625	105.365	105.320	105.305	7.625	105.365	105.320	105.305	8.000	105.150	105.150	105.165
7.750	105.150	105.145	105.145	7.750	105.150	105.145	105.145				
7.875	105.150	105.150	105.154	7.875	105.150	105.150	105.154				
8.000	105.486	105.441	105.426	8.000	105.486	105.441	105.426				
8.125	105.686	105.642	105.626	8.125	105.686	105.642	105.626				
8.250	105.791	105.704	105.707	8.250	105.7913	105.7042	105.7069				
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	98.963	98.945	98.884	4.625	99.184	99.184	99.101	5.000	97.093	97.013	96.825
4.750	99.450	99.450	99.372	4.750	99.750	99.750	99.673	5.125	97.645	97.578	97.381
4.875	99.832	99.816	99.745	4.875	100.025	100.025	99.953	5.250	99.014	99.007	98.891
5.000	100.222	100.222	100.156	5.000	100.455	100.455	100.389	5.375	99.622	99.589	99.470
5.125	100.491	100.489	100.429	5.125	100.440	100.437	100.378	5.500	100.229	100.165	100.041
5.250	100.768	100.760	100.691	5.250	100.689	100.681	100.612	5.625	100.755	100.667	100.542
5.375	101.219	101.206	101.143	5.375	101.025	101.012	100.948	5.750	100.815	100.725	100.596
5.500	101.450	101.432	101.374	5.500	101.274	101.256	101.198	5.875	101.416	101.320	101.112
5.625	101.680	101.657	101.605	5.625	101.421	101.397	101.346	6.000	101.908	101.810	101.582
5.750	101.955	101.927	101.865	5.750	101.699	101.670	101.609	6.125	102.359	102.258	101.986
5.875	102.245	102.212	102.156	5.875	101.856	101.822	101.767	6.250	102.090	101.972	101.658
6.000	102.542	102.503	102.453	6.000	102.289	102.250	102.200	6.375	102.504	102.383	102.103
6.125	102.703	102.657	102.603	6.125	102.557	102.512	102.469	6.500	102.898	102.776	102.458
6.250	102.903	102.854	102.816	6.250	102.896	102.846	102.808	6.625	103.215	103.092	102.721
6.375	103.229	103.167	103.137	6.375	103.302	103.247	103.215	6.750	102.969	102.873	102.587
6.500	103.428	103.369	103.343	6.500	103.438	103.379	103.352	6.875	103.337	103.237	102.899
6.625	103.678	103.613	103.593	6.625	103.526	103.461	103.440	7.000	103.613	103.510	103.187
6.750	103.856	103.786	103.786	6.750	103.793	103.723	103.723	7.125	103.946	103.841	103.378
6.875	104.143	104.067	104.067	6.875	104.116	104.041	104.041	7.250	103.635	103.532	102.742
7.000	104.399	104.318	104.318	7.000	104.307	104.226	104.226	7.375	103.927	103.821	103.066
7.125	104.120	104.058	104.028	7.125	103.617	103.556	103.526	7.500	104.135	104.026	103.499
7.250	103.812	103.735	103.690	7.250	103.458	103.382	103.336	7.625	104.365	104.253	103.686
7.375	104.252	104.175	104.130	7.375	103.790	103.713	103.667	7.750	103.133	103.089	103.073
								7.875	103.596	103.552	103.536



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: 2/23/2026 8:47 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.594	97.444	97.294	5.000	97.469	97.319	97.169
5.125	98.263	98.113	97.963	5.125	98.138	97.988	97.838
5.250	98.917	98.767	98.617	5.250	98.792	98.642	98.492
5.375	99.555	99.405	99.255	5.375	99.361	99.211	99.061
5.500	100.178	100.028	99.878	5.500	99.905	99.755	99.605
5.625	100.783	100.633	100.483	5.625	100.435	100.285	100.135
5.750	101.372	101.222	101.072	5.750	100.950	100.800	100.650
5.875	101.944	101.794	101.644	5.875	101.451	101.301	101.151
6.000	102.499	102.349	102.199	6.000	101.936	101.786	101.636
6.125	103.030	102.880	102.730	6.125	102.405	102.255	102.105
6.250	103.538	103.388	103.238	6.250	102.913	102.763	102.613
6.375	104.023	103.873	103.723	6.375	103.398	103.248	103.098
6.500	104.484	104.334	104.184	6.500	103.859	103.709	103.559
6.625	104.924	104.774	104.624	6.625	104.299	104.149	103.999
6.750	105.342	105.192	105.042	6.750	104.717	104.567	104.417
6.875	105.739	105.589	105.439	6.875	105.114	104.964	104.814
7.000	106.114	105.964	105.814	7.000	105.489	105.339	105.189
7.125	106.473	106.323	106.173	7.125	105.848	105.698	105.548
7.250	106.818	106.668	106.518	7.250	106.193	106.043	105.893

