



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: 2/27/26 8:31 AM

Table of Contents	
Page	Product
1	Cover Page
2	Conventional Fixed
5	Conventional ARM
7	Home Ready
9	Home Possible
11	RefiNow
13	FHA Fixed
16	VA Fixed
19	FHA DPA Fixed

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: 2/27/2026 8:31 PST

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.750	97.207	97.207	97.022	4.750	97.207	97.207	97.022	5.125	100.137	100.020	99.930
4.875	98.052	98.022	97.830	4.875	98.052	98.022	97.830	5.250	100.152	100.138	100.026
5.000	98.714	98.624	98.441	5.000	98.714	98.624	98.441	5.375	100.650	100.632	100.516
5.125	99.176	99.092	98.904	5.125	99.176	99.092	98.904	5.500	101.127	101.111	100.988
5.250	99.446	99.385	99.234	5.250	99.333	99.289	99.234	5.625	101.534	101.518	101.394
5.375	100.088	100.027	99.838	5.375	99.912	99.886	99.813	5.750	101.244	101.216	101.151
5.500	100.693	100.632	100.452	5.500	100.663	100.576	100.452	5.875	101.839	101.805	101.745
5.625	101.256	101.195	101.030	5.625	101.165	101.078	100.954	6.000	102.156	102.117	102.062
5.750	101.059	100.991	100.880	5.750	100.992	100.971	100.880	6.125	102.579	102.535	102.485
5.875	101.655	101.588	101.382	5.875	101.538	101.478	101.382	6.250	102.103	102.054	102.009
6.000	102.139	102.071	101.828	6.000	102.017	101.922	101.828	6.375	102.648	102.593	102.554
6.125	102.584	102.517	102.255	6.125	102.442	102.352	102.255	6.500	103.188	103.128	103.094
6.250	102.300	102.246	102.004	6.250	102.111	102.051	102.004	6.625	103.045	102.986	102.951
6.375	102.708	102.654	102.500	6.375	102.606	102.547	102.500	6.750	103.035	102.965	102.965
6.500	103.101	103.043	102.995	6.500	103.101	103.042	102.995	6.875	103.313	103.238	103.238
6.625	103.444	103.390	103.308	6.625	103.414	103.355	103.308	7.000	103.857	103.777	103.777
6.750	103.327	103.294	103.080	6.750	103.112	103.043	103.080	7.125	103.702	103.616	103.616
6.875	103.694	103.660	103.405	6.875	103.457	103.411	103.405	7.250	104.284	104.193	104.193
7.000	103.971	103.937	103.890	7.000	103.950	103.906	103.890	7.375	104.463	104.367	104.367
7.125	104.306	104.273	104.148	7.125	104.208	104.163	104.148	7.500	104.724	104.623	104.623
7.250	104.479	104.452	104.206	7.250	104.263	104.218	104.206	7.625	104.993	104.887	104.887
7.375	104.793	104.766	104.667	7.375	104.727	104.682	104.667	7.750	105.150	105.080	105.080
7.500	105.185	105.140	105.124	7.500	105.185	105.140	105.124	7.875	105.150	105.150	105.170
7.625	105.416	105.372	105.356	7.625	105.416	105.372	105.356	8.000	105.209	105.150	105.310
7.750	105.150	105.150	105.150	7.750	105.150	105.150	105.150				
7.875	105.236	105.192	105.277	7.875	105.236	105.192	105.277				
8.000	105.716	105.672	105.656	8.000	105.716	105.672	105.656				
8.125	105.917	105.872	105.857	8.125	105.917	105.872	105.857				
8.250	105.983	105.873	105.911	8.25	105.9832	105.8732	105.9107				
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	99.313	99.313	99.152	4.625	99.489	99.489	99.328	5.000	97.589	97.502	97.343
4.750	99.656	99.656	99.532	4.750	99.955	99.955	99.830	5.125	98.143	98.065	97.898
4.875	100.025	100.008	99.934	4.875	100.159	100.159	100.040	5.250	99.328	99.322	99.206
5.000	100.391	100.391	100.278	5.000	100.658	100.658	100.545	5.375	99.906	99.860	99.739
5.125	100.675	100.672	100.566	5.125	100.619	100.616	100.510	5.500	100.511	100.424	100.300
5.250	100.923	100.915	100.830	5.250	100.844	100.836	100.751	5.625	101.004	100.917	100.793
5.375	101.364	101.351	101.271	5.375	101.166	101.154	101.074	5.750	100.882	100.858	100.767
5.500	101.595	101.577	101.503	5.500	101.419	101.401	101.328	5.875	101.468	101.377	101.238
5.625	101.815	101.772	101.724	5.625	101.597	101.574	101.507	6.000	101.947	101.854	101.680
5.750	102.043	102.014	101.937	5.750	101.780	101.752	101.675	6.125	102.386	102.289	102.063
5.875	102.339	102.306	102.241	5.875	101.931	101.897	101.826	6.250	102.065	101.958	101.698
6.000	102.625	102.586	102.521	6.000	102.383	102.344	102.263	6.375	102.469	102.360	102.090
6.125	102.817	102.756	102.726	6.125	102.700	102.656	102.581	6.500	102.857	102.748	102.421
6.250	103.054	103.005	102.936	6.250	103.029	102.980	102.911	6.625	103.199	103.088	102.654
6.375	103.350	103.295	103.232	6.375	103.442	103.387	103.324	6.750	103.085	102.998	102.625
6.500	103.568	103.508	103.450	6.500	103.479	103.420	103.362	6.875	103.446	103.357	102.880
6.625	103.855	103.790	103.739	6.625	103.655	103.590	103.538	7.000	103.717	103.624	103.141
6.750	103.893	103.823	103.823	6.750	103.830	103.760	103.760	7.125	104.047	103.952	103.311
6.875	104.202	104.127	104.127	6.875	104.100	104.025	104.025	7.250	103.764	103.663	102.823
7.000	104.408	104.328	104.328	7.000	104.319	104.238	104.238	7.375	104.050	103.946	103.132
7.125	104.307	104.261	104.234	7.125	103.806	103.761	103.734	7.500	104.256	104.149	103.573
7.250	104.076	104.000	103.955	7.250	103.724	103.648	103.603	7.625	104.483	104.373	103.760
7.375	104.516	104.439	104.395	7.375	104.056	103.979	103.934	7.750	103.364	103.319	103.304
								7.875	103.827	103.782	103.767

