



# 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: 3/2/26 8:20 AM

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

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

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

Lock Extension Fee's
0.025% Per Day

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

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

Contact List		
Lock Desk	Phone:	949-676-0868
	Email:	<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: 3/2/2026 8:20 PST

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.750	97.037	97.013	96.807	4.750	97.037	97.013	96.807	5.125	99.712	99.561	99.532
4.875	97.608	97.580	97.369	4.875	97.608	97.580	97.369	5.250	99.776	99.720	99.629
5.000	98.201	98.170	97.955	5.000	98.201	98.170	97.955	5.375	100.273	100.210	100.126
5.125	98.670	98.639	98.491	5.125	98.670	98.639	98.491	5.500	100.746	100.680	100.598
5.250	99.041	98.973	98.871	5.250	99.041	98.933	98.871	5.625	101.169	101.084	101.020
5.375	99.674	99.607	99.442	5.375	99.552	99.508	99.442	5.750	101.055	101.001	100.903
5.500	100.264	100.196	100.030	5.500	100.204	100.157	100.030	5.875	101.558	101.524	101.449
5.625	100.812	100.744	100.578	5.625	100.706	100.659	100.532	6.000	101.936	101.884	101.813
5.750	100.840	100.785	100.676	5.750	100.840	100.785	100.676	6.125	102.403	102.360	102.294
5.875	101.352	101.280	101.166	5.875	101.338	101.280	101.166	6.250	102.030	101.963	101.889
6.000	101.820	101.746	101.596	6.000	101.773	101.712	101.596	6.375	102.417	102.363	102.323
6.125	102.251	102.177	102.027	6.125	102.207	102.145	102.027	6.500	103.069	103.010	102.976
6.250	102.162	102.106	101.915	6.250	102.025	101.962	101.915	6.625	103.058	103.001	102.963
6.375	102.561	102.505	102.449	6.375	102.558	102.496	102.449	6.750	102.989	102.919	102.919
6.500	103.054	102.991	102.944	6.500	103.054	102.991	102.944	6.875	103.260	103.232	103.227
6.625	103.346	103.283	103.236	6.625	103.346	103.283	103.236	7.000	103.778	103.698	103.698
6.750	103.261	103.212	103.163	6.750	103.261	103.176	103.163	7.125	103.903	103.902	103.895
6.875	103.610	103.572	103.478	6.875	103.566	103.485	103.478	7.250	104.291	104.201	104.201
7.000	104.006	103.923	103.916	7.000	104.006	103.923	103.916	7.375	104.509	104.509	104.508
7.125	104.256	104.174	104.166	7.125	104.256	104.174	104.166	7.500	104.791	104.791	104.790
7.250	104.403	104.373	104.214	7.250	104.251	104.206	104.190	7.625	105.028	104.921	104.921
7.375	104.712	104.682	104.630	7.375	104.691	104.646	104.630	7.750	105.150	105.097	105.097
7.500	105.135	105.090	105.074	7.500	105.135	105.090	105.074	7.875	105.150	105.150	105.150
7.625	105.365	105.320	105.304	7.625	105.365	105.320	105.304	8.000	105.150	105.150	105.150
7.750	105.150	105.150	105.150	7.750	105.150	105.150	105.150				
7.875	105.184	105.150	105.150	7.875	105.184	105.150	105.150				
8.000	105.643	105.598	105.583	8.000	105.643	105.598	105.583				
8.125	105.842	105.797	105.782	8.125	105.842	105.797	105.782				
8.250	95.196	95.152	95.104								
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	99.282	99.156	99.137	4.625	99.321	99.321	99.191	5.000	97.115	97.084	96.907
4.750	99.509	99.509	99.385	4.750	99.807	99.807	99.683	5.125	97.678	97.645	97.467
4.875	99.845	99.845	99.733	4.875	99.992	99.992	99.873	5.250	98.964	98.925	98.806
5.000	100.219	100.219	100.107	5.000	100.385	100.385	100.272	5.375	99.497	99.454	99.331
5.125	100.516	100.501	100.461	5.125	100.443	100.440	100.334	5.500	100.053	100.006	99.879
5.250	100.776	100.768	100.667	5.250	100.711	100.704	100.603	5.625	100.546	100.499	100.372
5.375	101.216	101.203	101.108	5.375	101.017	101.005	100.910	5.750	100.728	100.673	100.564
5.500	101.446	101.428	101.339	5.500	101.270	101.252	101.163	5.875	101.195	101.137	101.023
5.625	101.681	101.621	101.582	5.625	101.420	101.397	101.314	6.000	101.627	101.565	101.456
5.750	101.931	101.903	101.826	5.750	101.664	101.636	101.558	6.125	102.050	101.969	101.851
5.875	102.209	102.175	102.104	5.875	101.826	101.792	101.705	6.250	101.923	101.813	101.620
6.000	102.507	102.468	102.403	6.000	102.312	102.273	102.192	6.375	102.317	102.205	102.004
6.125	102.675	102.628	102.599	6.125	102.631	102.587	102.512	6.500	102.700	102.588	102.335
6.250	102.979	102.930	102.860	6.250	102.944	102.895	102.826	6.625	103.037	102.922	102.581
6.375	103.298	103.237	103.193	6.375	103.348	103.294	103.231	6.750	103.005	102.912	102.690
6.500	103.483	103.421	103.378	6.500	103.391	103.331	103.274	6.875	103.360	103.264	102.951
6.625	103.724	103.659	103.608	6.625	103.562	103.497	103.446	7.000	103.623	103.524	103.224
6.750	103.831	103.761	103.761	6.750	103.769	103.699	103.699	7.125	103.948	103.847	103.282
6.875	104.133	104.058	104.058	6.875	104.033	103.958	103.958	7.250	103.685	103.578	102.650
7.000	104.330	104.249	104.249	7.000	104.247	104.166	104.166	7.375	103.967	103.858	103.073
7.125	104.181	104.136	104.092	7.125	103.683	103.637	103.593	7.500	104.169	104.056	103.501
7.250	103.904	103.827	103.784	7.250	103.555	103.478	103.434	7.625	104.395	104.280	103.686
7.375	104.319	104.242	104.198	7.375	103.860	103.783	103.739	7.750	103.333	103.288	103.273
								7.875	103.775	103.731	103.715



