



# Brokers First Funding Wholesale Rate Sheet

3100 Bristol St. , Suite 100, 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: 2/26/26 8:13 AM

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

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

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

Lock Extension Fee's
0.025% Per Day

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

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

Contact List		
Lock Desk	Phone:	949-676-0868
	Email:	<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>

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 <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: 2/26/2026 8:13 PST

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.750	96.822	96.822	96.683	4.750	96.822	96.822	96.683	5.125	99.718	99.611	99.518
4.875	97.641	97.615	97.414	4.875	97.641	97.615	97.414	5.250	99.909	99.899	99.792
5.000	98.304	98.216	98.022	5.000	98.304	98.216	98.022	5.375	100.408	100.394	100.284
5.125	98.768	98.690	98.491	5.125	98.768	98.690	98.491	5.500	100.886	100.878	100.761
5.250	99.179	99.118	98.997	5.250	99.102	99.058	98.997	5.625	101.309	101.284	101.167
5.375	99.825	99.764	99.579	5.375	99.684	99.656	99.579	5.750	101.176	101.142	101.029
5.500	100.430	100.369	100.231	5.500	100.428	100.349	100.231	5.875	101.660	101.619	101.512
5.625	100.999	100.938	100.736	5.625	100.932	100.854	100.736	6.000	102.087	102.044	101.942
5.750	100.904	100.849	100.749	5.750	100.867	100.849	100.749	6.125	102.521	102.477	102.380
5.875	101.506	101.438	101.256	5.875	101.414	101.361	101.256	6.250	102.139	102.090	102.045
6.000	101.995	101.927	101.702	6.000	101.893	101.809	101.702	6.375	102.817	102.763	102.723
6.125	102.444	102.376	102.132	6.125	102.322	102.240	102.132	6.500	103.226	103.166	103.132
6.250	102.265	102.204	102.022	6.250	102.127	102.068	102.022	6.625	103.226	103.131	103.093
6.375	102.677	102.616	102.514	6.375	102.619	102.560	102.514	6.750	103.081	103.011	103.011
6.500	103.111	103.052	103.006	6.500	103.111	103.052	103.006	6.875	103.365	103.295	103.290
6.625	103.422	103.363	103.317	6.625	103.422	103.363	103.317	7.000	103.920	103.840	103.840
6.750	103.319	103.279	103.087	6.750	103.109	103.044	103.087	7.125	103.988	103.984	103.939
6.875	103.689	103.648	103.419	6.875	103.477	103.432	103.419	7.250	104.320	104.229	104.229
7.000	103.972	103.928	103.911	7.000	103.972	103.927	103.911	7.375	104.530	104.528	104.513
7.125	104.308	104.268	104.172	7.125	104.232	104.187	104.172	7.500	104.821	104.819	104.804
7.250	104.433	104.406	104.235	7.250	104.252	104.207	104.235	7.625	105.079	104.973	104.973
7.375	104.750	104.723	104.659	7.375	104.719	104.675	104.659	7.750	105.150	105.123	105.123
7.500	105.170	105.125	105.110	7.500	105.170	105.125	105.110	7.875	105.150	105.150	105.150
7.625	105.402	105.357	105.341	7.625	105.402	105.357	105.341	8.000	105.150	105.150	105.212
7.750	105.150	105.150	105.150	7.750	105.150	105.150	105.150				
7.875	105.222	105.177	105.204	7.875	105.222	105.177	105.204				
8.000	105.702	105.657	105.641	8.000	105.702	105.657	105.641				
8.125	105.902	105.858	105.842	8.125	105.902	105.858	105.842				
8.250	105.695	105.590	105.427	8.250	105.6949	105.590	105.4272				
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	99.083	99.064	98.975	4.625	99.142	99.142	99.036	5.000	97.243	97.158	96.994
4.750	99.412	99.412	99.319	4.750	99.711	99.711	99.617	5.125	97.799	97.724	97.555
4.875	99.763	99.755	99.672	4.875	99.907	99.907	99.819	5.250	99.091	99.089	98.979
5.000	100.138	100.138	100.056	5.000	100.401	100.401	100.320	5.375	99.670	99.629	99.516
5.125	100.423	100.419	100.345	5.125	100.367	100.365	100.289	5.500	100.276	100.197	100.079
5.250	100.767	100.759	100.659	5.250	100.688	100.680	100.579	5.625	100.771	100.692	100.574
5.375	101.206	101.194	101.099	5.375	101.008	100.996	100.901	5.750	100.755	100.737	100.637
5.500	101.435	101.417	101.328	5.500	101.261	101.243	101.154	5.875	101.319	101.228	101.113
5.625	101.680	101.625	101.562	5.625	101.440	101.417	101.334	6.000	101.803	101.709	101.562
5.750	101.899	101.871	101.841	5.750	101.639	101.611	101.581	6.125	102.245	102.148	101.959
5.875	102.197	102.164	102.139	5.875	101.790	101.757	101.732	6.250	102.030	101.916	101.654
6.000	102.486	102.448	102.429	6.000	102.261	102.222	102.167	6.375	102.437	102.322	102.056
6.125	102.681	102.619	102.589	6.125	102.579	102.534	102.475	6.500	102.827	102.711	102.397
6.250	102.931	102.882	102.828	6.250	102.907	102.858	102.804	6.625	103.172	103.054	102.649
6.375	103.252	103.191	103.161	6.375	103.316	103.262	103.214	6.750	103.077	102.984	102.648
6.500	103.444	103.385	103.343	6.500	103.453	103.394	103.352	6.875	103.441	103.345	102.924
6.625	103.730	103.665	103.629	6.625	103.530	103.465	103.429	7.000	103.715	103.616	103.200
6.750	103.836	103.766	103.766	6.750	103.773	103.703	103.703	7.125	104.049	103.947	103.316
6.875	104.156	104.081	104.081	6.875	104.055	103.979	103.979	7.250	103.718	103.617	102.883
7.000	104.363	104.283	104.283	7.000	104.273	104.193	104.193	7.375	104.007	103.903	103.125
7.125	104.281	104.235	104.209	7.125	103.778	103.733	103.707	7.500	104.214	104.107	103.559
7.250	103.989	103.913	103.868	7.250	103.636	103.559	103.515	7.625	104.443	104.333	103.745
7.375	104.430	104.353	104.308	7.375	103.967	103.890	103.846	7.750	103.349	103.305	103.289
								7.875	103.812	103.768	103.752