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: 2/27/2026 8:31 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.911	97.761	97.611	5.000	97.786	97.636	97.486
5.125	98.581	98.431	98.281	5.125	98.456	98.306	98.156
5.250	99.234	99.084	98.934	5.250	99.080	98.930	98.780
5.375	99.873	99.723	99.573	5.375	99.638	99.488	99.338
5.500	100.495	100.345	100.195	5.500	100.183	100.033	99.883
5.625	101.101	100.951	100.801	5.625	100.713	100.563	100.413
5.750	101.689	101.539	101.389	5.750	101.228	101.078	100.928
5.875	102.261	102.111	101.961	5.875	101.729	101.579	101.429
6.000	102.816	102.666	102.516	6.000	102.214	102.064	101.914
6.125	103.348	103.198	103.048	6.125	102.723	102.573	102.423
6.250	103.856	103.706	103.556	6.250	103.231	103.081	102.931
6.375	104.341	104.191	104.041	6.375	103.716	103.566	103.416
6.500	104.802	104.652	104.502	6.500	104.177	104.027	103.877
6.625	105.242	105.092	104.942	6.625	104.617	104.467	104.317
6.750	105.660	105.510	105.360	6.750	105.035	104.885	104.735
6.875	106.056	105.906	105.756	6.875	105.431	105.281	105.131
7.000	106.431	106.281	106.131	7.000	105.806	105.656	105.506
7.125	106.791	106.641	106.491	7.125	106.166	106.016	105.866
7.250	107.135	106.985	106.835	7.250	106.510	106.360	106.210

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: 2/27/2026 8:31 PST

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	100.044	100.005	99.914	5.000	99.687	99.657	99.626	5.000	99.922	99.891	99.860
5.125	100.284	100.242	100.152	5.125	100.044	100.003	99.968	5.125	100.376	100.341	100.306
5.250	100.510	100.465	100.375	5.250	100.459	100.421	100.382	5.250	100.778	100.740	100.701
5.375	100.738	100.690	100.599	5.375	101.019	100.977	100.934	5.375	101.131	101.089	101.045
5.500	100.960	100.909	100.818	5.500	101.386	101.340	101.292	5.500	101.452	101.406	101.358
5.625	101.175	101.121	101.030	5.625	101.509	101.459	101.407	5.625	101.776	101.726	101.674
5.750	101.339	101.282	101.191	5.750	101.657	101.604	101.548	5.750	102.046	101.992	101.936
5.875	101.457	101.396	101.318	5.875	101.847	101.789	101.729	5.875	102.239	102.181	102.121
6.000	101.600	101.539	101.474	6.000	101.986	101.925	101.861	6.000	102.430	102.369	102.305
6.125	101.785	101.720	101.651	6.125	102.053	101.988	101.920	6.125	102.624	102.559	102.491
6.250	101.985	101.916	101.844	6.250	102.251	102.182	102.109	6.250	102.834	102.765	102.692
6.375	102.158	102.085	102.009	6.375	102.593	102.520	102.443	6.375	103.014	102.941	102.864
6.500	102.246	102.169	102.088	6.500	102.778	102.701	102.620	6.500	103.018	102.942	102.861
6.625	102.237	102.158	102.067	6.625	102.725	102.645	102.560	6.625	102.761	102.680	102.595
6.750	102.305	102.222	102.132	6.750	102.695	102.611	102.521	6.750	102.625	102.541	102.451
6.875	102.303	102.218	102.127	6.875	102.222	102.137	102.046	6.875	102.361	102.276	102.185
7.000	102.303	102.214	102.124	7.000	102.366	102.277	102.186	7.000	102.369	102.280	102.189
7.125	102.304	102.212	102.121	7.125	102.561	102.470	102.379	7.125	102.377	102.285	102.194