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: 3/2/2026 8:20 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.828	97.678	97.528	5.000	97.703	97.553	97.403
5.125	98.491	98.341	98.191	5.125	98.366	98.216	98.066
5.250	99.139	98.989	98.839	5.250	98.996	98.846	98.696
5.375	99.770	99.620	99.470	5.375	99.549	99.399	99.249
5.500	100.385	100.235	100.085	5.500	100.087	99.937	99.787
5.625	100.983	100.833	100.683	5.625	100.610	100.460	100.310
5.750	101.563	101.413	101.263	5.750	101.117	100.967	100.817
5.875	102.125	101.975	101.825	5.875	101.609	101.459	101.309
6.000	102.670	102.520	102.370	6.000	102.086	101.936	101.786
6.125	103.192	103.042	102.892	6.125	102.567	102.417	102.267
6.250	103.691	103.541	103.391	6.250	103.066	102.916	102.766
6.375	104.166	104.016	103.866	6.375	103.541	103.391	103.241
6.500	104.619	104.469	104.319	6.500	103.994	103.844	103.694
6.625	105.052	104.902	104.752	6.625	104.427	104.277	104.127
6.750	105.465	105.315	105.165	6.750	104.840	104.690	104.540
6.875	105.858	105.708	105.558	6.875	105.233	105.083	104.933
7.000	106.232	106.082	105.932	7.000	105.607	105.457	105.307
7.125	106.592	106.442	106.292	7.125	105.967	105.817	105.667
7.250	106.938	106.788	106.638	7.250	106.313	106.163	106.013

<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: 3/2/2026 8:20 PST

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	99.844	99.788	99.697	5.000	99.625	99.584	99.505	5.000	99.275	99.235	99.108
5.125	100.027	99.969	99.888	5.125	99.983	99.938	99.860	5.125	99.727	99.683	99.551
5.250	100.281	100.213	100.185	5.250	100.422	100.374	100.238	5.250	100.126	100.078	99.942
5.375	100.553	100.480	100.453	5.375	100.967	100.915	100.775	5.375	100.476	100.425	100.285
5.500	100.750	100.695	100.641	5.500	101.305	101.249	101.105	5.500	100.787	100.731	100.587
5.625	101.011	100.952	100.803	5.625	101.436	101.377	101.229	5.625	101.087	101.027	100.879
5.750	101.221	101.157	101.005	5.750	101.580	101.517	101.364	5.750	101.330	101.267	101.115
5.875	101.367	101.300	101.143	5.875	101.764	101.697	101.541	5.875	101.504	101.437	101.280
6.000	101.532	101.461	101.300	6.000	101.897	101.826	101.665	6.000	101.684	101.613	101.452
6.125	101.715	101.640	101.475	6.125	101.971	101.896	101.762	6.125	101.877	101.803	101.638
6.250	101.913	101.835	101.665	6.250	102.181	102.102	101.933	6.250	102.103	102.024	101.855
6.375	102.078	101.996	101.822	6.375	102.509	102.426	102.253	6.375	102.307	102.224	102.051
6.500	102.154	102.068	101.891	6.500	102.674	102.588	102.410	6.500	102.312	102.226	102.048
6.625	102.001	101.918	101.827	6.625	102.111	101.980	101.953	6.625	102.207	102.067	102.034
6.750	102.038	101.953	101.862	6.750	102.093	101.955	101.928	6.750	102.366	102.221	102.188
6.875	102.021	101.933	101.843	6.875	101.993	101.905	101.815	6.875	102.116	102.029	101.938
7.000	102.011	101.921	101.830	7.000	102.136	102.046	101.955	7.000	102.123	102.034	101.943
7.125	101.950	101.858	101.767	7.125	102.270	102.178	102.088	7.125	102.070	101.978	101.888