<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: 2/23/2026 8:47 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	99.810	99.794	99.703	5.000	99.394	99.361	99.327	5.000	99.142	99.139	99.114
5.125	100.076	100.055	99.965	5.125	99.754	99.733	99.678	5.125	99.648	99.642	99.613
5.250	100.321	100.296	100.256	5.250	100.111	100.086	100.022	5.250	100.048	100.038	100.005
5.375	100.557	100.541	100.504	5.375	100.455	100.442	100.405	5.375	100.314	100.301	100.264
5.500	100.783	100.749	100.675	5.500	100.824	100.807	100.766	5.500	100.581	100.564	100.523
5.625	100.992	100.953	100.863	5.625	100.941	100.921	100.875	5.625	100.897	100.877	100.832
5.750	101.152	101.110	101.019	5.750	101.126	101.098	101.070	5.750	101.177	101.153	101.104
5.875	101.271	101.224	101.133	5.875	101.364	101.337	101.310	5.875	101.403	101.376	101.323
6.000	101.402	101.350	101.259	6.000	101.517	101.490	101.465	6.000	101.604	101.574	101.516
6.125	101.548	101.492	101.401	6.125	101.647	101.621	101.596	6.125	101.772	101.738	101.676
6.250	101.701	101.641	101.550	6.250	101.776	101.750	101.725	6.250	102.026	101.989	101.922
6.375	101.859	101.794	101.703	6.375	101.979	101.938	101.867	6.375	102.359	102.318	102.248
6.500	101.972	101.902	101.811	6.500	102.156	102.111	102.037	6.500	102.454	102.409	102.335
6.625	102.015	101.941	101.850	6.625	102.097	102.049	101.999	6.625	102.190	102.142	102.064
6.750	102.065	101.987	101.896	6.750	102.060	102.009	101.969	6.750	102.124	102.092	102.062
6.875	102.065	101.982	101.891	6.875	102.024	101.941	101.850	6.875	102.060	101.977	101.886
7.000	102.066	101.978	101.887	7.000	102.147	102.059	101.968	7.000	102.069	101.981	101.890
7.125	102.068	101.975	101.884	7.125	102.313	102.220	102.130	7.125	102.079	101.986	101.895

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	99.810	99.794	99.703	5.000	99.316	99.300	99.210	5.000	99.238	99.235	99.211
5.125	100.082	100.076	100.047	5.125	99.754	99.733	99.643	5.125	99.743	99.737	99.709
5.250	100.402	100.393	100.360	5.250	100.111	100.086	99.996	5.250	100.141	100.132	100.099
5.375	100.658	100.645	100.608	5.375	100.549	100.536	100.499	5.375	100.406	100.393	100.356
5.500	100.838	100.821	100.780	5.500	100.918	100.901	100.860	5.500	100.671	100.654	100.613
5.625	100.992	100.953	100.889	5.625	101.034	101.014	100.969	5.625	100.986	100.966	100.920
5.750	101.152	101.110	101.019	5.750	101.176	101.152	101.103	5.750	101.264	101.240	101.190
5.875	101.271	101.224	101.133	5.875	101.359	101.332	101.278	5.875	101.489	101.462	101.408
6.000	101.402	101.350	101.259	6.000	101.493	101.462	101.404	6.000	101.690	101.659	101.601
6.125	101.548	101.492	101.401	6.125	101.554	101.520	101.458	6.125	101.857	101.823	101.761
6.250	101.701	101.641	101.550	6.250	101.746	101.709	101.642	6.250	102.112	102.074	102.008
6.375	101.859	101.794	101.703	6.375	102.081	102.041	101.970	6.375	102.446	102.405	102.334
6.500	101.972	101.902	101.811	6.500	102.260	102.216	102.141	6.500	102.541	102.497	102.422
6.625	102.015	101.941	101.850	6.625	102.203	102.155	102.076	6.625	102.278	102.231	102.152
6.750	102.065	101.987	101.896	6.750	102.168	102.117	102.034	6.750	102.114	102.063	101.980
6.875	102.065	101.982	101.891	6.875	102.024	101.941	101.850	6.875	102.060	101.977	101.886
7.000	102.066	101.978	101.887	7.000	102.147	102.059	101.968	7.000	102.069	101.981	101.890
7.125	102.068	101.975	101.884	7.125	102.313	102.220	102.130	7.125	102.079	101.986	101.895