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	100.044	100.005	99.914	5.000	99.783	99.752	99.721	5.000	100.017	99.986	99.955
5.125	100.284	100.242	100.152	5.125	100.133	100.098	100.063	5.125	100.469	100.435	100.399
5.250	100.510	100.465	100.375	5.250	100.553	100.515	100.476	5.250	100.870	100.832	100.793
5.375	100.738	100.690	100.599	5.375	101.113	101.071	101.027	5.375	101.221	101.179	101.135
5.500	100.960	100.909	100.818	5.500	101.478	101.432	101.385	5.500	101.540	101.494	101.446
5.625	101.175	101.124	101.072	5.625	101.602	101.552	101.500	5.625	101.862	101.812	101.761
5.750	101.392	101.339	101.283	5.750	101.751	101.697	101.641	5.750	102.131	102.077	102.021
5.875	101.546	101.489	101.429	5.875	101.942	101.885	101.824	5.875	102.323	102.265	102.205
6.000	101.713	101.652	101.588	6.000	102.084	102.022	101.958	6.000	102.515	102.453	102.389
6.125	101.900	101.835	101.767	6.125	102.153	102.088	102.019	6.125	102.709	102.644	102.576
6.250	102.103	102.034	101.961	6.250	102.353	102.284	102.211	6.250	102.919	102.850	102.778
6.375	102.277	102.205	102.128	6.375	102.697	102.624	102.547	6.375	103.100	103.027	102.951
6.500	102.366	102.289	102.208	6.500	102.883	102.807	102.726	6.500	103.106	103.029	102.948
6.625	102.325	102.245	102.160	6.625	102.833	102.753	102.668	6.625	102.849	102.769	102.684
6.750	102.328	102.243	102.154	6.750	102.805	102.721	102.632	6.750	102.715	102.631	102.541
6.875	102.303	102.218	102.127	6.875	102.222	102.137	102.046	6.875	102.361	102.276	102.185
7.000	102.303	102.214	102.124	7.000	102.366	102.277	102.186	7.000	102.369	102.280	102.189
7.125	102.304	102.212	102.121	7.125	102.561	102.470	102.379	7.125	102.377	102.285	102.194

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: 2/27/2026 8:31 PST

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	97.346	97.302	97.279	4.500	97.346	97.302	97.279	5.000	100.235	100.185	100.135
4.625	98.032	97.988	97.965	4.625	98.032	97.988	97.965	5.125	100.624	100.581	100.488
4.750	99.382	99.333	99.283	4.750	99.382	99.333	99.283	5.250	100.971	100.900	100.829
4.875	99.657	99.608	99.558	4.875	99.657	99.608	99.558	5.375	101.227	101.156	101.085
5.000	100.235	100.185	100.135	5.000	100.235	100.185	100.135	5.500	101.733	101.662	101.591
5.125	100.624	100.581	100.488	5.125	100.624	100.581	100.488	5.625	102.154	102.098	102.044
5.250	100.971	100.900	100.829	5.250	100.971	100.900	100.829	5.750	102.220	102.191	102.123
5.375	101.227	101.156	101.085	5.375	101.227	101.156	101.085	5.875	102.503	102.416	102.356
5.500	101.733	101.662	101.591	5.500	101.733	101.662	101.591	6.000	103.093	103.006	102.945
5.625	102.154	102.098	102.044	5.625	102.154	102.098	102.044	6.125	103.465	103.378	103.317
5.750	102.435	102.407	102.308	5.750	102.435	102.407	102.308	6.250	103.177	103.157	103.117
5.875	102.503	102.416	102.356	5.875	102.503	102.416	102.356	6.375	103.148	103.075	103.030
6.000	103.093	103.006	102.945	6.000	103.093	103.006	102.945	6.500	103.702	103.630	103.584
6.125	103.465	103.378	103.317	6.125	103.465	103.378	103.317	6.625	104.039	103.967	103.921
6.250	103.177	103.157	103.117	6.250	103.177	103.157	103.117	6.750	104.547	104.490	104.433
6.375	103.148	103.075	103.030	6.375	103.148	103.075	103.030	6.875	104.810	104.760	104.659
6.500	103.702	103.630	103.584	6.500	103.702	103.630	103.584	7.000	105.240	105.190	105.089
6.625	104.039	103.967	103.921	6.625	104.039	103.967	103.921	7.125	105.654	105.604	105.503
6.750	104.547	104.490	104.433	6.750	104.547	104.490	104.433	7.250	105.692	105.601	105.545
6.875	104.914	104.838	104.768	6.875	104.914	104.838	104.768	7.375	105.124	105.068	104.999
7.000	105.267	105.190	105.121	7.000	105.267	105.190	105.121	7.500	105.249	105.193	105.124
7.125	105.654	105.604	105.503	7.125	105.654	105.604	105.503	7.625	105.3735	105.3175	105.2485
7.250	105.938	105.847	105.791	7.250	105.938	105.847	105.791	7.75	105.4985	105.4425	105.3735
7.375	105.1235	105.0675	104.9985	7.375	105.1235	105.0675	104.9985	7.875	103.6411	103.4737	103.3598
7.5	105.2485	105.1925	105.1235	7.5	105.2485	105.1925	105.1235	8	103.9806	103.8132	103.6993
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	95.402	95.402	95.199	4.250	98.807	98.746	98.716	4.500	94.233	94.189	94.166
3.875	95.805	95.805	95.608	4.375	99.368	99.307	99.277	4.625	94.920	94.876	94.853
4.000	95.711	95.711	95.520	4.500	99.925	99.864	99.834	4.750	98.047	97.997	97.948
4.125	95.718	95.718	95.532	4.625	100.479	100.417	100.388	4.875	98.469	98.419	98.369
4.250	98.807	98.746	98.716	4.750	100.267	100.244	100.220	5.000	99.381	99.332	99.282
4.375	99.368	99.307	99.277	4.875	100.742	100.681	100.651	5.125	99.676	99.626	99.577
4.500	99.925	99.864	99.834	5.000	101.287	101.225	101.196	5.250	100.239	100.168	100.097
4.625	100.479	100.417	100.388	5.125	101.824	101.763	101.733	5.375	100.395	100.339	100.238
4.750	100.267	100.244	100.220	5.250	101.489	101.466	101.442	5.500	100.966	100.904	100.859
4.875	100.742	100.681	100.651	5.375	101.697	101.636	101.606	5.625	101.498	101.442	101.341
5.000	101.287	101.225	101.196	5.500	102.226	102.165	102.135	5.750	101.153	101.079	101.024
5.125	101.824	101.763	101.733	5.625	102.744	102.683	102.653	5.875	101.612	101.570	101.527
5.250	101.489	101.466	101.442	5.750	102.106	102.028	101.950	6.000	102.019	101.927	101.884
5.375	101.697	101.636	101.606	5.875	102.154	102.093	102.064	6.125	102.375	102.277	102.219
5.500	102.226	102.165	102.135	6.000	102.664	102.603	102.573	6.250	102.443	102.400	102.358
								6.375	102.225	102.175	102.126
								6.500	102.637	102.587	102.538
								6.625	102.932	102.882	102.832
								6.750	103.144	103.087	103.030
								6.875	103.115	103.058	103.001
								7.000	103.525	103.468	103.412