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: 2/26/2026 8:13 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.641	97.491	97.341	5.000	97.516	97.366	97.216
5.125	98.311	98.161	98.011	5.125	98.186	98.036	97.886
5.250	98.964	98.814	98.664	5.250	98.839	98.689	98.539
5.375	99.603	99.453	99.303	5.375	99.402	99.252	99.102
5.500	100.225	100.075	99.925	5.500	99.947	99.797	99.647
5.625	100.831	100.681	100.531	5.625	100.477	100.327	100.177
5.750	101.419	101.269	101.119	5.750	100.992	100.842	100.692
5.875	101.991	101.841	101.691	5.875	101.492	101.342	101.192
6.000	102.546	102.396	102.246	6.000	101.978	101.828	101.678
6.125	103.078	102.928	102.778	6.125	102.453	102.303	102.153
6.250	103.586	103.436	103.286	6.250	102.961	102.811	102.661
6.375	104.071	103.921	103.771	6.375	103.446	103.296	103.146
6.500	104.532	104.382	104.232	6.500	103.907	103.757	103.607
6.625	104.972	104.822	104.672	6.625	104.347	104.197	104.047
6.750	105.390	105.240	105.090	6.750	104.765	104.615	104.465
6.875	105.786	105.636	105.486	6.875	105.161	105.011	104.861
7.000	106.161	106.011	105.861	7.000	105.536	105.386	105.236
7.125	106.521	106.371	106.221	7.125	105.896	105.746	105.596
7.250	106.865	106.715	106.565	7.250	106.240	106.090	105.940

<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	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
<b>Additional Miscellaneous LLPA Adjusters</b>					
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: 2/26/2026 8:13 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	99.887	99.854	99.764	5.000	99.494	99.461	99.376	5.000	99.638	99.610	99.579
5.125	100.120	100.084	99.993	5.125	99.875	99.838	99.748	5.125	100.115	100.083	100.048
5.250	100.345	100.305	100.214	5.250	100.193	100.158	100.119	5.250	100.522	100.487	100.447
5.375	100.580	100.537	100.446	5.375	100.770	100.731	100.688	5.375	100.855	100.816	100.772
5.500	100.807	100.761	100.670	5.500	101.147	101.105	101.057	5.500	101.164	101.122	101.074
5.625	101.023	100.972	100.881	5.625	101.272	101.225	101.173	5.625	101.489	101.442	101.390
5.750	101.183	101.130	101.039	5.750	101.421	101.370	101.314	5.750	101.760	101.709	101.653
5.875	101.293	101.236	101.145	5.875	101.611	101.556	101.496	5.875	101.953	101.899	101.839
6.000	101.425	101.364	101.280	6.000	101.751	101.692	101.628	6.000	102.146	102.088	102.024
6.125	101.587	101.525	101.456	6.125	101.842	101.756	101.688	6.125	102.341	102.279	102.210
6.250	101.787	101.722	101.649	6.250	102.016	101.950	101.878	6.250	102.558	102.493	102.420
6.375	101.960	101.891	101.814	6.375	102.358	102.288	102.211	6.375	102.759	102.689	102.613
6.500	102.049	101.975	101.894	6.500	102.543	102.469	102.388	6.500	102.777	102.704	102.623
6.625	102.077	101.999	101.908	6.625	102.491	102.414	102.329	6.625	102.522	102.445	102.359
6.750	102.141	102.059	101.968	6.750	102.463	102.382	102.292	6.750	102.380	102.299	102.209
6.875	102.140	102.054	101.964	6.875	102.058	101.973	101.882	6.875	102.182	102.097	102.006
7.000	102.143	102.054	101.963	7.000	102.202	102.114	102.023	7.000	102.190	102.101	102.010
7.125	102.152	102.060	101.969	7.125	102.398	102.306	102.216	7.125	102.198	102.106	102.016

