



Brokers First Funding Wholesale Rate Sheet

3100 Bristol St. , Suite 100, Costa Mesa, CA 92626

bffws.com

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

Lock Desk: 8:30 AM – 5:00 PM PST

Effective Date: 2/25/26 8:20 AM

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

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

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

Lock Extension Fee's
0.025% Per Day

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

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

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

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

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



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

Conventional Fixed Rate Sheet

Effective: 2/25/2026 8:20 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	96.834	96.834	96.680	4.750	96.834	96.834	96.680	5.125	99.805	99.672	99.614
4.875	97.569	97.543	97.354	4.875	97.569	97.543	97.354	5.250	99.914	99.903	99.794
5.000	98.232	98.145	97.962	5.000	98.232	98.145	97.962	5.375	100.470	100.398	100.336
5.125	98.697	98.616	98.527	5.125	98.697	98.616	98.527	5.500	100.990	100.916	100.856
5.250	99.252	99.182	99.033	5.250	99.151	99.107	99.033	5.625	101.412	101.338	101.278
5.375	99.895	99.825	99.613	5.375	99.730	99.693	99.613	5.750	101.171	101.143	101.031
5.500	100.496	100.426	100.189	5.500	100.386	100.302	100.189	5.875	101.660	101.627	101.520
5.625	101.058	100.989	100.741	5.625	100.931	100.845	100.724	6.000	102.137	102.098	101.996
5.750	100.913	100.835	100.689	5.750	100.810	100.793	100.689	6.125	102.511	102.467	102.371
5.875	101.510	101.432	101.243	5.875	101.408	101.350	101.243	6.250	102.095	102.046	101.970
6.000	101.995	101.916	101.669	6.000	101.867	101.776	101.669	6.375	102.773	102.719	102.648
6.125	102.441	102.363	102.099	6.125	102.296	102.207	102.099	6.500	103.182	103.122	103.057
6.250	102.255	102.185	102.004	6.250	102.124	102.051	102.004	6.625	103.139	103.040	103.002
6.375	102.662	102.592	102.502	6.375	102.622	102.548	102.502	6.750	102.998	102.928	102.928
6.500	103.118	103.044	102.997	6.500	103.118	103.044	102.997	6.875	103.279	103.203	103.203
6.625	103.432	103.358	103.312	6.625	103.432	103.358	103.312	7.000	103.827	103.746	103.746
6.750	103.293	103.248	103.049	6.750	103.074	103.009	103.049	7.125	103.890	103.882	103.837
6.875	103.660	103.615	103.380	6.875	103.427	103.380	103.380	7.250	104.203	104.112	104.112
7.000	103.937	103.892	103.859	7.000	103.919	103.874	103.859	7.375	104.400	104.370	104.351
7.125	104.273	104.229	104.115	7.125	104.175	104.131	104.115	7.500	104.663	104.661	104.641
7.250	104.423	104.395	104.121	7.250	104.138	104.093	104.121	7.625	104.891	104.785	104.785
7.375	104.735	104.707	104.541	7.375	104.601	104.556	104.541	7.750	105.150	105.056	105.056
7.500	105.062	105.017	105.002	7.500	105.062	105.017	105.002	7.875	105.150	105.150	105.150
7.625	105.293	105.249	105.233	7.625	105.293	105.249	105.233	8.000	105.150	105.150	105.150
7.750	105.150	105.075	105.075	7.750	105.150	105.075	105.075				
7.875	105.150	105.150	105.150	7.875	105.150	105.150	105.150				
8.000	105.499	105.455	105.439	8.000	105.499	105.455	105.439				
8.125	105.700	105.655	105.640	8.125	105.700	105.655	105.640				
8.250	105.661	105.558	105.392	8.250	105.6607	105.5575	105.3915				
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	98.996	98.974	98.913	4.625	99.190	99.190	99.060	5.000	97.199	97.116	96.959
4.750	99.468	99.468	99.344	4.750	99.766	99.766	99.642	5.125	97.756	97.681	97.518
4.875	99.826	99.806	99.735	4.875	99.961	99.961	99.843	5.250	99.099	99.096	98.983
5.000	100.202	100.202	100.089	5.000	100.456	100.456	100.344	5.375	99.678	99.635	99.517
5.125	100.475	100.472	100.365	5.125	100.423	100.421	100.314	5.500	100.284	100.200	100.079
5.250	100.799	100.791	100.721	5.250	100.701	100.693	100.623	5.625	100.780	100.694	100.572
5.375	101.214	101.201	101.137	5.375	101.016	101.003	100.939	5.750	100.748	100.730	100.627
5.500	101.445	101.427	101.369	5.500	101.267	101.249	101.192	5.875	101.326	101.222	101.100
5.625	101.661	101.630	101.578	5.625	101.421	101.398	101.346	6.000	101.806	101.699	101.550
5.750	101.916	101.888	101.826	5.750	101.652	101.623	101.562	6.125	102.245	102.135	101.947
5.875	102.209	102.175	102.120	5.875	101.799	101.765	101.710	6.250	102.026	101.898	101.648
6.000	102.499	102.461	102.411	6.000	102.237	102.198	102.148	6.375	102.428	102.298	102.048
6.125	102.695	102.634	102.604	6.125	102.550	102.506	102.462	6.500	102.815	102.684	102.389
6.250	102.897	102.848	102.810	6.250	102.874	102.824	102.786	6.625	103.160	103.027	102.643
6.375	103.191	103.136	103.104	6.375	103.281	103.227	103.195	6.750	103.056	102.953	102.613
6.500	103.409	103.349	103.323	6.500	103.418	103.358	103.332	6.875	103.417	103.311	102.891
6.625	103.671	103.606	103.586	6.625	103.519	103.454	103.433	7.000	103.688	103.580	103.166
6.750	103.815	103.745	103.745	6.750	103.752	103.682	103.682	7.125	104.019	103.908	103.281
6.875	104.091	104.015	104.015	6.875	104.068	103.993	103.993	7.250	103.712	103.605	102.774
7.000	104.341	104.260	104.260	7.000	104.250	104.169	104.169	7.375	103.996	103.887	103.006
7.125	104.229	104.183	104.158	7.125	103.729	103.683	103.659	7.500	104.201	104.088	103.450
7.250	103.940	103.864	103.819	7.250	103.589	103.512	103.467	7.625	104.431	104.316	103.637
7.375	104.380	104.303	104.258	7.375	103.920	103.843	103.798	7.750	103.147	103.102	103.087
								7.875	103.610	103.565	103.550