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	100.239	100.168	100.097	5.000	99.381	99.332	99.282	4.500	96.876	96.739	96.653
5.375	100.395	100.339	100.238	5.125	99.676	99.626	99.577	4.625	97.404	97.268	97.182
5.500	100.966	100.904	100.859	5.250	100.239	100.168	100.097	4.750	96.715	96.692	96.621
5.625	101.498	101.442	101.341	5.375	100.246	100.175	100.118	4.875	97.173	97.151	97.080
5.750	101.153	101.079	101.024	5.500	100.966	100.904	100.859	5.000	97.615	97.593	97.522
5.875	101.612	101.570	101.527	5.625	101.388	101.326	101.281	5.125	98.050	98.028	97.957
6.000	102.019	101.927	101.884	5.750	101.110	101.067	101.024	5.250	97.924	97.893	97.822
6.125	102.375	102.277	102.219	5.875	101.364	101.289	101.236	5.375	98.359	98.328	98.257
6.250	102.443	102.400	102.358	6.000	102.019	101.921	101.863	5.500	98.776	98.745	98.674
6.375	102.225	102.175	102.126	6.125	102.375	102.277	102.219	5.625	99.185	99.155	99.084
6.500	102.637	102.587	102.538	6.250	101.781	101.753	101.725	5.750	99.036	99.005	98.934
6.625	102.932	102.882	102.832	6.375	101.843	101.814	101.786	5.875	99.463	99.432	99.361
6.750	103.144	103.087	103.030	6.500	102.253	102.114	102.041	6.000	99.890	99.859	99.788
6.875	103.115	103.058	103.001	6.625	102.536	102.397	102.332	6.125	100.301	100.270	100.199
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	100.740	100.732	100.614	5.250	100.740	100.732	100.614	5.250	100.971	100.900	100.829
5.375	101.117	101.104	100.991	5.375	101.117	101.104	100.991	5.375	101.227	101.156	101.085
5.500	101.627	101.586	101.485	5.500	101.627	101.586	101.485	5.500	101.733	101.662	101.591
5.625	102.154	102.098	101.997	5.625	102.154	102.098	101.997	5.625	102.154	102.098	102.010
5.750	102.535	102.507	102.408	5.750	102.535	102.507	102.408	5.750	102.439	102.411	102.312
5.875	102.503	102.416	102.356	5.875	102.503	102.416	102.356	5.875	102.503	102.416	102.356
6.000	103.093	103.006	102.945	6.000	103.093	103.006	102.945	6.000	103.093	103.006	102.945
6.125	103.465	103.378	103.317	6.125	103.465	103.378	103.317	6.125	103.465	103.378	103.317
6.250	103.348	103.299	103.235	6.250	103.348	103.299	103.235	6.250	103.056	103.013	102.970
6.375	103.236	103.182	103.155	6.375	103.236	103.182	103.155	6.375	103.148	103.075	103.030
6.500	103.702	103.630	103.584	6.500	103.702	103.630	103.584	6.500	103.702	103.630	103.584
6.625	104.039	103.967	103.921	6.625	104.039	103.967	103.921	6.625	104.039	103.967	103.921
6.750	104.311	104.237	104.172	6.750	104.311	104.237	104.172	6.750	104.547	104.490	104.433
6.875	104.961	104.886	104.815	6.875	104.961	104.886	104.815	6.875	104.810	104.760	104.659
7.000	105.240	105.190	105.089	7.000	105.240	105.190	105.089	7.000	105.240	105.190	105.089
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	99.925	99.864	99.834	4.250	98.807	98.746	98.716	5.250	100.337	100.264	100.190
4.625	100.479	100.417	100.388	4.375	99.368	99.307	99.277	5.375	100.395	100.339	100.238
4.750	100.267	100.244	100.220	4.500	99.925	99.864	99.834	5.500	100.966	100.904	100.859
4.875	100.742	100.681	100.651	4.625	100.479	100.417	100.388	5.625	101.498	101.442	101.341
5.000	101.287	101.225	101.196	4.750	100.191	100.130	100.100	5.750	101.777	101.703	101.630
5.125	101.824	101.763	101.733	4.875	100.742	100.681	100.651	5.875	101.612	101.570	101.527
5.250	101.489	101.466	101.442	5.000	101.287	101.225	101.196	6.000	102.019	101.927	101.884
5.375	101.697	101.636	101.606	5.125	101.824	101.763	101.733	6.125	102.410	102.337	102.263
5.500	102.226	102.165	102.135	5.250	101.161	101.100	101.070	6.250	102.825	102.751	102.677
5.625	102.744	102.683	102.653	5.375	101.697	101.636	101.606	6.375	102.420	102.362	102.304
5.750	102.106	102.055	101.984	5.500	102.226	102.165	102.135	6.500	102.831	102.773	102.715
5.875	102.513	102.482	102.411	5.625	102.744	102.683	102.653	6.625	103.223	103.165	103.106
6.000	102.940	102.909	102.838	5.750	101.638	101.577	101.547	6.750	104.008	103.935	103.861