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	99.887	99.854	99.764	5.000	99.510	99.483	99.452	5.000	99.734	99.706	99.675
5.125	100.120	100.084	99.993	5.125	99.875	99.838	99.794	5.125	100.209	100.178	100.143
5.250	100.345	100.305	100.214	5.250	100.288	100.253	100.213	5.250	100.615	100.580	100.540
5.375	100.580	100.537	100.446	5.375	100.864	100.825	100.782	5.375	100.946	100.907	100.864
5.500	100.807	100.761	100.670	5.500	101.241	101.198	101.150	5.500	101.254	101.211	101.164
5.625	101.023	100.972	100.881	5.625	101.365	101.318	101.267	5.625	101.577	101.530	101.478
5.750	101.194	101.144	101.088	5.750	101.515	101.464	101.408	5.750	101.846	101.795	101.739
5.875	101.348	101.294	101.233	5.875	101.706	101.651	101.591	5.875	102.039	101.984	101.924
6.000	101.515	101.457	101.393	6.000	101.848	101.790	101.725	6.000	102.231	102.173	102.108
6.125	101.702	101.640	101.572	6.125	101.917	101.855	101.787	6.125	102.426	102.364	102.295
6.250	101.905	101.839	101.766	6.250	102.117	102.052	101.979	6.250	102.644	102.579	102.506
6.375	102.079	102.010	101.933	6.375	102.461	102.391	102.314	6.375	102.845	102.776	102.699
6.500	102.169	102.095	102.014	6.500	102.648	102.574	102.493	6.500	102.864	102.791	102.710
6.625	102.130	102.053	101.967	6.625	102.598	102.521	102.436	6.625	102.610	102.533	102.448
6.750	102.141	102.059	101.968	6.750	102.572	102.491	102.401	6.750	102.469	102.388	102.299
6.875	102.140	102.054	101.964	6.875	102.058	101.973	101.882	6.875	102.182	102.097	102.006
7.000	102.143	102.054	101.963	7.000	102.202	102.114	102.023	7.000	102.190	102.101	102.010
7.125	102.152	102.060	101.969	7.125	102.398	102.306	102.216	7.125	102.198	102.106	102.016

**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



<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 Buydowns	-0.25								
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 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: 2/26/2026 8:13 PST

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	96.974	96.930	96.908	4.500	96.974	96.930	96.908	5.000	100.022	99.965	99.909
4.625	97.661	97.617	97.595	4.625	97.661	97.617	97.595	5.125	100.357	100.311	100.244
4.750	99.170	99.113	99.056	4.750	99.170	99.113	99.056	5.250	100.860	100.803	100.747
4.875	99.445	99.388	99.331	4.875	99.445	99.388	99.331	5.375	101.117	101.060	101.003
5.000	100.022	99.965	99.909	5.000	100.022	99.965	99.909	5.500	101.623	101.566	101.509
5.125	100.357	100.311	100.244	5.125	100.357	100.311	100.244	5.625	102.042	101.985	101.937
5.250	100.860	100.803	100.747	5.250	100.860	100.803	100.747	5.750	102.242	102.199	102.157
5.375	101.117	101.060	101.003	5.375	101.117	101.060	101.003	5.875	102.512	102.425	102.365
5.500	101.623	101.566	101.509	5.500	101.623	101.566	101.509	6.000	103.103	103.016	102.956
5.625	102.042	101.985	101.937	5.625	102.042	101.985	101.937	6.125	103.477	103.390	103.330
5.750	102.385	102.357	102.243	5.750	102.385	102.357	102.243	6.250	103.221	103.172	103.132
5.875	102.512	102.425	102.387	5.875	102.512	102.425	102.387	6.375	103.285	103.179	103.177
6.000	103.103	103.016	102.956	6.000	103.103	103.016	102.956	6.500	103.728	103.655	103.610
6.125	103.477	103.390	103.330	6.125	103.477	103.390	103.330	6.625	104.066	103.994	103.949
6.250	103.192	103.172	103.132	6.250	103.192	103.172	103.132	6.750	104.486	104.436	104.386
6.375	103.425	103.319	103.317	6.375	103.425	103.319	103.317	6.875	104.712	104.647	104.586
6.500	103.728	103.655	103.610	6.500	103.728	103.655	103.610	7.000	105.143	105.078	105.017
6.625	104.066	103.994	103.949	6.625	104.066	103.994	103.949	7.125	105.560	105.495	105.434
6.750	104.486	104.436	104.386	6.750	104.486	104.436	104.386	7.250	105.661	105.570	105.570
6.875	104.879	104.804	104.796	6.875	104.879	104.804	104.796	7.375	105.034	104.978	104.921
7.000	105.235	105.155	105.152	7.000	105.235	105.155	105.152	7.500	105.159	105.103	105.046
7.125	105.592	105.507	105.507	7.125	105.592	105.507	105.507	7.625	105.454	105.347	105.347
7.250	105.909	105.818	105.818	7.250	105.909	105.818	105.818	7.75	105.4085	105.3525	105.2955
7.375	105.0335	104.9775	104.9205	7.375	105.0335	104.9775	104.9205	7.875	103.6068	103.4394	103.3324
7.5	105.1585	105.1025	105.0455	7.5	105.1585	105.1025	105.0455	8	103.9498	103.7825	103.6755
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	95.063	95.063	94.907	4.250	98.545	98.484	98.454	4.500	93.861	93.817	93.796
3.875	95.466	95.466	95.316	4.375	99.106	99.045	99.015	4.625	94.549	94.504	94.483
4.000	95.373	95.373	95.229	4.500	99.663	99.602	99.572	4.750	97.834	97.778	97.721
4.125	95.379	95.379	95.241	4.625	100.218	100.156	100.127	4.875	98.256	98.199	98.142
4.250	98.545	98.484	98.454	4.750	100.115	100.083	100.052	5.000	99.169	99.112	99.055
4.375	99.106	99.045	99.015	4.875	100.590	100.529	100.488	5.125	99.463	99.407	99.350
4.500	99.663	99.602	99.572	5.000	101.135	101.074	101.033	5.250	100.129	100.072	100.015
4.625	100.218	100.156	100.127	5.125	101.673	101.611	101.571	5.375	100.266	100.212	100.128
4.750	100.115	100.083	100.052	5.250	101.297	101.297	101.297	5.500	100.850	100.788	100.751
4.875	100.590	100.529	100.488	5.375	101.561	101.499	101.470	5.625	101.370	101.316	101.231
5.000	101.135	101.074	101.033	5.500	102.091	102.030	102.000	5.750	101.144	101.101	101.058
5.125	101.673	101.611	101.571	5.625	102.611	102.550	102.520	5.875	101.574	101.524	101.474
5.250	101.297	101.297	101.297	5.750	101.924	101.846	101.768	6.000	101.954	101.878	101.829
5.375	101.561	101.499	101.470	5.875	102.097	102.035	102.006	6.125	102.318	102.223	102.171
5.500	102.091	102.030	102.000	6.000	102.607	102.546	102.516	6.250	102.407	102.357	102.307
								6.375	102.256	102.206	102.156
								6.500	102.665	102.615	102.566
								6.625	102.958	102.908	102.859
								6.750	103.048	102.970	102.892
								6.875	103.017	102.939	102.860
								7.000	103.426	103.347	103.269