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.25
Temporary Buydowns	-0.25
Lock Extension per Day	-0.025

Property State Adjustments		
State	Fannie	Freddie
AZ	-0.275	-0.425
CA	0	0
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33



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

Conventional NOO Fixed Rate Sheet

Effective: 2/25/2026 8:20 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.600	97.450	97.300	5.000	97.475	97.325	97.175
5.125	98.269	98.119	97.969	5.125	98.144	97.994	97.844
5.250	98.923	98.773	98.623	5.250	98.798	98.648	98.498
5.375	99.561	99.411	99.261	5.375	99.366	99.216	99.066
5.500	100.184	100.034	99.884	5.500	99.911	99.761	99.611
5.625	100.789	100.639	100.489	5.625	100.441	100.291	100.141
5.750	101.378	101.228	101.078	5.750	100.956	100.806	100.656
5.875	101.950	101.800	101.650	5.875	101.456	101.306	101.156
6.000	102.505	102.355	102.205	6.000	101.942	101.792	101.642
6.125	103.037	102.887	102.737	6.125	102.412	102.262	102.112
6.250	103.545	103.395	103.245	6.250	102.920	102.770	102.620
6.375	104.029	103.879	103.729	6.375	103.404	103.254	103.104
6.500	104.491	104.341	104.191	6.500	103.866	103.716	103.566
6.625	104.930	104.780	104.630	6.625	104.305	104.155	104.005
6.750	105.348	105.198	105.048	6.750	104.723	104.573	104.423
6.875	105.745	105.595	105.445	6.875	105.120	104.970	104.820
7.000	106.120	105.970	105.820	7.000	105.495	105.345	105.195
7.125	106.480	106.330	106.180	7.125	105.855	105.705	105.555
7.250	106.824	106.674	106.524	7.250	106.199	106.049	105.899

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 780	0.000	0.000	0.000	0.000	-0.375
760 - 779	0.000	0.000	0.000	-0.250	-0.625
740 - 759	0.000	0.000	-0.125	-0.375	-0.875
720 - 739	0.000	0.000	-0.250	-0.750	-1.250
700 - 719	0.000	0.000	-0.375	-0.875	-1.375
680 - 699	0.000	0.000	-0.625	-1.125	-2.000
660 - 679	0.000	0.000	-0.750	-1.375	-2.125
640 - 659	0.000	0.000	-1.125	-1.500	-2.500
Additional Purchase LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.000	-2.750
Second Home	-1.000	-1.000	-1.500	-1.875	-2.625
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Adjustable - Rate Mortgage	0.000	0.000	0.000	0.000	0.000
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000
High Balance ARM	0.000	0.000	0.000	0.000	0.000
2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 780	0.000	0.000	0.000	-0.125	-0.500
760 - 779	0.000	0.000	-0.125	-0.375	-0.875
740 - 759	0.000	0.000	-0.250	-0.750	-1.125
720 - 739	0.000	0.000	-0.500	-1.000	-1.625
700 - 719	0.000	0.000	-0.625	-1.250	-1.875
680 - 699	0.000	0.000	-0.875	-1.625	-2.250
660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875
Additional R/T Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.000	-2.750
Second Home	-1.000	-1.000	-1.500	-1.875	-2.625
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000
2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 780	-0.375	-0.375	-0.625	-0.875	-1.375
760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875
740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375
720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750
700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250
680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750
660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750
640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125
Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.125	N/A
Second Home	-1.125	-1.125	-1.625	-2.125	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	N/A
Adjustable - Rate Mortgage	0.000	0.000	0.000	0.000	N/A
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	N/A
High Balance ARM	0.000	0.000	0.000	0.000	N/A
Additional Miscellaneous LLPA Adjusters					
Escrow Waiver		-0.250			
Lock Extension per Day		-0.025			