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	99.844	99.788	99.697	5.000	99.721	99.680	99.553	5.000	99.371	99.331	99.203
5.125	100.034	99.989	99.878	5.125	100.078	100.033	99.902	5.125	99.821	99.777	99.645
5.250	100.350	100.302	100.167	5.250	100.516	100.468	100.332	5.250	100.218	100.170	100.034
5.375	100.613	100.561	100.421	5.375	101.060	101.008	100.868	5.375	100.567	100.516	100.376
5.500	100.855	100.799	100.655	5.500	101.398	101.342	101.198	5.500	100.876	100.821	100.676
5.625	101.117	101.058	100.909	5.625	101.529	101.470	101.321	5.625	101.174	101.115	100.966
5.750	101.328	101.265	101.113	5.750	101.673	101.610	101.458	5.750	101.416	101.353	101.200
5.875	101.477	101.410	101.253	5.875	101.859	101.792	101.635	5.875	101.588	101.521	101.364
6.000	101.644	101.574	101.413	6.000	101.993	101.922	101.762	6.000	101.768	101.697	101.536
6.125	101.830	101.755	101.590	6.125	102.070	101.995	101.830	6.125	101.962	101.887	101.722
6.250	102.030	101.952	101.782	6.250	102.281	102.203	102.034	6.250	102.188	102.109	101.940
6.375	102.197	102.114	101.941	6.375	102.611	102.529	102.356	6.375	102.392	102.310	102.137
6.500	102.274	102.188	102.011	6.500	102.778	102.692	102.515	6.500	102.398	102.312	102.135
6.625	102.001	101.918	101.827	6.625	102.178	101.705	101.615	6.625	102.012	101.929	101.838
6.750	102.038	101.953	101.862	6.750	101.885	101.800	101.709	6.750	102.110	102.025	101.934
6.875	102.021	101.933	101.843	6.875	101.993	101.905	101.815	6.875	102.116	102.029	101.938
7.000	102.011	101.921	101.830	7.000	102.136	102.046	101.955	7.000	102.123	102.034	101.943
7.125	101.950	101.858	101.767	7.125	102.270	102.178	102.088	7.125	102.070	101.978	101.888

**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>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: 3/2/2026 8:20 PST

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	97.064	97.061	96.951	4.500	97.064	97.061	96.951	5.000	99.865	99.816	99.766
4.625	97.674	97.671	97.561	4.625	97.674	97.671	97.561	5.125	100.209	100.157	100.101
4.750	99.013	98.963	98.914	4.750	99.013	98.963	98.914	5.250	100.719	100.669	100.620
4.875	99.288	99.238	99.188	4.875	99.288	99.238	99.188	5.375	100.975	100.926	100.876
5.000	99.865	99.816	99.766	5.000	99.865	99.816	99.766	5.500	101.484	101.436	101.320
5.125	100.209	100.157	100.101	5.125	100.209	100.157	100.101	5.625	102.027	101.980	101.797
5.250	100.719	100.669	100.620	5.250	100.719	100.669	100.620	5.750	102.279	102.229	102.179
5.375	100.975	100.926	100.876	5.375	100.975	100.926	100.876	5.875	102.500	102.427	102.370
5.500	101.484	101.436	101.320	5.500	101.484	101.436	101.320	6.000	103.085	103.012	102.955
5.625	102.027	101.980	101.797	5.625	102.027	101.980	101.797	6.125	103.427	103.355	103.297
5.750	102.279	102.229	102.179	5.750	102.279	102.229	102.179	6.250	103.571	103.499	103.441
5.875	102.500	102.427	102.370	5.875	102.500	102.427	102.370	6.375	103.266	103.162	103.161
6.000	103.085	103.012	102.955	6.000	103.085	103.012	102.955	6.500	103.752	103.694	103.663
6.125	103.427	103.355	103.297	6.125	103.427	103.355	103.297	6.625	104.052	103.994	103.963
6.250	103.571	103.499	103.441	6.250	103.571	103.499	103.441	6.750	104.614	104.557	104.500
6.375	103.393	103.290	103.289	6.375	103.393	103.290	103.289	6.875	104.871	104.811	104.710
6.500	103.752	103.694	103.663	6.500	103.752	103.694	103.663	7.000	105.299	105.239	105.139
6.625	104.052	103.994	103.963	6.625	104.052	103.994	103.963	7.125	105.706	105.647	105.546
6.750	104.614	104.557	104.500	6.750	104.614	104.557	104.500	7.250	105.757	105.666	105.594
6.875	104.984	104.909	104.823	6.875	104.984	104.909	104.823	7.375	105.200	105.136	105.061
7.000	105.363	105.282	105.201	7.000	105.363	105.282	105.201	7.500	105.325	105.261	105.186
7.125	105.706	105.647	105.546	7.125	105.706	105.647	105.546	7.625	105.45	105.3861	105.3109
7.250	106.000	105.912	105.840	7.250	106.000	105.912	105.840	7.75	105.575	105.5111	105.4359
7.375	105.2	105.1361	105.0609	7.375	105.2	105.1361	105.0609				
7.5	105.325	105.2611	105.1859	7.5	105.325	105.2611	105.1859				
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	95.231	95.231	95.060	4.250	98.476	98.415	98.371	4.500	93.905	93.861	93.835
3.875	95.634	95.634	95.468	4.375	99.036	98.974	98.931	4.625	94.504	94.460	94.433
4.000	95.539	95.539	95.379	4.500	99.591	99.530	99.486	4.750	97.678	97.628	97.578
4.125	95.544	95.544	95.390	4.625	99.997	99.994	99.909	4.875	98.099	98.049	98.000
4.250	98.476	98.415	98.371	4.750	100.122	100.098	100.075	5.000	99.012	98.962	98.913
4.375	99.036	98.974	98.931	4.875	100.426	100.365	100.321	5.125	99.307	99.257	99.207
4.500	99.591	99.530	99.486	5.000	100.971	100.909	100.865	5.250	99.988	99.938	99.888
4.625	99.997	99.994	99.909	5.125	101.232	101.207	101.102	5.375	100.106	100.054	99.961
4.750	100.122	100.098	100.075	5.250	101.441	101.380	101.344	5.500	100.841	100.793	100.611
4.875	100.426	100.365	100.321	5.375	101.435	101.451	101.466	5.625	101.264	101.217	101.062
5.000	100.971	100.909	100.865	5.500	101.940	101.879	101.835	5.750	101.180	101.130	101.081
5.125	101.232	101.207	101.102	5.625	102.211	102.163	102.068	5.875	101.447	101.404	101.362
5.250	101.441	101.380	101.344	5.750	102.405	102.344	102.300	6.000	101.900	101.830	101.830
5.375	101.435	101.451	101.466	5.875	101.984	101.922	101.878	6.125	102.265	102.195	102.195
5.500	101.940	101.879	101.835	6.000	102.493	102.431	102.387	6.250	102.286	102.244	102.201
								6.375	102.168	102.132	102.097
								6.500	102.576	102.540	102.505
								6.625	102.868	102.833	102.797
								6.750	103.192	103.128	103.064
								6.875	103.158	103.094	103.030
								7.000	103.566	103.502	103.439