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	100.337	100.264	100.190	5.250	100.239	100.168	100.097	4.500	96.876	96.739	96.653
5.375	100.395	100.339	100.238	5.375	100.246	100.175	100.118	4.625	97.404	97.268	97.182
5.500	100.966	100.904	100.859	5.500	100.966	100.904	100.859	4.750	95.487	95.253	95.214
5.625	101.498	101.442	101.341	5.625	101.388	101.326	101.281	4.875	95.996	95.763	95.629
5.750	101.777	101.703	101.630	5.750	101.110	101.067	101.024	5.000	96.463	96.229	96.096
5.875	101.612	101.570	101.527	5.875	101.364	101.289	101.236	5.125	96.878	96.644	96.511
6.000	102.019	101.927	101.884	6.000	102.019	101.921	101.863	5.250	97.202	97.173	97.145
6.125	102.410	102.337	102.263	6.125	102.375	102.277	102.219	5.375	97.241	97.212	97.184
6.250	102.825	102.751	102.677	6.250	101.781	101.753	101.725	5.500	97.638	97.610	97.581
6.375	102.420	102.362	102.304	6.375	101.843	101.814	101.786	5.625	98.015	97.987	97.959
6.500	102.831	102.773	102.715	6.500	102.253	102.114	102.041	5.750	98.910	98.882	98.853
6.625	103.223	103.165	103.106	6.625	102.536	102.397	102.332	5.875	99.133	99.105	99.076
6.750	104.008	103.935	103.861	6.750	102.722	102.665	102.608	6.000	99.459	99.430	99.402
6.875	103.115	103.058	103.001	6.875	102.983	102.926	102.858	6.125	99.641	99.613	99.585

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	96.699	96.655	96.633	4.375	96.699	96.655	96.633
4.5	97.396	97.352	97.329	4.5	97.396	97.352	97.329
4.625	98.082	98.038	98.015	4.625	98.082	98.038	98.015
4.75	99.038	99.098	99.048	4.75	99.038	99.098	99.048
4.875	99.494	99.554	99.504	4.875	99.494	99.554	99.504
5	100.138	100.198	100.148	5	100.138	100.198	100.148
5.125	100.670	100.649	100.599	5.125	100.670	100.649	100.599
5.25	101.061	100.945	100.901	5.25	100.649	100.677	100.606
5.375	101.699	101.584	101.539	5.375	101.087	101.172	101.101
5.5	102.522	102.406	102.362	5.5	101.662	101.747	101.676
5.625	103.256	103.140	103.096	5.625	102.188	102.158	102.087
5.75	103.951	103.710	103.651	5.75	102.451	102.402	102.349
5.875	104.473	104.232	104.174	5.875	102.751	102.701	102.648
6	105.149	104.909	104.850	6	103.183	103.133	103.080