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

Conventional ARM Rate Sheet

Effective: 2/25/2026 8:20 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	99.778	99.750	99.660	5.000	99.427	99.364	99.320	5.000	99.560	99.568	99.534
5.125	100.010	99.979	99.888	5.125	99.783	99.718	99.670	5.125	100.038	100.042	100.004
5.250	100.247	100.212	100.122	5.250	100.127	100.127	100.085	5.250	100.445	100.446	100.403
5.375	100.483	100.444	100.353	5.375	100.705	100.701	100.655	5.375	100.779	100.776	100.729
5.500	100.707	100.664	100.573	5.500	101.082	101.075	101.024	5.500	101.089	101.082	101.031
5.625	100.902	100.856	100.765	5.625	101.207	101.196	101.141	5.625	101.414	101.403	101.348
5.750	101.073	101.023	100.941	5.750	101.357	101.342	101.282	5.750	101.686	101.671	101.612
5.875	101.191	101.148	101.084	5.875	101.547	101.528	101.465	5.875	101.880	101.861	101.798
6.000	101.331	101.309	101.241	6.000	101.687	101.664	101.597	6.000	102.073	102.051	101.983
6.125	101.516	101.490	101.418	6.125	101.755	101.728	101.657	6.125	102.268	102.242	102.170
6.250	101.717	101.687	101.611	6.250	101.953	101.923	101.847	6.250	102.486	102.456	102.380
6.375	101.891	101.857	101.777	6.375	102.295	102.261	102.181	6.375	102.687	102.653	102.573
6.500	101.979	101.942	101.857	6.500	102.480	102.443	102.358	6.500	102.706	102.668	102.584
6.625	102.002	101.925	101.834	6.625	102.430	102.388	102.300	6.625	102.452	102.410	102.322
6.750	102.047	101.966	101.876	6.750	102.401	102.356	102.263	6.750	102.310	102.265	102.172
6.875	102.047	101.962	101.872	6.875	101.934	101.850	101.759	6.875	102.058	101.973	101.882
7.000	102.047	101.959	101.868	7.000	102.082	101.993	101.903	7.000	102.066	101.978	101.887
7.125	101.988	101.896	101.805	7.125	102.226	102.133	102.043	7.125	102.015	101.922	101.832

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	99.778	99.750	99.660	5.000	99.443	99.451	99.417	5.000	99.656	99.664	99.630
5.125	100.010	99.979	99.888	5.125	99.794	99.798	99.760	5.125	100.133	100.137	100.099
5.250	100.247	100.212	100.122	5.250	100.222	100.222	100.180	5.250	100.539	100.539	100.497
5.375	100.483	100.444	100.353	5.375	100.799	100.795	100.749	5.375	100.871	100.867	100.821
5.500	100.707	100.664	100.584	5.500	101.176	101.168	101.117	5.500	101.179	101.172	101.121
5.625	100.904	100.893	100.838	5.625	101.300	101.289	101.234	5.625	101.502	101.491	101.436
5.750	101.123	101.108	101.049	5.750	101.450	101.435	101.376	5.750	101.772	101.757	101.698
5.875	101.277	101.258	101.195	5.875	101.642	101.623	101.560	5.875	101.965	101.947	101.883
6.000	101.444	101.422	101.354	6.000	101.784	101.761	101.694	6.000	102.158	102.136	102.068
6.125	101.632	101.605	101.534	6.125	101.854	101.827	101.756	6.125	102.353	102.327	102.255
6.250	101.835	101.804	101.729	6.250	102.054	102.024	101.948	6.250	102.572	102.542	102.466
6.375	102.009	101.976	101.895	6.375	102.398	102.364	102.284	6.375	102.774	102.740	102.660
6.500	102.100	102.062	101.978	6.500	102.585	102.547	102.463	6.500	102.793	102.755	102.671
6.625	102.061	102.020	101.931	6.625	102.536	102.495	102.406	6.625	102.540	102.498	102.410
6.750	102.065	102.019	101.927	6.750	102.510	102.464	102.372	6.750	102.400	102.354	102.262
6.875	102.047	101.962	101.872	6.875	101.934	101.850	101.759	6.875	102.058	101.973	101.882
7.000	102.047	101.959	101.868	7.000	102.082	101.993	101.903	7.000	102.066	101.978	101.887
7.125	101.988	101.896	101.805	7.125	102.226	102.133	102.043	7.125	102.015	101.922	101.832

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cost Areas 0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Property State Adjustments		
State	Fannie	Freddie
AZ	-0.275	-0.425
CA	0	0
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.25
Temporary Buydowns	-0.25
Lock Extension per Day	-0.025

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.25
Temporary Buydowns	-0.25
Lock Extension per Day	-0.025