FHA 25 Yr Fixed HB				FHA 20 Yr Fixed HB				FHA 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.250	99.988	99.938	99.888	5.000	99.012	98.962	98.913	4.500	96.561	96.558	96.472
5.375	100.106	100.054	99.961	5.125	99.307	99.257	99.207	4.625	97.093	97.090	97.005
5.500	100.841	100.793	100.611	5.250	99.988	99.938	99.888	4.750	96.566	96.537	96.465
5.625	101.264	101.217	101.062	5.375	100.098	100.051	99.895	4.875	97.026	96.996	96.925
5.750	101.180	101.130	101.081	5.500	100.841	100.793	100.611	5.000	97.468	97.438	97.367
5.875	101.447	101.404	101.362	5.625	101.264	101.217	101.034	5.125	97.902	97.873	97.802
6.000	101.900	101.830	101.830	5.750	101.180	101.130	101.081	5.250	97.771	97.752	97.681
6.125	102.265	102.195	102.195	5.875	101.250	101.201	101.170	5.375	98.207	98.188	98.117
6.250	102.286	102.244	102.201	6.000	101.900	101.830	101.830	5.500	98.624	98.605	98.534
6.375	102.168	102.132	102.097	6.125	102.265	102.195	102.195	5.625	99.035	99.016	98.945
6.500	102.576	102.540	102.505	6.250	101.990	101.917	101.860	5.750	98.984	98.939	98.853
6.625	102.868	102.833	102.797	6.375	102.105	102.001	102.000	5.875	99.414	99.369	99.283
6.750	103.192	103.128	103.064	6.500	102.560	102.458	102.456	6.000	99.839	99.795	99.709
6.875	103.158	103.094	103.030	6.625	102.997	102.893	102.893	6.125	100.250	100.205	100.119
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	100.378	100.355	100.278	5.250	100.378	100.355	100.278	5.250	100.719	100.669	100.620
5.375	100.897	100.884	100.740	5.375	100.897	100.884	100.740	5.375	100.975	100.926	100.876
5.500	101.464	101.416	101.255	5.500	101.464	101.416	101.255	5.500	101.464	101.416	101.320
5.625	101.957	101.910	101.727	5.625	101.957	101.910	101.727	5.625	101.957	101.910	101.727
5.750	102.326	102.298	102.168	5.750	102.326	102.298	102.168	5.750	102.279	102.229	102.179
5.875	102.500	102.427	102.370	5.875	102.500	102.427	102.370	5.875	102.500	102.427	102.370
6.000	103.085	103.012	102.955	6.000	103.085	103.012	102.955	6.000	103.085	103.012	102.955
6.125	103.427	103.355	103.297	6.125	103.427	103.355	103.297	6.125	103.427	103.355	103.297
6.250	103.571	103.499	103.441	6.250	103.571	103.499	103.441	6.250	103.571	103.499	103.441
6.375	103.393	103.290	103.289	6.375	103.393	103.290	103.289	6.375	103.266	103.162	103.161
6.500	103.752	103.694	103.663	6.500	103.752	103.694	103.663	6.500	103.752	103.694	103.663
6.625	104.052	103.994	103.963	6.625	104.052	103.994	103.963	6.625	104.052	103.994	103.963
6.750	104.353	104.294	104.206	6.750	104.353	104.294	104.206	6.750	104.614	104.557	104.500
6.875	105.036	104.961	104.875	6.875	105.036	104.961	104.875	6.875	104.871	104.811	104.710
7.000	105.349	105.269	105.187	7.000	105.349	105.269	105.187	7.000	105.299	105.239	105.139
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	99.591	99.530	99.486	4.250	98.476	98.415	98.371	5.250	99.999	99.938	99.888
4.625	99.987	99.984	99.899	4.375	99.036	98.974	98.931	5.375	100.117	100.054	99.969
4.750	100.122	100.098	100.075	4.500	99.591	99.530	99.486	5.500	100.841	100.793	100.611
4.875	100.426	100.365	100.321	4.625	99.987	99.984	99.899	5.625	101.264	101.217	101.062
5.000	100.971	100.909	100.865	4.750	100.072	100.011	99.967	5.750	101.592	101.518	101.445
5.125	101.222	101.197	101.102	4.875	100.426	100.365	100.321	5.875	101.447	101.404	101.362
5.250	101.441	101.380	101.344	5.000	100.971	100.909	100.865	6.000	101.900	101.830	101.830
5.375	101.435	101.451	101.466	5.125	101.222	101.197	101.102	6.125	102.348	102.274	102.201
5.500	101.940	101.879	101.835	5.250	101.441	101.380	101.336	6.250	102.762	102.688	102.614
5.625	102.201	102.153	102.068	5.375	101.414	101.352	101.308	6.375	102.389	102.346	102.304
5.750	102.405	102.344	102.300	5.500	101.940	101.879	101.835	6.500	102.799	102.756	102.713
5.875	102.464	102.419	102.333	5.625	102.201	102.153	102.068	6.625	103.190	103.147	103.104
6.000	102.889	102.845	102.759	5.750	102.405	102.344	102.300	6.750	104.037	103.963	103.889