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: 2/27/2026 8:31 PST

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.125	95.932	95.789	95.675	4.125	95.932	95.789	95.675	4.125	95.932	95.789	95.675
4.250	96.318	96.274	96.251	4.250	96.318	96.274	96.251	4.250	96.318	96.274	96.251
4.375	97.024	96.980	96.958	4.375	97.024	96.980	96.958	4.375	97.024	96.980	96.958
4.500	97.721	97.677	97.654	4.500	97.721	97.677	97.654	4.500	97.721	97.677	97.654
4.625	98.407	98.363	98.340	4.625	98.407	98.363	98.340	4.625	98.407	98.363	98.340
4.750	99.695	99.645	99.595	4.750	99.695	99.645	99.595	4.750	99.695	99.645	99.595
4.875	99.976	99.926	99.877	4.875	99.976	99.926	99.877	4.875	99.976	99.926	99.877
5.000	100.485	100.436	100.386	5.000	100.485	100.436	100.386	5.000	100.485	100.436	100.386
5.125	100.840	100.790	100.740	5.125	100.840	100.790	100.740	5.125	100.840	100.790	100.740
5.250	101.302	101.231	101.160	5.250	101.302	101.231	101.160	5.250	101.302	101.231	101.160
5.375	101.558	101.487	101.416	5.375	101.558	101.487	101.416	5.375	101.558	101.487	101.416
5.500	102.002	101.931	101.860	5.500	102.002	101.931	101.860	5.500	102.002	101.931	101.860
5.625	102.413	102.342	102.271	5.625	102.413	102.342	102.271	5.625	102.413	102.342	102.271
5.750	102.508	102.465	102.423	5.750	102.508	102.465	102.423	5.750	102.508	102.465	102.423
5.875	102.565	102.522	102.480	5.875	102.565	102.522	102.480	5.875	102.565	102.522	102.480
6.000	103.002	102.960	102.917	6.000	103.002	102.960	102.917	6.000	103.002	102.960	102.917
6.125	103.388	103.346	103.303	6.125	103.388	103.346	103.303	6.125	103.388	103.346	103.303
6.250	103.431	103.388	103.345	6.250	103.431	103.388	103.345	6.250	103.431	103.388	103.345
6.375	103.293	103.243	103.193	6.375	103.293	103.243	103.193	6.375	103.293	103.243	103.193
6.500	103.665	103.615	103.565	6.500	103.665	103.615	103.565	6.500	103.665	103.615	103.565
6.625	104.069	104.020	103.970	6.625	104.069	104.020	103.970	6.625	104.069	104.020	103.970
6.750	104.828	104.772	104.715	6.750	104.828	104.772	104.715	6.750	104.828	104.772	104.715
6.875	104.802	104.746	104.689	6.875	104.802	104.746	104.689	6.875	104.802	104.746	104.689
7.000	105.213	105.156	105.099	7.000	105.213	105.156	105.099	7.000	105.213	105.156	105.099
7.125	105.530	105.473	105.416	7.125	105.530	105.473	105.416	7.125	105.530	105.473	105.416
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.250	99.182	99.121	99.091	4.250	99.182	99.121	99.091	4.875	98.476	98.426	98.377
4.375	99.743	99.682	99.652	4.375	99.743	99.682	99.652	5.000	99.120	99.070	99.020
4.500	100.300	100.239	100.209	4.500	100.300	100.239	100.209	5.125	99.782	99.733	99.683
4.625	100.854	100.792	100.763	4.625	100.854	100.792	100.763	5.250	100.396	100.325	100.254
4.750	100.673	100.650	100.627	4.750	100.566	100.505	100.475	5.375	100.402	100.331	100.260
4.875	101.117	101.056	101.026	4.875	101.117	101.056	101.026	5.500	100.809	100.746	100.702
5.000	101.662	101.600	101.571	5.000	101.662	101.600	101.571	5.625	101.233	101.162	101.091
5.125	102.199	102.138	102.108	5.125	102.199	102.138	102.108	5.750	101.235	101.192	101.149
5.250	101.739	101.716	101.692	5.250	101.536	101.475	101.445	5.875	101.612	101.570	101.527
5.375	102.072	102.011	101.981	5.375	102.072	102.011	101.981	6.000	101.970	101.927	101.884
5.500	102.601	102.540	102.510	5.500	102.601	102.540	102.510	6.125	102.246	102.203	102.161
5.625	103.119	103.058	103.028	5.625	103.119	103.058	103.028	6.250	102.443	102.400	102.358
5.750	102.200	102.122	102.044	5.750	102.013	101.952	101.922	6.375	102.225	102.175	102.126
5.875	102.529	102.468	102.439	5.875	102.529	102.468	102.439	6.500	102.637	102.587	102.538
6.000	103.039	102.978	102.948	6.000	103.039	102.978	102.948	6.625	102.932	102.882	102.832
								6.750	103.144	103.087	103.030
								6.875	103.115	103.058	103.001
								7.000	103.525	103.468	103.412
								7.125	103.843	103.786	103.729