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	100.129	100.072	100.015	5.000	99.169	99.112	99.055	4.500	96.621	96.484	96.437
5.375	100.266	100.212	100.128	5.125	99.463	99.407	99.350	4.625	97.157	97.020	96.972
5.500	100.850	100.788	100.751	5.250	100.129	100.072	100.015	4.750	96.555	96.526	96.455
5.625	101.370	101.316	101.231	5.375	100.135	100.078	100.022	4.875	97.014	96.985	96.914
5.750	101.144	101.101	101.058	5.500	100.850	100.788	100.751	5.000	97.456	97.427	97.355
5.875	101.574	101.524	101.474	5.625	101.274	101.212	101.174	5.125	97.891	97.861	97.790
6.000	101.954	101.878	101.829	5.750	101.144	101.101	101.058	5.250	97.749	97.743	97.672
6.125	102.318	102.223	102.171	5.875	101.315	101.246	101.204	5.375	98.184	98.178	98.106
6.250	102.407	102.357	102.307	6.000	101.954	101.858	101.807	5.500	98.600	98.595	98.523
6.375	102.256	102.206	102.156	6.125	102.318	102.223	102.192	5.625	99.010	99.004	98.933
6.500	102.665	102.615	102.566	6.250	101.802	101.766	101.731	5.750	98.760	98.756	98.758
6.625	102.958	102.908	102.859	6.375	102.163	102.058	102.056	5.875	99.186	99.181	99.183
6.750	103.048	102.970	102.892	6.500	102.629	102.523	102.521	6.000	99.614	99.609	99.611
6.875	103.017	102.939	102.860	6.625	103.075	102.968	102.966	6.125	100.026	100.021	100.023
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	100.551	100.498	100.423	5.250	100.551	100.498	100.423	5.250	100.860	100.803	100.747
5.375	101.050	101.037	100.908	5.375	101.050	101.037	100.908	5.375	101.117	101.060	101.003
5.500	101.545	101.527	101.403	5.500	101.545	101.527	101.403	5.500	101.623	101.566	101.509
5.625	102.027	101.973	101.888	5.625	102.027	101.973	101.888	5.625	102.042	101.985	101.928
5.750	102.459	102.431	102.317	5.750	102.459	102.431	102.317	5.750	102.374	102.346	102.232
5.875	102.512	102.425	102.387	5.875	102.512	102.425	102.387	5.875	102.512	102.425	102.365
6.000	103.103	103.016	102.956	6.000	103.103	103.016	102.956	6.000	103.103	103.016	102.956
6.125	103.477	103.390	103.330	6.125	103.477	103.390	103.330	6.125	103.477	103.390	103.330
6.250	103.417	103.368	103.288	6.250	103.417	103.368	103.288	6.250	103.111	103.062	102.983
6.375	103.425	103.319	103.317	6.375	103.425	103.319	103.317	6.375	103.285	103.179	103.177
6.500	103.728	103.655	103.610	6.500	103.728	103.655	103.610	6.500	103.728	103.655	103.610
6.625	104.066	103.994	103.949	6.625	104.066	103.994	103.949	6.625	104.066	103.994	103.949
6.750	104.287	104.200	104.140	6.750	104.287	104.200	104.140	6.750	104.486	104.436	104.386
6.875	104.922	104.846	104.839	6.875	104.922	104.846	104.839	6.875	104.712	104.647	104.586
7.000	105.145	105.078	105.062	7.000	105.145	105.078	105.062	7.000	105.143	105.078	105.017
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	99.663	99.602	99.572	4.250	98.545	98.484	98.454	5.250	100.129	100.072	100.015
4.625	100.218	100.156	100.127	4.375	99.106	99.045	99.015	5.375	100.266	100.212	100.128
4.750	100.115	100.083	100.052	4.500	99.663	99.602	99.572	5.500	100.850	100.788	100.751
4.875	100.590	100.529	100.488	4.625	100.218	100.156	100.127	5.625	101.370	101.316	101.231
5.000	101.135	101.074	101.033	4.750	100.038	99.976	99.936	5.750	101.144	101.101	101.058
5.125	101.673	101.611	101.571	4.875	100.590	100.529	100.488	5.875	101.574	101.524	101.474
5.250	101.297	101.297	101.297	5.000	101.135	101.074	101.033	6.000	101.954	101.878	101.829
5.375	101.561	101.499	101.470	5.125	101.673	101.611	101.571	6.125	102.318	102.223	102.171
5.500	102.091	102.030	102.000	5.250	101.024	100.963	100.933	6.250	102.407	102.357	102.307
5.625	102.611	102.550	102.520	5.375	101.561	101.499	101.470	6.375	102.256	102.206	102.156
5.750	101.924	101.846	101.808	5.500	102.091	102.030	102.000	6.500	102.665	102.615	102.566
5.875	102.236	102.231	102.233	5.625	102.611	102.550	102.520	6.625	102.958	102.908	102.859
6.000	102.664	102.659	102.661	5.750	101.580	101.518	101.489	6.750	103.048	102.970	102.892