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	99.999	99.938	99.888	5.250	99.988	99.938	99.888	4.500	96.561	96.558	96.472
5.375	100.117	100.054	99.969	5.375	100.098	100.051	99.895	4.625	97.093	97.090	97.005
5.500	100.841	100.793	100.611	5.500	100.841	100.793	100.611	4.750	95.124	95.098	95.066
5.625	101.264	101.217	101.062	5.625	101.264	101.217	101.034	4.875	95.638	95.612	95.463
5.750	101.592	101.518	101.445	5.750	101.180	101.130	101.081	5.000	96.111	96.086	95.937
5.875	101.447	101.404	101.362	5.875	101.250	101.201	101.170	5.125	96.533	96.508	96.359
6.000	101.900	101.830	101.830	6.000	101.900	101.830	101.830	5.250	96.921	96.853	96.784
6.125	102.348	102.274	102.201	6.125	102.265	102.195	102.195	5.375	96.961	96.893	96.825
6.250	102.762	102.688	102.614	6.250	101.990	101.917	101.860	5.500	97.356	97.288	97.220
6.375	102.389	102.346	102.304	6.375	101.808	101.765	101.722	5.625	97.736	97.668	97.600
6.500	102.799	102.756	102.713	6.500	102.293	102.202	102.212	5.750	98.850	98.822	98.794
6.625	103.190	103.147	103.104	6.625	102.589	102.497	102.507	5.875	99.071	99.042	99.014
6.750	104.037	103.963	103.889	6.750	102.789	102.732	102.675	6.000	99.395	99.366	99.338
6.875	103.158	103.094	103.030	6.875	103.059	102.995	102.920	6.125	99.584	99.555	99.527

**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	96.331	96.286	96.260	4.375	96.331	96.286	96.260
4.5	97.018	96.974	96.947	4.5	97.018	96.974	96.947
4.625	97.616	97.572	97.546	4.625	97.616	97.572	97.546
4.75	98.669	98.729	98.679	4.75	98.669	98.729	98.679
4.875	99.125	99.185	99.135	4.875	99.125	99.185	99.135
5	99.769	99.829	99.779	5	99.769	99.829	99.779
5.125	100.220	100.280	100.230	5.125	100.220	100.280	100.230
5.25	100.952	100.833	100.651	5.25	100.524	100.456	100.403
5.375	101.591	101.472	101.290	5.375	101.190	101.122	101.071
5.5	102.415	102.296	102.114	5.5	101.779	101.711	101.663
5.625	103.151	103.032	102.849	5.625	102.339	102.270	102.225
5.75	103.854	103.610	103.610	5.75	102.945	102.861	102.831
5.875	104.378	104.134	104.134	5.875	103.496	103.411	103.384
6	105.056	104.812	104.812	6	104.008	103.922	103.897