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

FHA Fixed Rate Sheet

Effective: 2/25/2026 8:20 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	97.105	97.047	97.017	4.500	97.105	97.047	97.017	5.000	100.042	99.985	99.928
4.625	97.791	97.732	97.703	4.625	97.791	97.732	97.703	5.125	100.379	100.333	100.263
4.750	99.189	99.132	99.075	4.750	99.189	99.132	99.075	5.250	100.839	100.768	100.697
4.875	99.464	99.407	99.350	4.875	99.464	99.407	99.350	5.375	101.096	101.025	100.954
5.000	100.042	99.985	99.928	5.000	100.042	99.985	99.928	5.500	101.602	101.531	101.460
5.125	100.379	100.333	100.263	5.125	100.379	100.333	100.263	5.625	102.021	101.950	101.879
5.250	100.839	100.768	100.697	5.250	100.839	100.768	100.697	5.750	102.170	102.120	102.071
5.375	101.096	101.025	100.954	5.375	101.096	101.025	100.954	5.875	102.462	102.375	102.315
5.500	101.602	101.531	101.460	5.500	101.602	101.531	101.460	6.000	103.050	102.963	102.904
5.625	102.021	101.950	101.879	5.625	102.021	101.950	101.879	6.125	103.421	103.335	103.275
5.750	102.357	102.328	102.199	5.750	102.357	102.328	102.199	6.250	103.155	103.135	103.095
5.875	102.462	102.375	102.316	5.875	102.462	102.375	102.316	6.375	103.251	103.143	103.092
6.000	103.050	102.963	102.904	6.000	103.050	102.963	102.904	6.500	103.697	103.611	103.551
6.125	103.421	103.335	103.275	6.125	103.421	103.335	103.275	6.625	104.034	103.964	103.887
6.250	103.155	103.135	103.095	6.250	103.155	103.135	103.095	6.750	104.468	104.397	104.326
6.375	103.385	103.277	103.226	6.375	103.385	103.277	103.226	6.875	104.656	104.595	104.502
6.500	103.697	103.611	103.551	6.500	103.697	103.611	103.551	7.000	105.089	105.028	104.935
6.625	104.034	103.964	103.887	6.625	104.034	103.964	103.887	7.125	105.511	105.450	105.357
6.750	104.468	104.397	104.326	6.750	104.468	104.397	104.326	7.250	105.579	105.488	105.432
6.875	104.803	104.728	104.657	6.875	104.803	104.728	104.657	7.375	104.999	104.928	104.857
7.000	105.154	105.073	105.008	7.000	105.154	105.073	105.008	7.500	105.124	105.053	104.982
7.125	105.511	105.450	105.358	7.125	105.511	105.450	105.358	7.625	105.2485	105.1775	105.1065
7.250	105.837	105.746	105.690	7.250	105.837	105.746	105.690	7.75	105.3735	105.3025	105.2315
7.375	104.9985	104.9275	104.8565	7.375	104.9985	104.9275	104.8565	7.875	103.5423	103.3749	103.2645
7.5	105.1235	105.0525	104.9815	7.5	105.1235	105.0525	104.9815	8	103.886	103.7187	103.6082
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	98.608	98.547	98.517	4.500	93.992	93.934	93.904
3.875	95.409	95.409	95.321	4.375	99.169	99.107	99.077	4.625	94.678	94.620	94.590
4.000	95.316	95.316	95.234	4.500	99.725	99.664	99.634	4.750	97.854	97.797	97.740
4.125	95.323	95.323	95.247	4.625	100.279	100.217	100.187	4.875	98.275	98.219	98.162
4.250	98.608	98.547	98.517	4.750	100.114	100.091	100.067	5.000	99.188	99.131	99.074
4.375	99.169	99.107	99.077	4.875	100.589	100.528	100.488	5.125	99.483	99.426	99.369
4.500	99.725	99.664	99.634	5.000	101.133	101.072	101.032	5.250	100.108	100.037	99.966
4.625	100.279	100.217	100.187	5.125	101.671	101.609	101.570	5.375	100.216	100.155	100.063
4.750	100.114	100.091	100.067	5.250	101.349	101.333	101.318	5.500	100.777	100.715	100.674
4.875	100.589	100.528	100.488	5.375	101.575	101.514	101.484	5.625	101.323	101.261	101.169
5.000	101.133	101.072	101.032	5.500	102.104	102.042	102.013	5.750	101.072	101.022	100.972
5.125	101.671	101.609	101.570	5.625	102.621	102.560	102.530	5.875	101.525	101.475	101.426
5.250	101.349	101.333	101.318	5.750	101.976	101.898	101.820	6.000	101.899	101.827	101.777
5.375	101.575	101.514	101.484	5.875	101.965	101.919	101.894	6.125	102.265	102.169	102.114
5.500	102.104	102.042	102.013	6.000	102.474	102.428	102.404	6.250	102.360	102.311	102.261
								6.375	102.238	102.188	102.138
								6.500	102.646	102.596	102.546
								6.625	102.938	102.888	102.838
								6.750	103.009	102.938	102.867
								6.875	102.976	102.905	102.834
								7.000	103.383	103.312	103.241