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	100.129	100.072	100.015	5.250	100.129	100.072	100.015	4.500	96.621	96.484	96.437
5.375	100.266	100.212	100.128	5.375	100.135	100.078	100.022	4.625	97.157	97.020	96.972
5.500	100.850	100.788	100.751	5.500	100.850	100.788	100.751	4.750	95.327	95.093	95.020
5.625	101.370	101.316	101.231	5.625	101.274	101.212	101.174	4.875	95.844	95.610	95.500
5.750	101.144	101.101	101.058	5.750	101.144	101.101	101.058	5.000	96.323	96.089	95.978
5.875	101.574	101.524	101.474	5.875	101.295	101.246	101.196	5.125	96.751	96.517	96.407
6.000	101.954	101.878	101.829	6.000	101.954	101.858	101.807	5.250	96.936	96.868	96.800
6.125	102.318	102.223	102.171	6.125	102.318	102.223	102.171	5.375	96.978	96.910	96.842
6.250	102.407	102.357	102.307	6.250	101.802	101.766	101.731	5.500	97.380	97.311	97.243
6.375	102.256	102.206	102.156	6.375	101.863	101.827	101.792	5.625	97.759	97.691	97.623
6.500	102.665	102.615	102.566	6.500	102.252	102.115	102.050	5.750	98.643	98.607	98.572
6.625	102.958	102.908	102.859	6.625	102.547	102.410	102.344	5.875	98.870	98.835	98.799
6.750	103.048	102.970	102.892	6.750	102.661	102.611	102.561	6.000	99.200	99.164	99.129
6.875	103.017	102.939	102.860	6.875	102.893	102.836	102.780	6.125	99.387	99.352	99.316

Government Adjustments		Loan Amount Adjustments	
<b>FICO</b>		\$75K - \$99,999	-0.75
> 720+	0.25	\$100K - \$150K	-0.25
680 - 720	0.125		
660 - 679	0		
640 - 659	-0.25		
620 - 639	-0.75		
600 - 619	-1.25		
580 - 599	-1.5		
550 - 579	-4.5		
< 550	-5.5		
No FICO Score	-4.5		
		<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
		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	96.326	96.282	96.261	4.375	96.326	96.282	96.261
4.5	97.024	96.980	96.958	4.5	97.024	96.980	96.958
4.625	97.711	97.667	97.645	4.625	97.711	97.667	97.645
4.75	98.817	98.885	98.828	4.75	98.817	98.885	98.828
4.875	99.273	99.342	99.285	4.875	99.273	99.342	99.285
5	99.917	99.985	99.928	5	99.917	99.985	99.928
5.125	100.430	100.436	100.380	5.125	100.430	100.436	100.380
5.25	100.944	100.829	100.791	5.25	100.644	100.576	100.529
5.375	101.583	101.468	101.430	5.375	101.314	101.245	101.198
5.5	102.407	102.291	102.254	5.5	101.910	101.840	101.792
5.625	103.142	103.026	102.989	5.625	102.478	102.406	102.358
5.75	103.914	103.673	103.622	5.75	103.058	102.972	102.944
5.875	104.438	104.197	104.146	5.875	103.617	103.530	103.502
6	105.116	104.875	104.823	6	104.140	104.052	104.023