**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: 3/2/2026 8:20 PST

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.125	95.534	95.347	95.241	4.125	95.534	95.347	95.241	4.125	95.534	95.347	95.241
4.250	96.011	95.964	95.938	4.250	96.011	95.964	95.938	4.250	96.011	95.964	95.938
4.375	96.706	96.661	96.635	4.375	96.706	96.661	96.635	4.375	96.706	96.661	96.635
4.500	97.393	97.349	97.322	4.500	97.393	97.349	97.322	4.500	97.393	97.349	97.322
4.625	97.991	97.947	97.921	4.625	97.991	97.947	97.921	4.625	97.991	97.947	97.921
4.750	99.325	99.276	99.226	4.750	99.325	99.276	99.226	4.750	99.325	99.276	99.226
4.875	99.607	99.557	99.507	4.875	99.607	99.557	99.507	4.875	99.607	99.557	99.507
5.000	100.067	100.010	99.953	5.000	100.067	100.010	99.953	5.000	100.067	100.010	99.953
5.125	100.508	100.458	100.371	5.125	100.508	100.458	100.371	5.125	100.470	100.421	100.371
5.250	101.050	101.001	100.951	5.250	101.050	101.001	100.951	5.250	101.050	101.001	100.951
5.375	101.307	101.257	101.207	5.375	101.307	101.257	101.207	5.375	101.307	101.257	101.207
5.500	101.746	101.699	101.616	5.500	101.746	101.699	101.616	5.500	101.746	101.699	101.616
5.625	102.256	102.208	102.038	5.625	102.256	102.208	102.038	5.625	102.256	102.208	102.038
5.750	102.454	102.404	102.354	5.750	102.454	102.404	102.354	5.750	102.454	102.404	102.354
5.875	102.399	102.357	102.314	5.875	102.399	102.357	102.314	5.875	102.399	102.357	102.314
6.000	102.830	102.787	102.744	6.000	102.830	102.787	102.744	6.000	102.830	102.787	102.744
6.125	103.219	103.172	103.149	6.125	103.219	103.172	103.149	6.125	103.219	103.172	103.149
6.250	103.274	103.231	103.189	6.250	103.274	103.231	103.189	6.250	103.274	103.231	103.189
6.375	103.235	103.200	103.164	6.375	103.235	103.200	103.164	6.375	103.235	103.200	103.164
6.500	103.666	103.575	103.585	6.500	103.666	103.575	103.585	6.500	103.666	103.575	103.585
6.625	104.006	103.970	103.935	6.625	104.006	103.970	103.935	6.625	104.006	103.970	103.935
6.750	104.895	104.838	104.781	6.750	104.895	104.838	104.781	6.750	104.895	104.838	104.781
6.875	104.846	104.782	104.718	6.875	104.846	104.782	104.718	6.875	104.846	104.782	104.718
7.000	105.254	105.190	105.126	7.000	105.254	105.190	105.126	7.000	105.254	105.190	105.126
7.125	105.571	105.507	105.443	7.125	105.571	105.507	105.443	7.125	105.571	105.507	105.443
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	98.851	98.790	98.746	4.250	98.851	98.790	98.746	4.875	98.107	98.057	98.007
4.375	99.411	99.349	99.306	4.375	99.411	99.349	99.306	5.000	98.750	98.701	98.651
4.500	99.966	99.905	99.861	4.500	99.966	99.905	99.861	5.125	99.413	99.363	99.313
4.625	100.207	100.146	100.102	4.625	100.207	100.146	100.102	5.250	100.144	100.094	100.045
4.750	100.528	100.505	100.481	4.750	100.447	100.386	100.342	5.375	100.150	100.101	100.051
4.875	100.801	100.740	100.696	4.875	100.801	100.740	100.696	5.500	100.688	100.641	100.458
5.000	101.346	101.284	101.240	5.000	101.346	101.284	101.240	5.625	101.058	101.010	100.882
5.125	101.582	101.521	101.477	5.125	101.582	101.521	101.477	5.750	101.180	101.130	101.081
5.250	101.816	101.755	101.711	5.250	101.816	101.755	101.711	5.875	101.447	101.404	101.362
5.375	101.789	101.732	101.748	5.375	101.789	101.727	101.683	6.000	101.797	101.755	101.712
5.500	102.315	102.254	102.210	5.500	102.315	102.254	102.210	6.125	102.072	102.030	101.987
5.625	102.548	102.487	102.443	5.625	102.548	102.487	102.443	6.250	102.286	102.244	102.201
5.750	102.780	102.719	102.675	5.750	102.780	102.719	102.675	6.375	102.168	102.132	102.097
5.875	102.359	102.297	102.253	5.875	102.359	102.297	102.253	6.500	102.576	102.540	102.505
6.000	102.868	102.806	102.762	6.000	102.868	102.806	102.762	6.625	102.868	102.833	102.797
								6.750	103.192	103.128	103.064
								6.875	103.158	103.094	103.030
								7.000	103.566	103.502	103.439
								7.125	103.883	103.819	103.755