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	100.108	100.037	99.966	5.000	99.188	99.131	99.074	4.500	96.638	96.501	96.419
5.375	100.216	100.155	100.063	5.125	99.483	99.426	99.369	4.625	97.174	97.037	96.955
5.500	100.777	100.715	100.674	5.250	100.108	100.037	99.966	4.750	96.538	96.520	96.464
5.625	101.323	101.261	101.169	5.375	100.114	100.043	99.972	4.875	96.996	96.979	96.922
5.750	101.072	101.022	100.972	5.500	100.777	100.715	100.674	5.000	97.434	97.416	97.360
5.875	101.525	101.475	101.426	5.625	101.201	101.139	101.098	5.125	97.870	97.852	97.795
6.000	101.899	101.827	101.777	5.750	101.072	101.022	100.972	5.250	97.750	97.737	97.681
6.125	102.265	102.169	102.114	5.875	101.283	101.233	101.179	5.375	98.184	98.172	98.115
6.250	102.360	102.311	102.261	6.000	101.899	101.803	101.748	5.500	98.597	98.584	98.528
6.375	102.238	102.188	102.138	6.125	102.265	102.169	102.124	5.625	99.007	98.995	98.938
6.500	102.646	102.596	102.546	6.250	101.795	101.745	101.696	5.750	98.951	98.921	98.857
6.625	102.938	102.888	102.838	6.375	102.131	102.025	101.976	5.875	99.376	99.345	99.281
6.750	103.009	102.938	102.867	6.500	102.594	102.487	102.437	6.000	99.803	99.772	99.708
6.875	102.976	102.905	102.834	6.625	103.038	102.929	102.879	6.125	100.214	100.184	100.120
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	100.537	100.530	100.430	5.250	100.537	100.530	100.430	5.250	100.839	100.768	100.697
5.375	101.011	100.998	100.853	5.375	101.011	100.998	100.853	5.375	101.096	101.025	100.954
5.500	101.507	101.489	101.350	5.500	101.507	101.489	101.350	5.500	101.602	101.531	101.460
5.625	101.979	101.918	101.825	5.625	101.979	101.918	101.825	5.625	102.021	101.950	101.879
5.750	102.430	102.401	102.272	5.750	102.430	102.401	102.272	5.750	102.337	102.309	102.179
5.875	102.462	102.375	102.316	5.875	102.462	102.375	102.316	5.875	102.462	102.375	102.315
6.000	103.050	102.963	102.904	6.000	103.050	102.963	102.904	6.000	103.050	102.963	102.904
6.125	103.421	103.335	103.275	6.125	103.421	103.335	103.275	6.125	103.421	103.335	103.275
6.250	103.313	103.264	103.231	6.250	103.313	103.264	103.231	6.250	103.006	102.956	102.924
6.375	103.385	103.277	103.226	6.375	103.385	103.277	103.226	6.375	103.251	103.143	103.092
6.500	103.697	103.611	103.551	6.500	103.697	103.611	103.551	6.500	103.697	103.611	103.551
6.625	104.034	103.964	103.887	6.625	104.034	103.964	103.887	6.625	104.034	103.964	103.887
6.750	104.231	104.130	104.065	6.750	104.231	104.130	104.065	6.750	104.468	104.397	104.326
6.875	104.848	104.772	104.702	6.875	104.848	104.772	104.702	6.875	104.656	104.595	104.502
7.000	105.089	105.028	104.935	7.000	105.089	105.028	104.935	7.000	105.089	105.028	104.935
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	99.725	99.664	99.634	4.250	98.608	98.547	98.517	5.250	100.144	100.070	99.997
4.625	100.279	100.217	100.187	4.375	99.169	99.107	99.077	5.375	100.216	100.155	100.063
4.750	100.114	100.091	100.067	4.500	99.725	99.664	99.634	5.500	100.777	100.715	100.674
4.875	100.589	100.528	100.488	4.625	100.279	100.217	100.187	5.625	101.323	101.261	101.169
5.000	101.133	101.072	101.032	4.750	100.038	99.977	99.937	5.750	101.615	101.542	101.468
5.125	101.671	101.609	101.570	4.875	100.589	100.528	100.488	5.875	101.525	101.475	101.426
5.250	101.349	101.333	101.318	5.000	101.133	101.072	101.032	6.000	101.899	101.827	101.777
5.375	101.575	101.514	101.484	5.125	101.671	101.609	101.570	6.125	102.312	102.239	102.166
5.500	102.104	102.042	102.013	5.250	101.039	100.978	100.948	6.250	102.725	102.652	102.578
5.625	102.621	102.560	102.530	5.375	101.575	101.514	101.484	6.375	102.358	102.300	102.242
5.750	102.001	101.971	101.907	5.500	102.104	102.042	102.013	6.500	102.767	102.709	102.652
5.875	102.426	102.395	102.331	5.625	102.621	102.560	102.530	6.625	103.158	103.100	103.042
6.000	102.853	102.822	102.758	5.750	101.448	101.403	101.378	6.750	103.854	103.781	103.708

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	100.144	100.070	99.997	5.250	100.108	100.037	99.966	4.500	96.638	96.501	96.419
5.375	100.216	100.155	100.063	5.375	100.114	100.043	99.972	4.625	97.174	97.037	96.955
5.500	100.777	100.715	100.674	5.500	100.777	100.715	100.674	4.750	95.314	95.080	95.023
5.625	101.323	101.261	101.169	5.625	101.201	101.139	101.098	4.875	95.832	95.598	95.515
5.750	101.615	101.542	101.468	5.750	101.072	101.022	100.972	5.000	96.310	96.077	95.993
5.875	101.525	101.475	101.426	5.875	101.283	101.233	101.179	5.125	96.740	96.506	96.423
6.000	101.899	101.827	101.777	6.000	101.899	101.803	101.748	5.250	97.014	97.000	96.985
6.125	102.312	102.239	102.166	6.125	102.265	102.169	102.114	5.375	97.053	97.039	97.025
6.250	102.725	102.652	102.578	6.250	101.795	101.745	101.696	5.500	97.450	97.436	97.422
6.375	102.358	102.300	102.242	6.375	101.856	101.807	101.757	5.625	97.828	97.814	97.800
6.500	102.767	102.709	102.652	6.500	102.186	102.049	101.980	5.750	98.828	98.793	98.757
6.625	103.158	103.100	103.042	6.625	102.483	102.353	102.303	5.875	99.051	99.016	98.980
6.750	103.854	103.781	103.708	6.750	102.643	102.572	102.501	6.000	99.377	99.341	99.306
6.875	102.976	102.905	102.834	6.875	102.858	102.787	102.716	6.125	99.561	99.525	99.490

Government Adjustments

FICO	
> 720+	0.25
680 - 720	0.125
660 - 679	0
640 - 659	-0.25
620 - 639	-0.75
600 - 619	-1.25
580 - 599	-1.5
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.25

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline or IRRRL on	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
Temporary Buydowns	-0.25