### 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: 2/26/2026 8:13 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	95.319	95.204	95.120	4.125	95.319	95.204	95.120	4.125	95.319	95.204	95.120
4.250	95.944	95.900	95.878	4.250	95.944	95.900	95.878	4.250	95.944	95.900	95.878
4.375	96.651	96.607	96.586	4.375	96.651	96.607	96.586	4.375	96.651	96.607	96.586
4.500	97.349	97.305	97.283	4.500	97.349	97.305	97.283	4.500	97.349	97.305	97.283
4.625	98.036	97.992	97.970	4.625	98.036	97.992	97.970	4.625	98.036	97.992	97.970
4.750	99.482	99.425	99.369	4.750	99.482	99.425	99.369	4.750	99.482	99.425	99.369
4.875	99.763	99.707	99.650	4.875	99.763	99.707	99.650	4.875	99.763	99.707	99.650
5.000	100.217	100.181	100.146	5.000	100.217	100.181	100.146	5.000	100.217	100.181	100.146
5.125	100.627	100.570	100.514	5.125	100.627	100.570	100.514	5.125	100.627	100.570	100.514
5.250	101.192	101.135	101.078	5.250	101.192	101.135	101.078	5.250	101.192	101.135	101.078
5.375	101.448	101.391	101.334	5.375	101.448	101.391	101.334	5.375	101.448	101.391	101.334
5.500	101.901	101.837	101.773	5.500	101.901	101.837	101.773	5.500	101.901	101.837	101.773
5.625	102.308	102.244	102.180	5.625	102.308	102.244	102.180	5.625	102.308	102.244	102.180
5.750	102.542	102.499	102.457	5.750	102.542	102.499	102.457	5.750	102.542	102.499	102.457
5.875	102.526	102.477	102.427	5.875	102.526	102.477	102.427	5.875	102.526	102.477	102.427
6.000	102.961	102.911	102.861	6.000	102.961	102.911	102.861	6.000	102.961	102.911	102.861
6.125	103.345	103.295	103.245	6.125	103.345	103.295	103.245	6.125	103.345	103.295	103.245
6.250	103.394	103.344	103.295	6.250	103.394	103.344	103.295	6.250	103.394	103.344	103.295
6.375	103.323	103.273	103.224	6.375	103.323	103.273	103.224	6.375	103.323	103.273	103.224
6.500	103.693	103.643	103.593	6.500	103.693	103.643	103.593	6.500	103.693	103.643	103.593
6.625	104.096	104.046	103.996	6.625	104.096	104.046	103.996	6.625	104.096	104.046	103.996
6.750	104.767	104.717	104.667	6.750	104.767	104.717	104.667	6.750	104.767	104.717	104.667
6.875	104.704	104.626	104.548	6.875	104.704	104.626	104.548	6.875	104.704	104.626	104.548
7.000	105.113	105.035	104.957	7.000	105.113	105.035	104.957	7.000	105.113	105.035	104.957
7.125	105.433	105.355	105.277	7.125	105.433	105.355	105.277	7.125	105.433	105.355	105.277
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	98.920	98.859	98.829	4.250	98.920	98.859	98.829	4.875	98.263	98.207	98.150
4.375	99.481	99.420	99.390	4.375	99.481	99.420	99.390	5.000	98.907	98.850	98.794
4.500	100.038	99.977	99.947	4.500	100.038	99.977	99.947	5.125	99.570	99.513	99.456
4.625	100.593	100.531	100.502	4.625	100.593	100.531	100.502	5.250	100.285	100.228	100.172
4.750	100.521	100.490	100.458	4.750	100.413	100.351	100.311	5.375	100.292	100.235	100.178
4.875	100.965	100.904	100.863	4.875	100.965	100.904	100.863	5.500	100.698	100.636	100.599
5.000	101.510	101.449	101.408	5.000	101.510	101.449	101.408	5.625	101.123	101.066	101.009
5.125	102.048	101.986	101.946	5.125	102.048	101.986	101.946	5.750	101.269	101.226	101.183
5.250	101.547	101.547	101.547	5.250	101.399	101.338	101.308	5.875	101.574	101.524	101.474
5.375	101.936	101.874	101.845	5.375	101.936	101.874	101.845	6.000	101.928	101.878	101.829
5.500	102.466	102.405	102.375	5.500	102.466	102.405	102.375	6.125	102.202	102.152	102.103
5.625	102.986	102.925	102.895	5.625	102.986	102.925	102.895	6.250	102.407	102.357	102.307
5.750	102.018	101.940	101.864	5.750	101.955	101.893	101.864	6.375	102.256	102.206	102.156
5.875	102.472	102.410	102.381	5.875	102.472	102.410	102.381	6.500	102.665	102.615	102.566
6.000	102.982	102.921	102.891	6.000	102.982	102.921	102.891	6.625	102.958	102.908	102.859
								6.750	103.048	102.970	102.892
								6.875	103.017	102.939	102.860
								7.000	103.426	103.347	103.269
								7.125	103.745	103.667	103.589