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	93.537	93.493	93.470	4.375	91.537	91.493	91.470	5.000	96.092	95.941	95.927
4.500	94.233	94.189	94.166	4.500	92.233	92.189	92.166	5.125	96.368	96.306	96.277
4.625	94.920	94.876	94.853	4.625	92.920	92.876	92.853	5.250	97.202	97.173	97.145
4.750	97.945	97.895	97.845	4.750	97.945	97.895	97.845	5.375	97.241	97.212	97.184
4.875	98.476	98.426	98.377	4.875	98.476	98.426	98.377	5.500	97.638	97.610	97.581
5.000	99.120	99.070	99.020	5.000	99.120	99.070	99.020	5.625	98.015	97.987	97.959
5.125	99.782	99.733	99.683	5.125	99.782	99.733	99.683	5.750	98.910	98.882	98.853
5.250	100.396	100.325	100.254	5.250	100.396	100.325	100.254	5.875	99.133	99.105	99.076
5.375	100.402	100.331	100.260	5.375	100.402	100.331	100.260	6.000	99.459	99.430	99.402
5.500	100.809	100.746	100.702	5.500	100.809	100.746	100.702	6.125	99.641	99.613	99.585
5.625	101.233	101.162	101.091	5.625	101.233	101.162	101.091	6.250	99.731	99.663	99.595
5.750	101.235	101.192	101.149	5.750	101.235	101.192	101.149	6.375	99.410	99.342	99.274
5.875	101.612	101.570	101.527	5.875	101.197	101.099	101.041	6.500	99.862	99.794	99.726
6.000	101.970	101.927	101.884	6.000	101.747	101.650	101.591	6.625	100.047	99.979	99.911
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	97.721	97.677	97.654	4.500	97.721	97.677	97.654	4.500	97.721	97.677	97.654
4.625	98.407	98.363	98.340	4.625	98.407	98.363	98.340	4.625	98.407	98.363	98.340
4.750	99.695	99.645	99.595	4.750	99.695	99.645	99.595	4.750	99.695	99.645	99.595
4.875	99.976	99.926	99.877	4.875	99.976	99.926	99.877	4.875	99.976	99.926	99.877
5.000	100.485	100.436	100.386	5.000	100.485	100.436	100.386	5.000	100.485	100.436	100.386
5.125	100.840	100.790	100.740	5.125	100.840	100.790	100.740	5.125	100.840	100.790	100.740
5.250	101.302	101.231	101.160	5.250	101.302	101.231	101.160	5.250	101.302	101.231	101.160
5.375	101.558	101.487	101.416	5.375	101.558	101.487	101.416	5.375	101.558	101.487	101.416
5.500	102.002	101.931	101.860	5.500	102.002	101.931	101.860	5.500	102.002	101.931	101.860
5.625	102.465	102.408	102.363	5.625	102.465	102.408	102.363	5.625	102.465	102.408	102.363
5.750	102.508	102.465	102.423	5.750	102.508	102.465	102.423	5.750	102.508	102.465	102.423
5.875	102.565	102.522	102.480	5.875	102.565	102.522	102.480	5.875	102.565	102.522	102.480
6.000	103.002	102.960	102.917	6.000	103.002	102.960	102.917	6.000	103.002	102.960	102.917
6.125	103.399	103.346	103.303	6.125	103.399	103.346	103.303	6.125	103.399	103.346	103.303
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	100.300	100.239	100.209	4.500	100.300	100.239	100.209	4.500	94.233	94.189	94.166
4.625	100.854	100.792	100.763	4.625	100.854	100.792	100.763	4.625	94.920	94.876	94.853
4.750	100.673	100.650	100.627	4.750	100.566	100.505	100.475	4.750	97.945	97.895	97.845
4.875	101.117	101.056	101.026	4.875	101.117	101.056	101.026	4.875	98.476	98.426	98.377
5.000	101.662	101.600	101.571	5.000	101.662	101.600	101.571	5.000	99.120	99.070	99.020
5.125	102.199	102.138	102.108	5.125	102.199	102.138	102.108	5.125	99.782	99.733	99.683
5.250	101.739	101.716	101.692	5.250	101.536	101.475	101.445	5.250	100.396	100.325	100.254
5.375	102.072	102.011	101.981	5.375	102.072	102.011	101.981	5.375	100.402	100.331	100.260
5.500	102.601	102.540	102.510	5.500	102.601	102.540	102.510	5.500	100.809	100.746	100.702
5.625	103.119	103.058	103.028	5.625	103.119	103.058	103.028	5.625	101.233	101.162	101.091
5.750	102.200	102.122	102.044	5.750	102.013	101.952	101.922	5.750	101.235	101.192	101.149
5.875	102.529	102.468	102.439	5.875	102.529	102.468	102.439	5.875	101.612	101.570	101.527
6.000	103.039	102.978	102.948	6.000	103.039	102.978	102.948	6.000	101.970	101.927	101.884
6.125	103.541	103.480	103.450	6.125	103.541	103.480	103.450	6.125	102.246	102.203	102.161