**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: 2/23/2026 8:47 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	97.002	96.944	96.915	4.500	97.002	96.944	96.915	5.000	99.994	99.951	99.909
4.625	97.690	97.631	97.602	4.625	97.690	97.631	97.602	5.125	100.329	100.286	100.244
4.750	99.141	99.099	99.056	4.750	99.141	99.099	99.056	5.250	100.884	100.806	100.728
4.875	99.416	99.374	99.331	4.875	99.416	99.374	99.331	5.375	101.141	101.063	100.984
5.000	99.994	99.951	99.909	5.000	99.994	99.951	99.909	5.500	101.647	101.569	101.491
5.125	100.329	100.286	100.244	5.125	100.329	100.286	100.244	5.625	102.066	101.988	101.909
5.250	100.884	100.806	100.728	5.250	100.884	100.806	100.728	5.750	102.212	102.155	102.099
5.375	101.141	101.063	100.984	5.375	101.141	101.063	100.984	5.875	102.427	102.340	102.282
5.500	101.647	101.569	101.491	5.500	101.647	101.569	101.491	6.000	103.018	102.932	102.873
5.625	102.066	101.988	101.909	5.625	102.066	101.988	101.909	6.125	103.392	103.305	103.247
5.750	102.366	102.337	102.309	5.750	102.366	102.337	102.309	6.250	103.178	103.158	103.118
5.875	102.449	102.361	102.319	5.875	102.449	102.361	102.319	6.375	103.211	103.102	103.050
6.000	103.018	102.932	102.873	6.000	103.018	102.932	102.873	6.500	103.593	103.534	103.499
6.125	103.392	103.305	103.247	6.125	103.392	103.305	103.247	6.625	103.974	103.891	103.837
6.250	103.178	103.158	103.118	6.250	103.178	103.158	103.118	6.750	104.538	104.417	104.297
6.375	103.358	103.249	103.197	6.375	103.358	103.249	103.197	6.875	104.651	104.540	104.410
6.500	103.647	103.538	103.499	6.500	103.647	103.538	103.499	7.000	105.085	104.974	104.844
6.625	103.991	103.891	103.837	6.625	103.991	103.891	103.837	7.125	105.500	105.389	105.259
6.750	104.538	104.417	104.297	6.750	104.538	104.417	104.297	7.250	105.532	105.441	105.350
6.875	104.762	104.686	104.611	6.875	104.762	104.686	104.611	7.375	105.026	104.919	104.813
7.000	105.107	105.027	104.946	7.000	105.107	105.027	104.946	7.500	105.151	105.044	104.938
7.125	105.500	105.389	105.269	7.125	105.500	105.389	105.269	7.625	105.2755	105.1685	105.0625
7.250	105.790	105.699	105.608	7.250	105.790	105.699	105.608	7.75	105.4005	105.2935	105.1875
7.375	105.0255	104.9185	104.8125	7.375	105.0255	104.9185	104.8125	7.875	103.4861	103.3385	103.2177
7.5	105.1505	105.0435	104.9375	7.5	105.1505	105.0435	104.9375	8	103.8309	103.6833	103.5626
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	95.005	95.005	94.912	4.250	98.614	98.553	98.522	4.500	93.890	93.831	93.802
3.875	95.410	95.410	95.322	4.375	99.175	99.114	99.084	4.625	94.577	94.519	94.490
4.000	95.318	95.318	95.236	4.500	99.732	99.671	99.641	4.750	97.806	97.763	97.721
4.125	95.325	95.325	95.249	4.625	100.287	100.226	100.195	4.875	98.228	98.185	98.142
4.250	98.614	98.553	98.522	4.750	100.121	100.090	100.058	5.000	99.140	99.098	99.055
4.375	99.175	99.114	99.084	4.875	100.596	100.535	100.505	5.125	99.435	99.392	99.350
4.500	99.732	99.671	99.641	5.000	101.142	101.081	101.050	5.250	100.153	100.075	99.997
4.625	100.287	100.226	100.195	5.125	101.679	101.618	101.588	5.375	100.244	100.183	100.080
4.750	100.121	100.090	100.058	5.250	101.359	101.359	101.359	5.500	100.805	100.749	100.698
4.875	100.596	100.535	100.505	5.375	101.583	101.522	101.483	5.625	101.348	101.287	101.184
5.000	101.142	101.081	101.050	5.500	102.113	102.052	102.014	5.750	101.114	101.057	101.000
5.125	101.679	101.618	101.588	5.625	102.633	102.572	102.534	5.875	101.542	101.485	101.428
5.250	101.359	101.359	101.359	5.750	102.002	101.924	101.846	6.000	101.945	101.858	101.793
5.375	101.583	101.522	101.483	5.875	102.072	102.011	101.980	6.125	102.313	102.227	102.161
5.500	102.113	102.052	102.014	6.000	102.583	102.522	102.491	6.250	102.368	102.311	102.255
								6.375	102.134	102.127	102.120
								6.500	102.548	102.541	102.533
								6.625	102.842	102.835	102.828
								6.750	103.011	102.898	102.784
								6.875	102.983	102.870	102.756
								7.000	103.394	103.280	103.167