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	93.218	93.174	93.148	4.375	90.968	90.924	90.898	5.000	95.799	95.785	95.771
4.500	93.905	93.861	93.835	4.500	91.655	91.611	91.585	5.125	96.098	96.084	96.070
4.625	94.504	94.460	94.433	4.625	92.254	92.210	92.183	5.250	96.921	96.853	96.784
4.750	97.575	97.526	97.476	4.750	97.575	97.526	97.476	5.375	96.961	96.893	96.825
4.875	98.107	98.057	98.007	4.875	98.107	98.057	98.007	5.500	97.356	97.288	97.220
5.000	98.750	98.701	98.651	5.000	98.750	98.701	98.651	5.625	97.736	97.668	97.600
5.125	99.413	99.363	99.313	5.125	99.413	99.363	99.313	5.750	98.850	98.822	98.794
5.250	100.144	100.094	100.045	5.250	100.144	100.094	100.045	5.875	99.071	99.042	99.014
5.375	100.150	100.101	100.051	5.375	100.150	100.101	100.051	6.000	99.395	99.366	99.338
5.500	100.688	100.641	100.458	5.500	100.688	100.641	100.458	6.125	99.584	99.555	99.527
5.625	101.058	101.010	100.882	5.625	101.058	101.010	100.882	6.250	99.760	99.746	99.732
5.750	101.180	101.130	101.081	5.750	101.180	101.130	101.081	6.375	99.439	99.425	99.411
5.875	101.447	101.404	101.362	5.875	101.083	101.013	101.013	6.500	99.895	99.880	99.866
6.000	101.797	101.755	101.712	6.000	101.646	101.577	101.577	6.625	100.083	100.069	100.054
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	97.393	97.349	97.322	4.500	97.393	97.349	97.322	4.500	97.393	97.349	97.322
4.625	97.991	97.947	97.921	4.625	97.991	97.947	97.921	4.625	97.991	97.947	97.921
4.750	99.325	99.276	99.226	4.750	99.325	99.276	99.226	4.750	99.325	99.276	99.226
4.875	99.607	99.557	99.507	4.875	99.607	99.557	99.507	4.875	99.607	99.557	99.507
5.000	100.067	100.010	99.953	5.000	100.067	100.010	99.953	5.000	100.067	100.010	99.953
5.125	100.508	100.458	100.371	5.125	100.508	100.458	100.371	5.125	100.470	100.421	100.371
5.250	101.050	101.001	100.951	5.250	101.050	101.001	100.951	5.250	101.050	101.001	100.951
5.375	101.307	101.257	101.207	5.375	101.307	101.257	101.207	5.375	101.307	101.257	101.207
5.500	101.846	101.799	101.616	5.500	101.846	101.799	101.616	5.500	101.846	101.799	101.616
5.625	102.356	102.308	102.126	5.625	102.356	102.308	102.126	5.625	102.356	102.308	102.126
5.750	102.454	102.404	102.354	5.750	102.454	102.404	102.354	5.750	102.454	102.404	102.354
5.875	102.399	102.357	102.314	5.875	102.399	102.357	102.314	5.875	102.399	102.357	102.314
6.000	102.849	102.787	102.780	6.000	102.849	102.787	102.780	6.000	102.849	102.787	102.780
6.125	103.319	103.249	103.249	6.125	103.319	103.249	103.249	6.125	103.319	103.249	103.249
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	99.966	99.905	99.861	4.500	99.966	99.905	99.861	4.500	93.905	93.861	93.835
4.625	100.207	100.146	100.102	4.625	100.207	100.146	100.102	4.625	94.504	94.460	94.433
4.750	100.528	100.505	100.481	4.750	100.447	100.386	100.342	4.750	97.575	97.526	97.476
4.875	100.801	100.740	100.696	4.875	100.801	100.740	100.696	4.875	98.107	98.057	98.007
5.000	101.346	101.284	101.240	5.000	101.346	101.284	101.240	5.000	98.750	98.701	98.651
5.125	101.582	101.521	101.477	5.125	101.582	101.521	101.477	5.125	99.413	99.363	99.313
5.250	101.816	101.755	101.711	5.250	101.816	101.755	101.711	5.250	100.144	100.094	100.045
5.375	101.789	101.732	101.748	5.375	101.789	101.727	101.683	5.375	100.150	100.101	100.051
5.500	102.315	102.254	102.210	5.500	102.315	102.254	102.210	5.500	100.688	100.641	100.458
5.625	102.548	102.487	102.443	5.625	102.548	102.487	102.443	5.625	101.058	101.010	100.882
5.750	102.780	102.719	102.675	5.750	102.780	102.719	102.675	5.750	101.180	101.130	101.081
5.875	102.359	102.297	102.253	5.875	102.359	102.297	102.253	5.875	101.447	101.404	101.362
6.000	102.868	102.806	102.762	6.000	102.868	102.806	102.762	6.000	101.797	101.755	101.712
6.125	103.099	103.038	102.994	6.125	103.099	103.038	102.994	6.125	102.072	102.030	101.987