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	94.233	94.189	94.166	4.500	94.283	94.239	94.216	5.000	96.092	95.941	95.927
4.625	94.920	94.876	94.853	4.625	94.970	94.926	94.903	5.125	96.368	96.306	96.277
4.750	97.945	97.895	97.845	4.750	97.945	97.895	97.845	5.250	97.202	97.173	97.145
4.875	98.476	98.426	98.377	4.875	98.476	98.426	98.377	5.375	97.241	97.212	97.184
5.000	99.120	99.070	99.020	5.000	99.120	99.070	99.020	5.500	97.638	97.610	97.581
5.125	99.782	99.733	99.683	5.125	99.782	99.733	99.683	5.625	98.015	97.987	97.959
5.250	100.396	100.325	100.254	5.250	100.396	100.325	100.254	5.750	98.910	98.882	98.853
5.375	100.402	100.331	100.260	5.375	100.402	100.331	100.260	5.875	99.133	99.105	99.076
5.500	100.809	100.746	100.702	5.500	100.809	100.746	100.702	6.000	99.459	99.430	99.402
5.625	101.233	101.162	101.091	5.625	101.233	101.162	101.091	6.125	99.641	99.613	99.585
5.750	101.235	101.192	101.149	5.750	101.235	101.192	101.149	6.250	99.731	99.663	99.595
5.875	101.612	101.570	101.527	5.875	101.197	101.099	101.041	6.375	99.410	99.342	99.274
6.000	101.970	101.927	101.884	6.000	101.747	101.650	101.591	6.500	99.862	99.794	99.726
6.125	102.246	102.203	102.161	6.125	101.933	101.846	101.786	6.625	100.047	99.979	99.911

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: 2/27/2026 8:31 PST

BFF_3.5%_DPA_Repayable1				BFF_3.5%_DPA_Forgivable2				BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.625	101.166	101.019	100.719	6.750	100.505	100.330	100.030	6.625	99.166	99.019	98.719
6.750	102.005	101.830	101.530	6.875	101.004	100.829	100.529	6.750	100.005	99.830	99.530
6.875	102.504	102.329	102.029	7.000	101.494	101.319	101.019	6.875	100.504	100.329	100.029
7.000	102.994	102.819	102.519	7.125	101.928	101.753	101.453	7.000	100.994	100.819	100.519
7.125	103.428	103.253	102.953	7.250	102.342	102.167	101.867	7.125	101.428	101.253	100.953
7.250	103.842	103.667	103.367	7.375	101.409	101.206	100.906	7.250	101.842	101.667	101.367
7.375	102.909	102.706	102.406	7.500	101.869	101.666	101.366	7.375	100.909	100.706	100.406
7.500	103.369	103.166	102.866	7.625	102.253	102.050	101.750	7.500	101.369	101.166	100.866
7.625	103.753	103.550	103.250	7.750	102.647	102.444	102.144	7.625	101.753	101.550	101.250
7.750	104.147	103.944	103.644	7.875	101.363	101.140	100.840	7.750	102.147	101.944	101.644
7.875	102.863	102.640	102.340	8.000	101.783	101.560	101.260	7.875	100.863	100.640	100.340
8.000	103.283	103.060	102.760	8.125	102.167	101.944	101.644	8.000	101.283	101.060	100.760
8.125	103.667	103.444	103.144	0.000	0.000	0.000	0.000	8.125	101.667	101.444	101.144
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	98.505	98.330	98.030	6.625	100.416	100.269	99.969	6.625	98.416	98.269	97.969
6.875	99.004	98.829	98.529	6.750	101.255	101.080	100.780	6.750	99.255	99.080	98.780
7.000	99.494	99.319	99.019	6.875	101.754	101.579	101.279	6.875	99.754	99.579	99.279
7.125	99.928	99.753	99.453	7.000	102.244	102.069	101.769	7.000	100.244	100.069	99.769
7.250	100.342	100.167	99.867	7.125	102.678	102.503	102.203	7.125	100.678	100.503	100.203
7.375	99.409	99.206	98.906	7.250	103.092	102.917	102.617	7.250	101.092	100.917	100.617
7.500	99.869	99.666	99.366	7.375	102.159	101.956	101.656	7.375	100.159	99.956	99.656
7.625	100.253	100.050	99.750	7.500	102.619	102.416	102.116	7.500	100.619	100.416	100.116
7.750	100.647	100.444	100.144	7.625	103.003	102.800	102.500	7.625	101.003	100.800	100.500
7.875	99.363	99.140	98.840	7.750	103.397	103.194	102.894	7.750	101.397	101.194	100.894
8.000	99.783	99.560	99.260	7.875	102.113	101.890	101.590	7.875	100.113	99.890	99.590
8.125	100.167	99.944	99.644	8.000	102.533	102.310	102.010	8.000	100.533	100.310	100.010
0.000	0.000	0.000	0.000	8.125	102.917	102.694	102.394	8.125	100.917	100.694	100.394

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.