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

USDA Fixed Rate Sheet

USDA 30 Yr Fixed				USDA 30 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45
4.375	96.459	96.401	96.371	4.375	96.459	96.401	96.371
4.5	97.155	97.097	97.067	4.5	97.155	97.097	97.067
4.625	97.841	97.782	97.753	4.625	97.841	97.782	97.753
4.75	98.837	98.905	98.848	4.75	98.837	98.905	98.848
4.875	99.293	99.361	99.304	4.875	99.293	99.361	99.304
5	99.937	100.005	99.948	5	99.937	100.005	99.948
5.125	100.518	100.456	100.399	5.125	100.518	100.456	100.399
5.25	100.871	100.755	100.714	5.25	100.597	100.546	100.491
5.375	101.510	101.394	101.353	5.375	101.264	101.195	101.157
5.5	102.334	102.218	102.177	5.5	101.857	101.785	101.749
5.625	103.069	102.954	102.913	5.625	102.422	102.350	102.311
5.75	103.858	103.617	103.562	5.75	103.009	102.924	102.881
5.875	104.382	104.141	104.086	5.875	103.565	103.478	103.436
6	105.060	104.819	104.765	6	104.083	103.995	103.952

Government Adjustments

FICO	
> 720+	0.25
680 - 720	0.125
660 - 679	0
640 - 659	-0.25
620 - 639	-0.75
600 - 619	-1.25
580 - 599	-1.5
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments	
\$75K - \$99,999	-0.75
\$100K - \$150K	-0.25

Other Adjustments	
2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline)	-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: 2/25/2026 8:20 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	95.321	95.205	95.111	4.125	95.321	95.205	95.111	4.125	95.321	95.205	95.111
4.250	96.078	96.020	95.990	4.250	96.078	96.020	95.990	4.250	96.078	96.020	95.990
4.375	96.784	96.726	96.696	4.375	96.784	96.726	96.696	4.375	96.784	96.726	96.696
4.500	97.480	97.422	97.392	4.500	97.480	97.422	97.392	4.500	97.480	97.422	97.392
4.625	98.166	98.107	98.078	4.625	98.166	98.107	98.078	4.625	98.166	98.107	98.078
4.750	99.502	99.445	99.388	4.750	99.502	99.445	99.388	4.750	99.502	99.445	99.388
4.875	99.783	99.726	99.669	4.875	99.783	99.726	99.669	4.875	99.783	99.726	99.669
5.000	100.228	100.172	100.115	5.000	100.228	100.172	100.115	5.000	100.228	100.172	100.115
5.125	100.647	100.590	100.546	5.125	100.647	100.590	100.546	5.125	100.647	100.590	100.533
5.250	101.171	101.100	101.029	5.250	101.171	101.100	101.029	5.250	101.171	101.100	101.029
5.375	101.427	101.356	101.285	5.375	101.427	101.356	101.285	5.375	101.427	101.356	101.285
5.500	101.838	101.774	101.711	5.500	101.838	101.774	101.711	5.500	101.838	101.774	101.711
5.625	102.258	102.187	102.116	5.625	102.258	102.187	102.116	5.625	102.258	102.187	102.116
5.750	102.470	102.420	102.371	5.750	102.470	102.420	102.371	5.750	102.470	102.420	102.371
5.875	102.478	102.428	102.378	5.875	102.478	102.428	102.378	5.875	102.478	102.428	102.378
6.000	102.909	102.860	102.810	6.000	102.909	102.860	102.810	6.000	102.909	102.860	102.810
6.125	103.293	103.243	103.193	6.125	103.293	103.243	103.193	6.125	103.293	103.243	103.193
6.250	103.348	103.298	103.249	6.250	103.348	103.298	103.249	6.250	103.348	103.298	103.249
6.375	103.305	103.255	103.206	6.375	103.305	103.255	103.206	6.375	103.305	103.255	103.206
6.500	103.673	103.623	103.574	6.500	103.673	103.623	103.574	6.500	103.673	103.623	103.574
6.625	104.075	104.025	103.976	6.625	104.075	104.025	103.976	6.625	104.075	104.025	103.976
6.750	104.749	104.678	104.607	6.750	104.749	104.678	104.607	6.750	104.749	104.678	104.607
6.875	104.663	104.592	104.521	6.875	104.663	104.592	104.521	6.875	104.663	104.592	104.521
7.000	105.071	105.000	104.929	7.000	105.071	105.000	104.929	7.000	105.071	105.000	104.929
7.125	105.391	105.320	105.249	7.125	105.391	105.320	105.249	7.125	105.391	105.320	105.249
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	98.983	98.922	98.892	4.250	98.983	98.922	98.892	4.875	98.283	98.226	98.169
4.375	99.544	99.482	99.452	4.375	99.544	99.482	99.452	5.000	98.927	98.870	98.813
4.500	100.100	100.039	100.009	4.500	100.100	100.039	100.009	5.125	99.589	99.532	99.475
4.625	100.654	100.592	100.562	4.625	100.654	100.592	100.562	5.250	100.264	100.193	100.122
4.750	100.520	100.497	100.473	4.750	100.413	100.352	100.312	5.375	100.271	100.200	100.129
4.875	100.964	100.903	100.863	4.875	100.964	100.903	100.863	5.500	100.626	100.564	100.523
5.000	101.508	101.447	101.407	5.000	101.508	101.447	101.407	5.625	101.102	101.031	100.960
5.125	102.046	101.984	101.945	5.125	102.046	101.984	101.945	5.750	101.197	101.147	101.097
5.250	101.599	101.583	101.568	5.250	101.414	101.353	101.323	5.875	101.525	101.475	101.426
5.375	101.950	101.889	101.859	5.375	101.950	101.889	101.859	6.000	101.877	101.827	101.777
5.500	102.479	102.417	102.388	5.500	102.479	102.417	102.388	6.125	102.150	102.100	102.051
5.625	102.996	102.935	102.905	5.625	102.996	102.935	102.905	6.250	102.360	102.311	102.261
5.750	102.070	101.992	101.914	5.750	101.823	101.778	101.753	6.375	102.238	102.188	102.138
5.875	102.340	102.294	102.269	5.875	102.340	102.294	102.269	6.500	102.646	102.596	102.546
6.000	102.849	102.803	102.779	6.000	102.849	102.803	102.779	6.625	102.938	102.888	102.838
								6.750	103.009	102.938	102.867
								6.875	102.976	102.905	102.834
								7.000	103.383	103.312	103.241
								7.125	103.703	103.632	103.561