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	100.153	100.075	99.997	5.000	99.140	99.098	99.055	4.500	96.683	96.547	96.532
5.375	100.244	100.183	100.080	5.125	99.435	99.392	99.350	4.625	97.223	97.087	97.072
5.500	100.805	100.749	100.698	5.250	100.153	100.075	99.997	4.750	96.563	96.541	96.474
5.625	101.348	101.287	101.184	5.375	100.159	100.081	100.003	4.875	97.022	96.999	96.933
5.750	101.114	101.057	101.000	5.500	100.805	100.749	100.698	5.000	97.469	97.447	97.380
5.875	101.542	101.485	101.428	5.625	101.230	101.174	101.122	5.125	97.905	97.883	97.816
6.000	101.945	101.858	101.793	5.750	101.114	101.057	101.000	5.250	97.758	97.772	97.698
6.125	102.313	102.227	102.161	5.875	101.283	101.196	101.153	5.375	98.193	98.207	98.133
6.250	102.368	102.311	102.255	6.000	101.945	101.858	101.793	5.500	98.615	98.629	98.555
6.375	102.134	102.127	102.120	6.125	102.313	102.227	102.161	5.625	99.026	99.039	98.965
6.500	102.548	102.541	102.533	6.250	101.755	101.705	101.655	5.750	98.872	98.849	98.775
6.625	102.842	102.835	102.828	6.375	102.108	101.998	101.948	5.875	99.297	99.273	99.199
6.750	103.011	102.898	102.784	6.500	102.574	102.466	102.415	6.000	99.724	99.700	99.626
6.875	102.983	102.870	102.756	6.625	103.022	102.913	102.862	6.125	100.135	100.112	100.038
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	100.507	100.500	100.492	5.250	100.507	100.500	100.492	5.250	100.884	100.806	100.728
5.375	101.048	101.007	100.995	5.375	101.048	101.007	100.995	5.375	101.141	101.063	100.984
5.500	101.531	101.497	101.479	5.500	101.531	101.497	101.479	5.500	101.647	101.569	101.491
5.625	102.004	101.943	101.841	5.625	102.004	101.943	101.841	5.625	102.066	101.988	101.909
5.750	102.434	102.405	102.377	5.750	102.434	102.405	102.377	5.750	102.349	102.320	102.292
5.875	102.449	102.361	102.319	5.875	102.449	102.361	102.319	5.875	102.427	102.340	102.282
6.000	103.018	102.932	102.873	6.000	103.018	102.932	102.873	6.000	103.018	102.932	102.873
6.125	103.392	103.305	103.247	6.125	103.392	103.305	103.247	6.125	103.392	103.305	103.247
6.250	103.332	103.283	103.234	6.250	103.332	103.283	103.234	6.250	103.026	102.977	102.927
6.375	103.358	103.249	103.197	6.375	103.358	103.249	103.197	6.375	103.211	103.102	103.050
6.500	103.647	103.538	103.499	6.500	103.647	103.538	103.499	6.500	103.593	103.534	103.499
6.625	103.991	103.891	103.837	6.625	103.991	103.891	103.837	6.625	103.974	103.891	103.837
6.750	104.184	104.095	104.055	6.750	104.184	104.095	104.055	6.750	104.538	104.417	104.297
6.875	104.803	104.727	104.652	6.875	104.803	104.727	104.652	6.875	104.651	104.540	104.410
7.000	105.085	104.974	104.852	7.000	105.085	104.974	104.852	7.000	105.085	104.974	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	99.732	99.671	99.641	4.250	98.614	98.553	98.522	5.250	100.153	100.075	99.997
4.625	100.287	100.226	100.195	4.375	99.175	99.114	99.084	5.375	100.244	100.183	100.080
4.750	100.121	100.090	100.058	4.500	99.732	99.671	99.641	5.500	100.805	100.749	100.698
4.875	100.596	100.535	100.505	4.625	100.287	100.226	100.195	5.625	101.348	101.287	101.184
5.000	101.142	101.081	101.050	4.750	100.044	99.983	99.953	5.750	101.620	101.531	101.443
5.125	101.679	101.618	101.588	4.875	100.596	100.535	100.505	5.875	101.542	101.485	101.428
5.250	101.359	101.359	101.359	5.000	101.142	101.081	101.050	6.000	101.945	101.858	101.793
5.375	101.583	101.522	101.483	5.125	101.679	101.618	101.588	6.125	102.353	102.295	102.238
5.500	102.113	102.052	102.014	5.250	101.046	100.985	100.947	6.250	102.774	102.717	102.659
5.625	102.633	102.572	102.534	5.375	101.583	101.522	101.483	6.375	102.358	102.301	102.243
5.750	102.002	101.924	101.846	5.500	102.113	102.052	102.014	6.500	102.776	102.718	102.661
5.875	102.347	102.323	102.249	5.625	102.633	102.572	102.534	6.625	103.175	103.117	103.060
6.000	102.774	102.750	102.676	5.750	101.555	101.494	101.463	6.750	103.852	103.779	103.706