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	93.164	93.120	93.098	4.375	91.164	91.120	91.098	5.000	95.961	95.766	95.737
4.500	93.861	93.817	93.796	4.500	91.861	91.817	91.796	5.125	96.242	96.155	96.115
4.625	94.549	94.504	94.483	4.625	92.549	92.504	92.483	5.250	96.936	96.868	96.800
4.750	97.732	97.675	97.619	4.750	97.732	97.675	97.619	5.375	96.978	96.910	96.842
4.875	98.263	98.207	98.150	4.875	98.263	98.207	98.150	5.500	97.380	97.311	97.243
5.000	98.907	98.850	98.794	5.000	98.907	98.850	98.794	5.625	97.759	97.691	97.623
5.125	99.570	99.513	99.456	5.125	99.570	99.513	99.456	5.750	98.643	98.607	98.572
5.250	100.285	100.228	100.172	5.250	100.285	100.228	100.172	5.875	98.870	98.835	98.799
5.375	100.292	100.235	100.178	5.375	100.292	100.235	100.178	6.000	99.200	99.164	99.129
5.500	100.698	100.636	100.599	5.500	100.698	100.636	100.599	6.125	99.387	99.352	99.316
5.625	101.123	101.066	101.009	5.625	101.123	101.066	101.009	6.250	99.760	99.732	99.703
5.750	101.269	101.226	101.183	5.750	101.269	101.226	101.183	6.375	99.444	99.415	99.387
5.875	101.574	101.524	101.474	5.875	101.138	101.042	100.991	6.500	99.899	99.870	99.842
6.000	101.928	101.878	101.829	6.000	101.702	101.606	101.555	6.625	100.088	100.059	100.031
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	97.349	97.305	97.283	4.500	97.349	97.305	97.283	4.500	97.349	97.305	97.283
4.625	98.036	97.992	97.970	4.625	98.036	97.992	97.970	4.625	98.036	97.992	97.970
4.750	99.482	99.425	99.369	4.750	99.482	99.425	99.369	4.750	99.482	99.425	99.369
4.875	99.763	99.707	99.650	4.875	99.763	99.707	99.650	4.875	99.763	99.707	99.650
5.000	100.217	100.181	100.146	5.000	100.217	100.181	100.146	5.000	100.217	100.181	100.146
5.125	100.627	100.570	100.514	5.125	100.627	100.570	100.514	5.125	100.627	100.570	100.514
5.250	101.192	101.135	101.078	5.250	101.192	101.135	101.078	5.250	101.192	101.135	101.078
5.375	101.448	101.391	101.334	5.375	101.448	101.391	101.334	5.375	101.448	101.391	101.334
5.500	101.901	101.837	101.773	5.500	101.901	101.837	101.773	5.500	101.901	101.837	101.773
5.625	102.312	102.254	102.216	5.625	102.312	102.254	102.216	5.625	102.312	102.254	102.216
5.750	102.542	102.499	102.457	5.750	102.542	102.499	102.457	5.750	102.542	102.499	102.457
5.875	102.526	102.477	102.427	5.875	102.526	102.477	102.427	5.875	102.526	102.477	102.427
6.000	102.961	102.911	102.861	6.000	102.961	102.911	102.861	6.000	102.961	102.911	102.861
6.125	103.345	103.295	103.245	6.125	103.345	103.295	103.245	6.125	103.345	103.295	103.245
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	100.038	99.977	99.947	4.500	100.038	99.977	99.947	4.500	93.861	93.817	93.796
4.625	100.593	100.531	100.502	4.625	100.593	100.531	100.502	4.625	94.549	94.504	94.483
4.750	100.521	100.490	100.458	4.750	100.413	100.351	100.311	4.750	97.732	97.675	97.619
4.875	100.965	100.904	100.863	4.875	100.965	100.904	100.863	4.875	98.263	98.207	98.150
5.000	101.510	101.449	101.408	5.000	101.510	101.449	101.408	5.000	98.907	98.850	98.794
5.125	102.048	101.986	101.946	5.125	102.048	101.986	101.946	5.125	99.570	99.513	99.456
5.250	101.547	101.547	101.547	5.250	101.399	101.338	101.308	5.250	100.285	100.228	100.172
5.375	101.936	101.874	101.845	5.375	101.936	101.874	101.845	5.375	100.292	100.235	100.178
5.500	102.466	102.405	102.375	5.500	102.466	102.405	102.375	5.500	100.698	100.636	100.599
5.625	102.986	102.925	102.895	5.625	102.986	102.925	102.895	5.625	101.123	101.066	101.009
5.750	102.018	101.940	101.864	5.750	101.955	101.893	101.864	5.750	101.269	101.226	101.183
5.875	102.472	102.410	102.381	5.875	102.472	102.410	102.381	5.875	101.574	101.524	101.474
6.000	102.982	102.921	102.891	6.000	102.982	102.921	102.891	6.000	101.928	101.878	101.829
6.125	103.484	103.423	103.393	6.125	103.484	103.423	103.393	6.125	102.202	102.152	102.103