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	93.905	93.861	93.835	4.500	93.905	93.861	93.835	5.000	95.799	95.785	95.771
4.625	94.504	94.460	94.433	4.625	94.504	94.460	94.433	5.125	96.098	96.084	96.070
4.750	97.575	97.526	97.476	4.750	97.575	97.526	97.476	5.250	96.921	96.853	96.784
4.875	98.107	98.057	98.007	4.875	98.107	98.057	98.007	5.375	96.961	96.893	96.825
5.000	98.750	98.701	98.651	5.000	98.750	98.701	98.651	5.500	97.356	97.288	97.220
5.125	99.413	99.363	99.313	5.125	99.413	99.363	99.313	5.625	97.736	97.668	97.600
5.250	100.144	100.094	100.045	5.250	100.144	100.094	100.045	5.750	98.850	98.822	98.794
5.375	100.150	100.101	100.051	5.375	100.150	100.101	100.051	5.875	99.071	99.042	99.014
5.500	100.688	100.641	100.458	5.500	100.688	100.641	100.458	6.000	99.395	99.366	99.338
5.625	101.058	101.010	100.882	5.625	101.058	101.010	100.882	6.125	99.584	99.555	99.527
5.750	101.180	101.130	101.081	5.750	101.180	101.130	101.081	6.250	99.760	99.746	99.732
5.875	101.447	101.404	101.362	5.875	101.083	101.013	101.013	6.375	99.439	99.425	99.411
6.000	101.797	101.755	101.712	6.000	101.646	101.577	101.577	6.500	99.895	99.880	99.866
6.125	102.072	102.030	101.987	6.125	101.796	101.726	101.726	6.625	100.083	100.069	100.054

**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: 3/2/2026 8:20 PST

BFF_3.5%_DPA_Repayable1				BFF_3.5%_DPA_Forgivable2				BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.625	101.581	101.442	101.142	6.750	100.779	100.595	100.295	6.625	99.581	99.442	99.142
6.750	102.279	102.095	101.795	6.875	101.278	101.094	100.794	6.750	100.279	100.095	99.795
6.875	102.778	102.594	102.294	7.000	101.768	101.584	101.284	6.875	100.778	100.594	100.294
7.000	103.268	103.084	102.784	7.125	102.202	102.018	101.718	7.000	101.268	101.084	100.784
7.125	103.702	103.518	103.218	7.250	102.616	102.432	102.132	7.125	101.702	101.518	101.218
7.250	104.116	103.932	103.632	7.375	101.586	101.371	101.071	7.250	102.116	101.932	101.632
7.375	103.086	102.871	102.571	7.500	102.046	101.831	101.531	7.375	101.086	100.871	100.571
7.500	103.546	103.331	103.031	7.625	102.430	102.215	101.915	7.500	101.546	101.331	101.031
7.625	103.930	103.715	103.415	7.750	102.824	102.609	102.309	7.625	101.930	101.715	101.415
7.750	104.324	104.109	103.809	7.875	101.475	101.235	100.935	7.750	102.324	102.109	101.809
7.875	102.975	102.735	102.435	8.000	101.895	101.655	101.355	7.875	100.975	100.735	100.435
8.000	103.395	103.155	102.855	8.125	102.279	102.039	101.739	8.000	101.395	101.155	100.855
8.125	103.779	103.539	103.239	8.250	102.673	102.433	102.133	8.125	101.779	101.539	101.239
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	98.779	98.595	98.295	6.625	100.831	100.692	100.392	6.625	98.831	98.692	98.392
6.875	99.278	99.094	98.794	6.750	101.529	101.345	101.045	6.750	99.529	99.345	99.045
7.000	99.768	99.584	99.284	6.875	102.028	101.844	101.544	6.875	100.028	99.844	99.544
7.125	100.202	100.018	99.718	7.000	102.518	102.334	102.034	7.000	100.518	100.334	100.034
7.250	100.616	100.432	100.132	7.125	102.952	102.768	102.468	7.125	100.952	100.768	100.468
7.375	99.586	99.371	99.071	7.250	103.366	103.182	102.882	7.250	101.366	101.182	100.882
7.500	100.046	99.831	99.531	7.375	102.336	102.121	101.821	7.375	100.336	100.121	99.821
7.625	100.430	100.215	99.915	7.500	102.796	102.581	102.281	7.500	100.796	100.581	100.281
7.750	100.824	100.609	100.309	7.625	103.180	102.965	102.665	7.625	101.180	100.965	100.665
7.875	99.475	99.235	98.935	7.750	103.574	103.359	103.059	7.750	101.574	101.359	101.059
8.000	99.895	99.655	99.355	7.875	102.225	101.985	101.685	7.875	100.225	99.985	99.685
8.125	100.279	100.039	99.739	8.000	102.645	102.405	102.105	8.000	100.645	100.405	100.105
8.250	100.673	100.433	100.133	8.125	103.029	102.789	102.489	8.125	101.029	100.789	100.489

**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.