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	100.153	100.075	99.997	5.250	100.153	100.075	99.997	4.500	96.683	96.547	96.532
5.375	100.244	100.183	100.080	5.375	100.159	100.081	100.003	4.625	97.223	97.087	97.072
5.500	100.805	100.749	100.698	5.500	100.805	100.749	100.698	4.750	95.328	95.098	95.069
5.625	101.348	101.287	101.184	5.625	101.230	101.174	101.122	4.875	95.851	95.620	95.592
5.750	101.620	101.531	101.443	5.750	101.114	101.057	101.000	5.000	96.337	96.106	96.078
5.875	101.542	101.485	101.428	5.875	101.283	101.196	101.149	5.125	96.776	96.545	96.517
6.000	101.945	101.858	101.793	6.000	101.945	101.858	101.793	5.250	96.953	96.885	96.816
6.125	102.353	102.295	102.238	6.125	102.313	102.227	102.161	5.375	96.995	96.927	96.859
6.250	102.774	102.717	102.659	6.250	101.755	101.705	101.655	5.500	97.397	97.329	97.261
6.375	102.358	102.301	102.243	6.375	101.816	101.766	101.717	5.625	97.777	97.709	97.641
6.500	102.776	102.718	102.661	6.500	102.146	102.020	101.941	5.750	98.752	98.724	98.695
6.625	103.175	103.117	103.060	6.625	102.446	102.320	102.263	5.875	98.980	98.951	98.923
6.750	103.852	103.779	103.706	6.750	102.713	102.592	102.472	6.000	99.310	99.282	99.253
6.875	102.983	102.870	102.756	6.875	102.885	102.778	102.672	6.125	99.498	99.469	99.441

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

USDA 30 Yr Fixed				USDA 30 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45
4.375	96.355	96.296	96.267	4.375	96.355	96.296	96.267
4.5	97.052	96.994	96.965	4.5	97.052	96.994	96.965
4.625	97.740	97.681	97.652	4.625	97.740	97.681	97.652
4.75	98.532	98.919	98.814	4.75	98.532	98.919	98.814
4.875	99.156	99.376	99.271	4.875	99.156	99.376	99.271
5	99.810	100.019	99.914	5	99.810	100.019	99.914
5.125	100.457	100.470	100.365	5.125	100.457	100.470	100.365
5.25	100.898	100.789	100.737	5.25	100.602	100.653	100.513
5.375	101.538	101.428	101.377	5.375	101.272	101.200	101.163
5.5	102.362	102.252	102.201	5.5	101.868	101.796	101.758
5.625	103.098	102.988	102.937	5.625	102.437	102.365	102.327
5.75	103.903	103.670	103.605	5.75	103.025	102.936	102.893
5.875	104.427	104.195	104.130	5.875	103.586	103.496	103.454
6	105.106	104.874	104.809	6	104.110	104.022	103.978