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	93.296	93.238	93.208	4.375	91.296	91.238	91.208	5.000	95.950	95.758	95.737
4.500	93.992	93.934	93.904	4.500	91.992	91.934	91.904	5.125	96.231	96.153	96.113
4.625	94.678	94.620	94.590	4.625	92.678	92.620	92.590	5.250	97.014	97.000	96.985
4.750	97.752	97.695	97.638	4.750	97.752	97.695	97.638	5.375	97.053	97.039	97.025
4.875	98.283	98.226	98.169	4.875	98.283	98.226	98.169	5.500	97.450	97.436	97.422
5.000	98.927	98.870	98.813	5.000	98.927	98.870	98.813	5.625	97.828	97.814	97.800
5.125	99.589	99.532	99.475	5.125	99.589	99.532	99.475	5.750	98.828	98.793	98.757
5.250	100.264	100.193	100.122	5.250	100.264	100.193	100.122	5.875	99.051	99.016	98.980
5.375	100.271	100.200	100.129	5.375	100.271	100.200	100.129	6.000	99.377	99.341	99.306
5.500	100.626	100.564	100.523	5.500	100.626	100.564	100.523	6.125	99.561	99.525	99.490
5.625	101.102	101.031	100.960	5.625	101.102	101.031	100.960	6.250	99.843	99.786	99.729
5.750	101.197	101.147	101.097	5.750	101.197	101.147	101.097	6.375	99.523	99.466	99.409
5.875	101.525	101.475	101.426	5.875	101.083	100.988	100.933	6.500	99.975	99.919	99.862
6.000	101.877	101.827	101.777	6.000	101.650	101.554	101.499	6.625	100.162	100.105	100.049
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	97.480	97.422	97.392	4.500	97.480	97.422	97.392	4.500	97.480	97.422	97.392
4.625	98.166	98.107	98.078	4.625	98.166	98.107	98.078	4.625	98.166	98.107	98.078
4.750	99.502	99.445	99.388	4.750	99.502	99.445	99.388	4.750	99.502	99.445	99.388
4.875	99.783	99.726	99.669	4.875	99.783	99.726	99.669	4.875	99.783	99.726	99.669
5.000	100.228	100.172	100.115	5.000	100.228	100.172	100.115	5.000	100.228	100.172	100.115
5.125	100.647	100.590	100.546	5.125	100.647	100.590	100.546	5.125	100.647	100.590	100.533
5.250	101.171	101.100	101.029	5.250	101.171	101.100	101.029	5.250	101.171	101.100	101.029
5.375	101.427	101.356	101.285	5.375	101.427	101.356	101.285	5.375	101.427	101.356	101.285
5.500	101.838	101.774	101.711	5.500	101.838	101.774	101.711	5.500	101.838	101.774	101.711
5.625	102.258	102.187	102.116	5.625	102.258	102.187	102.116	5.625	102.258	102.187	102.116
5.750	102.470	102.420	102.371	5.750	102.470	102.420	102.371	5.750	102.470	102.420	102.371
5.875	102.478	102.428	102.378	5.875	102.478	102.428	102.378	5.875	102.478	102.428	102.378
6.000	102.909	102.860	102.810	6.000	102.909	102.860	102.810	6.000	102.909	102.860	102.810
6.125	103.293	103.243	103.193	6.125	103.293	103.243	103.193	6.125	103.293	103.243	103.193
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	100.100	100.039	100.009	4.500	100.100	100.039	100.009	4.500	93.992	93.934	93.904
4.625	100.654	100.592	100.562	4.625	100.654	100.592	100.562	4.625	94.678	94.620	94.590
4.750	100.520	100.497	100.473	4.750	100.413	100.352	100.312	4.750	97.752	97.695	97.638
4.875	100.964	100.903	100.863	4.875	100.964	100.903	100.863	4.875	98.283	98.226	98.169
5.000	101.508	101.447	101.407	5.000	101.508	101.447	101.407	5.000	98.927	98.870	98.813
5.125	102.046	101.984	101.945	5.125	102.046	101.984	101.945	5.125	99.589	99.532	99.475
5.250	101.599	101.583	101.568	5.250	101.414	101.353	101.323	5.250	100.264	100.193	100.122
5.375	101.950	101.889	101.859	5.375	101.950	101.889	101.859	5.375	100.271	100.200	100.129
5.500	102.479	102.417	102.388	5.500	102.479	102.417	102.388	5.500	100.626	100.564	100.523
5.625	102.996	102.935	102.905	5.625	102.996	102.935	102.905	5.625	101.102	101.031	100.960
5.750	102.070	101.992	101.914	5.750	101.823	101.778	101.753	5.750	101.197	101.147	101.097
5.875	102.340	102.294	102.269	5.875	102.340	102.294	102.269	5.875	101.525	101.475	101.426
6.000	102.849	102.803	102.779	6.000	102.849	102.803	102.779	6.000	101.877	101.827	101.777
6.125	103.350	103.305	103.280	6.125	103.350	103.305	103.280	6.125	102.150	102.100	102.051

VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	93.992	93.934	93.904	4.500	94.042	93.984	93.954	5.000	95.950	95.758	95.737
4.625	94.678	94.620	94.590	4.625	94.728	94.670	94.640	5.125	96.231	96.153	96.113
4.750	97.752	97.695	97.638	4.750	97.752	97.695	97.638	5.250	97.014	97.000	96.985
4.875	98.283	98.226	98.169	4.875	98.283	98.226	98.169	5.375	97.053	97.039	97.025
5.000	98.927	98.870	98.813	5.000	98.927	98.870	98.813	5.500	97.450	97.436	97.422
5.125	99.589	99.532	99.475	5.125	99.589	99.532	99.475	5.625	97.828	97.814	97.800
5.250	100.264	100.193	100.122	5.250	100.264	100.193	100.122	5.750	98.828	98.793	98.757
5.375	100.271	100.200	100.129	5.375	100.271	100.200	100.129	5.875	99.051	99.016	98.980
5.500	100.626	100.564	100.523	5.500	100.626	100.564	100.523	6.000	99.377	99.341	99.306
5.625	101.102	101.031	100.960	5.625	101.102	101.031	100.960	6.125	99.561	99.525	99.490
5.750	101.197	101.147	101.097	5.750	101.197	101.147	101.097	6.250	99.843	99.786	99.729
5.875	101.525	101.475	101.426	5.875	101.083	100.988	100.933	6.375	99.523	99.466	99.409
6.000	101.877	101.827	101.777	6.000	101.650	101.554	101.499	6.500	99.975	99.919	99.862
6.125	102.150	102.100	102.051	6.125	101.890	101.803	101.744	6.625	100.162	100.105	100.049

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline or IRRRL on	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
Temporary Buydowns	-0.25



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

FHA DPA Fixed Rate Sheet

Effective: 2/25/2026 8:20 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	101.153	100.987	100.687	6.750	100.371	100.177	99.877	6.625	99.153	98.987	98.687
6.750	101.871	101.677	101.377	6.875	100.870	100.676	100.376	6.750	99.871	99.677	99.377
6.875	102.370	102.176	101.876	7.000	101.360	101.166	100.866	6.875	100.370	100.176	99.876
7.000	102.860	102.666	102.366	7.125	101.794	101.600	101.300	7.000	100.860	100.666	100.366
7.125	103.294	103.100	102.800	7.250	102.208	102.014	101.714	7.125	101.294	101.100	100.800
7.250	103.708	103.514	103.214	7.375	101.281	101.053	100.753	7.250	101.708	101.514	101.214
7.375	102.781	102.553	102.253	7.500	101.741	101.513	101.213	7.375	100.781	100.553	100.253
7.500	103.241	103.013	102.713	7.625	102.125	101.897	101.597	7.500	101.241	101.013	100.713
7.625	103.625	103.397	103.097	7.750	102.519	102.291	101.991	7.625	101.625	101.397	101.097
7.750	104.019	103.791	103.491	7.875	101.237	100.987	100.687	7.750	102.019	101.791	101.491
7.875	102.737	102.487	102.187	8.000	101.657	101.407	101.107	7.875	100.737	100.487	100.187
8.000	103.157	102.907	102.607	8.125	102.041	101.791	101.491	8.000	101.157	100.907	100.607
8.125	103.541	103.291	102.991	8.250	102.435	102.185	101.885	8.125	101.541	101.291	100.991
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	98.371	98.177	97.877	6.625	100.403	100.237	99.937	6.625	98.403	98.237	97.937
6.875	98.870	98.676	98.376	6.750	101.121	100.927	100.627	6.750	99.121	98.927	98.627
7.000	99.360	99.166	98.866	6.875	101.620	101.426	101.126	6.875	99.620	99.426	99.126
7.125	99.794	99.600	99.300	7.000	102.110	101.916	101.616	7.000	100.110	99.916	99.616
7.250	100.208	100.014	99.714	7.125	102.544	102.350	102.050	7.125	100.544	100.350	100.050
7.375	99.281	99.053	98.753	7.250	102.958	102.764	102.464	7.250	100.958	100.764	100.464
7.500	99.741	99.513	99.213	7.375	102.031	101.803	101.503	7.375	100.031	99.803	99.503
7.625	100.125	99.897	99.597	7.500	102.491	102.263	101.963	7.500	100.491	100.263	99.963
7.750	100.519	100.291	99.991	7.625	102.875	102.647	102.347	7.625	100.875	100.647	100.347
7.875	99.237	98.987	98.687	7.750	103.269	103.041	102.741	7.750	101.269	101.041	100.741
8.000	99.657	99.407	99.107	7.875	101.987	101.737	101.437	7.875	99.987	99.737	99.437
8.125	100.041	99.791	99.491	8.000	102.407	102.157	101.857	8.000	100.407	100.157	99.857
8.250	100.435	100.185	99.885	8.125	102.791	102.541	102.241	8.125	100.791	100.541	100.241

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary Buydowns	-0.25

⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

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