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	93.861	93.817	93.796	4.500	93.911	93.867	93.846	5.000	95.961	95.766	95.737
4.625	94.549	94.504	94.483	4.625	94.599	94.554	94.533	5.125	96.242	96.155	96.115
4.750	97.732	97.675	97.619	4.750	97.732	97.675	97.619	5.250	96.936	96.868	96.800
4.875	98.263	98.207	98.150	4.875	98.263	98.207	98.150	5.375	96.978	96.910	96.842
5.000	98.907	98.850	98.794	5.000	98.907	98.850	98.794	5.500	97.380	97.311	97.243
5.125	99.570	99.513	99.456	5.125	99.570	99.513	99.456	5.625	97.759	97.691	97.623
5.250	100.285	100.228	100.172	5.250	100.285	100.228	100.172	5.750	98.643	98.607	98.572
5.375	100.292	100.235	100.178	5.375	100.292	100.235	100.178	5.875	98.870	98.835	98.799
5.500	100.698	100.636	100.599	5.500	100.698	100.636	100.599	6.000	99.200	99.164	99.129
5.625	101.123	101.066	101.009	5.625	101.123	101.066	101.009	6.125	99.387	99.352	99.316
5.750	101.269	101.226	101.183	5.750	101.269	101.226	101.183	6.250	99.760	99.732	99.703
5.875	101.574	101.524	101.474	5.875	101.138	101.042	100.991	6.375	99.444	99.415	99.387
6.000	101.928	101.878	101.829	6.000	101.702	101.606	101.555	6.500	99.899	99.870	99.842
6.125	102.202	102.152	102.103	6.125	101.945	101.859	101.799	6.625	100.088	100.059	100.031

**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: 2/26/2026 8:13 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	101.186	101.034	100.734	6.750	100.431	100.268	99.968	6.625	99.186	99.034	98.734
6.750	101.931	101.768	101.468	6.875	100.930	100.767	100.467	6.750	99.931	99.768	99.468
6.875	102.430	102.267	101.967	7.000	101.420	101.257	100.957	6.875	100.430	100.267	99.967
7.000	102.920	102.757	102.457	7.125	101.854	101.691	101.391	7.000	100.920	100.757	100.457
7.125	103.354	103.191	102.891	7.250	102.268	102.105	101.805	7.125	101.354	101.191	100.891
7.250	103.768	103.605	103.305	7.375	101.335	101.144	100.844	7.250	101.768	101.605	101.305
7.375	102.835	102.644	102.344	7.500	101.795	101.604	101.304	7.375	100.835	100.644	100.344
7.500	103.295	103.104	102.804	7.625	102.179	101.988	101.688	7.500	101.295	101.104	100.804
7.625	103.679	103.488	103.188	7.750	102.573	102.382	102.082	7.625	101.679	101.488	101.188
7.750	104.073	103.882	103.582	7.875	101.289	101.078	100.778	7.750	102.073	101.882	101.582
7.875	102.789	102.578	102.278	8.000	101.709	101.498	101.198	7.875	100.789	100.578	100.278
8.000	103.209	102.998	102.698	8.125	102.093	101.882	101.582	8.000	101.209	100.998	100.698
8.125	103.593	103.382	103.082	8.250	102.487	102.276	101.976	8.125	101.593	101.382	101.082
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	98.431	98.268	97.968	6.625	100.436	100.284	99.984	6.625	98.436	98.284	97.984
6.875	98.930	98.767	98.467	6.750	101.181	101.018	100.718	6.750	99.181	99.018	98.718
7.000	99.420	99.257	98.957	6.875	101.680	101.517	101.217	6.875	99.680	99.517	99.217
7.125	99.854	99.691	99.391	7.000	102.170	102.007	101.707	7.000	100.170	100.007	99.707
7.250	100.268	100.105	99.805	7.125	102.604	102.441	102.141	7.125	100.604	100.441	100.141
7.375	99.335	99.144	98.844	7.250	103.018	102.855	102.555	7.250	101.018	100.855	100.555
7.500	99.795	99.604	99.304	7.375	102.085	101.894	101.594	7.375	100.085	99.894	99.594
7.625	100.179	99.988	99.688	7.500	102.545	102.354	102.054	7.500	100.545	100.354	100.054
7.750	100.573	100.382	100.082	7.625	102.929	102.738	102.438	7.625	100.929	100.738	100.438
7.875	99.289	99.078	98.778	7.750	103.323	103.132	102.832	7.750	101.323	101.132	100.832
8.000	99.709	99.498	99.198	7.875	102.039	101.828	101.528	7.875	100.039	99.828	99.528
8.125	100.093	99.882	99.582	8.000	102.459	102.248	101.948	8.000	100.459	100.248	99.948
8.250	100.487	100.276	99.976	8.125	102.843	102.632	102.332	8.125	100.843	100.632	100.332

**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

<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.