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 (Streamlir	-1.5
Temporary BuyDown	-0.25
Manual Underwrite	-0.375
Lock Extension per Day	-0.025



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

# VA Fixed Rate Sheet

Effective: 2/23/2026 8:47 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	95.118	95.003	94.915	4.125	95.118	95.003	94.915	4.125	95.118	95.003	94.915
4.250	95.972	95.914	95.885	4.250	95.972	95.914	95.885	4.250	95.972	95.914	95.885
4.375	96.680	96.621	96.592	4.375	96.680	96.621	96.592	4.375	96.680	96.621	96.592
4.500	97.377	97.319	97.290	4.500	97.377	97.319	97.290	4.500	97.377	97.319	97.290
4.625	98.065	98.006	97.977	4.625	98.065	98.006	97.977	4.625	98.065	98.006	97.977
4.750	99.454	99.411	99.369	4.750	99.454	99.411	99.369	4.750	99.454	99.411	99.369
4.875	99.735	99.692	99.650	4.875	99.735	99.692	99.650	4.875	99.735	99.692	99.650
5.000	100.166	100.109	100.052	5.000	100.166	100.109	100.052	5.000	100.166	100.109	100.052
5.125	100.599	100.556	100.514	5.125	100.599	100.556	100.514	5.125	100.599	100.556	100.514
5.250	101.216	101.138	101.059	5.250	101.216	101.138	101.059	5.250	101.216	101.138	101.059
5.375	101.472	101.394	101.316	5.375	101.472	101.394	101.316	5.375	101.472	101.394	101.316
5.500	101.859	101.781	101.703	5.500	101.859	101.781	101.703	5.500	101.859	101.781	101.703
5.625	102.303	102.225	102.147	5.625	102.303	102.225	102.147	5.625	102.303	102.225	102.147
5.750	102.512	102.455	102.399	5.750	102.512	102.455	102.399	5.750	102.512	102.455	102.399
5.875	102.494	102.437	102.381	5.875	102.494	102.437	102.381	5.875	102.494	102.437	102.381
6.000	102.904	102.847	102.790	6.000	102.904	102.847	102.790	6.000	102.904	102.847	102.790
6.125	103.289	103.232	103.175	6.125	103.289	103.232	103.175	6.125	103.289	103.232	103.175
6.250	103.356	103.299	103.242	6.250	103.356	103.299	103.242	6.250	103.356	103.299	103.242
6.375	103.202	103.195	103.188	6.375	103.202	103.195	103.188	6.375	103.202	103.195	103.188
6.500	103.575	103.568	103.561	6.500	103.575	103.568	103.561	6.500	103.575	103.568	103.561
6.625	103.980	103.973	103.966	6.625	103.980	103.973	103.966	6.625	103.980	103.973	103.966
6.750	104.819	104.699	104.578	6.750	104.819	104.699	104.578	6.750	104.819	104.699	104.578
6.875	104.671	104.557	104.443	6.875	104.671	104.557	104.443	6.875	104.671	104.557	104.443
7.000	105.082	104.968	104.854	7.000	105.082	104.968	104.854	7.000	105.082	104.968	104.854
7.125	105.398	105.284	105.171	7.125	105.398	105.284	105.171	7.125	105.398	105.284	105.171
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	98.989	98.928	98.897	4.250	98.989	98.928	98.897	4.875	98.235	98.192	98.150
4.375	99.550	99.489	99.459	4.375	99.550	99.489	99.459	5.000	98.879	98.836	98.794
4.500	100.107	100.046	100.016	4.500	100.107	100.046	100.016	5.125	99.541	99.499	99.456
4.625	100.662	100.601	100.570	4.625	100.662	100.601	100.570	5.250	100.309	100.231	100.153
4.750	100.527	100.496	100.465	4.750	100.419	100.358	100.328	5.375	100.316	100.238	100.159
4.875	100.971	100.910	100.880	4.875	100.971	100.910	100.880	5.500	100.655	100.599	100.547
5.000	101.517	101.456	101.425	5.000	101.517	101.456	101.425	5.625	101.147	101.069	100.991
5.125	102.054	101.993	101.963	5.125	102.054	101.993	101.963	5.750	101.239	101.182	101.125
5.250	101.609	101.609	101.609	5.250	101.421	101.360	101.322	5.875	101.542	101.485	101.428
5.375	101.958	101.897	101.858	5.375	101.958	101.897	101.858	6.000	101.871	101.814	101.757
5.500	102.488	102.427	102.389	5.500	102.488	102.427	102.389	6.125	102.146	102.089	102.033
5.625	103.008	102.947	102.909	5.625	103.008	102.947	102.909	6.250	102.368	102.311	102.255
5.750	102.096	102.018	101.940	5.750	101.930	101.869	101.838	6.375	102.134	102.127	102.120
5.875	102.447	102.386	102.355	5.875	102.447	102.386	102.355	6.500	102.548	102.541	102.533
6.000	102.958	102.897	102.866	6.000	102.958	102.897	102.866	6.625	102.842	102.835	102.828
								6.750	103.011	102.898	102.784
								6.875	102.983	102.870	102.756
								7.000	103.394	103.280	103.167
								7.125	103.711	103.597	103.483
								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	93.192	93.134	93.105	4.375	91.192	91.134	91.105	5.000	95.983	95.790	95.762
4.500	93.890	93.831	93.802	4.500	91.890	91.831	91.802	5.125	96.272	96.162	96.132
4.625	94.577	94.519	94.490	4.625	92.577	92.519	92.490	5.250	96.953	96.885	96.816
4.750	97.704	97.661	97.619	4.750	97.704	97.661	97.619	5.375	96.995	96.927	96.859
4.875	98.235	98.192	98.150	4.875	98.235	98.192	98.150	5.500	97.397	97.329	97.261
5.000	98.879	98.836	98.794	5.000	98.879	98.836	98.794	5.625	97.777	97.709	97.641
5.125	99.541	99.499	99.456	5.125	99.541	99.499	99.456	5.750	98.752	98.724	98.695
5.250	100.309	100.231	100.153	5.250	100.309	100.231	100.153	5.875	98.980	98.951	98.923
5.375	100.316	100.238	100.159	5.375	100.316	100.238	100.159	6.000	99.310	99.282	99.253
5.500	100.655	100.599	100.547	5.500	100.655	100.599	100.547	6.125	99.498	99.469	99.441
5.625	101.147	101.069	100.991	5.625	101.147	101.069	100.991	6.250	99.785	99.735	99.686
5.750	101.239	101.182	101.125	5.750	101.239	101.182	101.125	6.375	99.469	99.419	99.369
5.875	101.542	101.485	101.428	5.875	101.131	101.044	100.979	6.500	99.924	99.875	99.825
6.000	101.871	101.814	101.757	6.000	101.701	101.614	101.549	6.625	100.114	100.064	100.014
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	97.377	97.319	97.290	4.500	97.377	97.319	97.290	4.500	97.377	97.319	97.290
4.625	98.065	98.006	97.977	4.625	98.065	98.006	97.977	4.625	98.065	98.006	97.977
4.750	99.454	99.411	99.369	4.750	99.454	99.411	99.369	4.750	99.454	99.411	99.369
4.875	99.735	99.692	99.650	4.875	99.735	99.692	99.650	4.875	99.735	99.692	99.650
5.000	100.166	100.109	100.052	5.000	100.166	100.109	100.052	5.000	100.166	100.109	100.052
5.125	100.599	100.556	100.514	5.125	100.599	100.556	100.514	5.125	100.599	100.556	100.514
5.250	101.216	101.138	101.059	5.250	101.216	101.138	101.059	5.250	101.216	101.138	101.059
5.375	101.472	101.394	101.316	5.375	101.472	101.394	101.316	5.375	101.472	101.394	101.316
5.500	101.859	101.781	101.703	5.500	101.859	101.781	101.703	5.500	101.859	101.781	101.703
5.625	102.303	102.225	102.147	5.625	102.303	102.225	102.147	5.625	102.303	102.225	102.147
5.750	102.512	102.455	102.399	5.750	102.512	102.455	102.399	5.750	102.512	102.455	102.399
5.875	102.494	102.437	102.381	5.875	102.494	102.437	102.381	5.875	102.494	102.437	102.381
6.000	102.904	102.847	102.790	6.000	102.904	102.847	102.790	6.000	102.904	102.847	102.790
6.125	103.289	103.232	103.175	6.125	103.289	103.232	103.175	6.125	103.289	103.232	103.175
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	100.107	100.046	100.016	4.500	100.107	100.046	100.016	4.500	93.890	93.831	93.802
4.625	100.662	100.601	100.570	4.625	100.662	100.601	100.570	4.625	94.577	94.519	94.490
4.750	100.527	100.496	100.465	4.750	100.419	100.358	100.328	4.750	97.704	97.661	97.619
4.875	100.971	100.910	100.880	4.875	100.971	100.910	100.880	4.875	98.235	98.192	98.150
5.000	101.517	101.456	101.425	5.000	101.517	101.456	101.425	5.000	98.879	98.836	98.794
5.125	102.054	101.993	101.963	5.125	102.054	101.993	101.963	5.125	99.541	99.499	99.456
5.250	101.609	101.609	101.609	5.250	101.421	101.360	101.322	5.250	100.309	100.231	100.153
5.375	101.958	101.897	101.858	5.375	101.958	101.897	101.858	5.375	100.316	100.238	100.159
5.500	102.488	102.427	102.389	5.500	102.488	102.427	102.389	5.500	100.655	100.599	100.547
5.625	103.008	102.947	102.909	5.625	103.008	102.947	102.909	5.625	101.147	101.069	100.991
5.750	102.096	102.018	101.940	5.750	101.930	101.869	101.838	5.750	101.239	101.182	101.125
5.875	102.447	102.386	102.355	5.875	102.447	102.386	102.355	5.875	101.542	101.485	101.428
6.000	102.958	102.897	102.866	6.000	102.958	102.897	102.866	6.000	101.871	101.814	101.757
6.125	103.460	103.399	103.368	6.125	103.460	103.399	103.368	6.125	102.146	102.089	102.033





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

# FHA DPA Fixed Rate Sheet

Effective: 2/23/2026 8:47 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	101.097	100.965	100.665	6.750	100.345	100.121	99.821	6.625	99.097	98.965	98.665
6.750	101.845	101.621	101.321	6.875	100.844	100.620	100.320	6.750	99.845	99.621	99.321
6.875	102.344	102.120	101.820	7.000	101.334	101.110	100.810	6.875	100.344	100.120	99.820
7.000	102.834	102.610	102.310	7.125	101.768	101.544	101.244	7.000	100.834	100.610	100.310
7.125	103.268	103.044	102.744	7.250	102.182	101.958	101.658	7.125	101.268	101.044	100.744
7.250	103.682	103.458	103.158	7.375	101.259	101.005	100.705	7.250	101.682	101.458	101.158
7.375	102.759	102.505	102.205	7.500	101.719	101.465	101.165	7.375	100.759	100.505	100.205
7.500	103.219	102.965	102.665	7.625	102.103	101.849	101.549	7.500	101.219	100.965	100.665
7.625	103.603	103.349	103.049	7.750	102.497	102.243	101.943	7.625	101.603	101.349	101.049
7.750	103.997	103.743	103.443	7.875	101.217	100.947	100.647	7.750	101.997	101.743	101.443
7.875	102.717	102.447	102.147	8.000	101.637	101.367	101.067	7.875	100.717	100.447	100.147
8.000	103.137	102.867	102.567	8.125	102.021	101.751	101.451	8.000	101.137	100.867	100.567
8.125	103.521	103.251	102.951	8.250	102.415	102.145	101.845	8.125	101.521	101.251	100.951

  

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	98.345	98.121	97.821	6.625	100.347	100.215	99.915	6.625	98.347	98.215	97.915
6.875	98.844	98.620	98.320	6.750	101.095	100.871	100.571	6.750	99.095	98.871	98.571
7.000	99.334	99.110	98.810	6.875	101.594	101.370	101.070	6.875	99.594	99.370	99.070
7.125	99.768	99.544	99.244	7.000	102.084	101.860	101.560	7.000	100.084	99.860	99.560
7.250	100.182	99.958	99.658	7.125	102.518	102.294	101.994	7.125	100.518	100.294	99.994
7.375	99.259	99.005	98.705	7.250	102.932	102.708	102.408	7.250	100.932	100.708	100.408
7.500	99.719	99.465	99.165	7.375	102.009	101.755	101.455	7.375	100.009	99.755	99.455
7.625	100.103	99.849	99.549	7.500	102.469	102.215	101.915	7.500	100.469	100.215	99.915
7.750	100.497	100.243	99.943	7.625	102.853	102.599	102.299	7.625	100.853	100.599	100.299
7.875	99.217	98.947	98.647	7.750	103.247	102.993	102.693	7.750	101.247	100.993	100.693
8.000	99.637	99.367	99.067	7.875	101.967	101.697	101.397	7.875	99.967	99.697	99.397
8.125	100.021	99.751	99.451	8.000	102.387	102.117	101.817	8.000	100.387	100.117	99.817
8.250	100.415	100.145	99.845	8.125	102.771	102.501	102.201	8.125	100.771	100.501	100.201

**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.