



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: 3/3/26 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: 3/3/2026 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	96.445	96.413	96.228	4.750	96.445	96.413	96.228	5.125	99.122	98.974	98.950
4.875	97.023	96.987	96.798	4.875	97.023	96.987	96.798	5.250	99.226	99.178	99.070
5.000	97.626	97.586	97.394	5.000	97.626	97.586	97.394	5.375	99.731	99.679	99.565
5.125	98.101	98.061	97.886	5.125	98.101	98.061	97.886	5.500	100.214	100.159	100.042
5.250	98.456	98.387	98.260	5.250	98.371	98.322	98.260	5.625	100.621	100.566	100.450
5.375	99.105	99.036	98.897	5.375	99.022	98.909	98.897	5.750	100.739	100.642	100.614
5.500	99.714	99.648	99.531	5.500	99.705	99.648	99.531	5.875	101.252	101.161	101.127
5.625	100.287	100.218	100.037	5.625	100.210	100.154	100.037	6.000	101.678	101.592	101.553
5.750	100.437	100.372	100.289	5.750	100.437	100.372	100.289	6.125	102.139	102.058	102.014
5.875	101.020	100.945	100.797	5.875	100.952	100.883	100.797	6.250	101.849	101.804	101.755
6.000	101.515	101.440	101.244	6.000	101.407	101.334	101.244	6.375	102.284	102.245	102.191
6.125	101.970	101.895	101.682	6.125	101.845	101.772	101.682	6.500	102.910	102.876	102.816
6.250	101.991	101.926	101.736	6.250	101.858	101.783	101.736	6.625	102.884	102.819	102.792
6.375	102.414	102.345	102.292	6.375	102.414	102.339	102.292	6.750	102.947	102.947	102.877
6.500	102.928	102.853	102.807	6.500	102.928	102.853	102.807	6.875	103.246	103.246	103.170
6.625	103.207	103.133	103.086	6.625	103.207	103.133	103.086	7.000	103.794	103.794	103.714
6.750	103.237	103.198	103.110	6.750	103.158	103.059	103.110	7.125	103.782	103.778	103.775
6.875	103.614	103.575	103.445	6.875	103.482	103.389	103.445	7.250	104.318	104.318	104.227
7.000	103.946	103.863	103.907	7.000	103.946	103.852	103.907	7.375	104.503	104.503	104.418
7.125	104.250	104.211	104.187	7.125	104.226	104.132	104.187	7.500	104.787	104.786	104.702
7.250	104.438	104.406	104.219	7.250	104.188	104.188	104.097	7.625	105.150	105.150	105.150
7.375	104.762	104.731	104.533	7.375	104.566	104.528	104.506	7.750	105.150	105.150	105.150
7.500	105.004	104.972	104.933	7.500	104.993	104.948	104.933	7.875	105.150	105.150	105.150
7.625	105.266	105.234	105.147	7.625	105.207	105.162	105.147	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	105.150	105.150	105.150	7.875	105.150	105.150	105.150				
8.000	105.517	105.472	105.457	8.000	105.517	105.472	105.457				
8.125	105.716	105.671	105.655	8.125	105.716	105.671	105.655				
8.250	95.207	95.163	95.114								
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	98.864	98.778	98.690	4.625	98.955	98.955	98.809	5.000	96.584	96.544	96.385
4.750	99.146	99.146	99.021	4.750	99.436	99.436	99.312	5.125	97.154	97.113	96.953
4.875	99.491	99.491	99.372	4.875	99.641	99.641	99.523	5.250	98.435	98.387	98.276
5.000	99.869	99.869	99.756	5.000	100.032	100.032	99.919	5.375	98.980	98.927	98.814
5.125	100.161	100.159	100.061	5.125	100.010	100.008	99.901	5.500	99.553	99.497	99.379
5.250	100.551	100.543	100.442	5.250	100.472	100.464	100.363	5.625	100.049	99.993	99.876
5.375	101.006	100.993	100.898	5.375	100.830	100.818	100.722	5.750	100.324	100.259	100.177
5.500	101.232	101.215	101.125	5.500	101.054	101.036	100.947	5.875	100.830	100.741	100.655
5.625	101.430	101.407	101.324	5.625	101.232	101.209	101.126	6.000	101.320	101.218	101.102
5.750	101.801	101.773	101.695	5.750	101.542	101.514	101.437	6.125	101.768	101.663	101.523
5.875	102.094	102.061	101.989	5.875	101.731	101.698	101.673	6.250	101.751	101.632	101.514
6.000	102.390	102.352	102.286	6.000	102.200	102.161	102.142	6.375	102.165	102.044	101.926
6.125	102.537	102.475	102.458	6.125	102.520	102.476	102.464	6.500	102.564	102.442	102.288
6.250	102.876	102.827	102.820	6.250	102.848	102.799	102.792	6.625	102.936	102.811	102.568
6.375	103.180	103.120	103.120	6.375	103.265	103.210	103.209	6.750	102.991	102.897	102.679
6.500	103.394	103.334	103.334	6.500	103.303	103.243	103.243	6.875	103.362	103.265	102.962
6.625	103.693	103.628	103.628	6.625	103.492	103.427	103.427	7.000	103.644	103.544	103.273
6.750	103.815	103.745	103.745	6.750	103.752	103.682	103.682	7.125	103.986	103.883	103.431
6.875	104.140	104.065	104.065	6.875	104.037	103.962	103.962	7.250	103.718	103.610	102.588
7.000	104.318	104.237	104.237	7.000	104.237	104.157	104.157	7.375	104.014	103.903	102.948
7.125	104.112	104.065	104.021	7.125	103.614	103.567	103.523	7.500	104.227	104.113	103.359
7.250	103.825	103.748	103.704	7.250	103.476	103.399	103.355	7.625	104.462	104.345	103.529
7.375	104.247	104.170	104.126	7.375	103.788	103.712	103.668	7.750	103.207	103.162	103.147
								7.875	103.650	103.605	103.589

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: 3/3/2026 8:31 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.358	97.208	97.058	5.000	97.233	97.083	96.933
5.125	98.021	97.871	97.721	5.125	97.896	97.746	97.596
5.250	98.669	98.519	98.369	5.250	98.544	98.394	98.244
5.375	99.300	99.150	99.000	5.375	99.138	98.988	98.838
5.500	99.915	99.765	99.615	5.500	99.676	99.526	99.376
5.625	100.513	100.363	100.213	5.625	100.198	100.048	99.898
5.750	101.093	100.943	100.793	5.750	100.706	100.556	100.406
5.875	101.655	101.505	101.355	5.875	101.198	101.048	100.898
6.000	102.200	102.050	101.900	6.000	101.675	101.525	101.375
6.125	102.722	102.572	102.422	6.125	102.132	101.982	101.832
6.250	103.221	103.071	102.921	6.250	102.596	102.446	102.296
6.375	103.696	103.546	103.396	6.375	103.071	102.921	102.771
6.500	104.149	103.999	103.849	6.500	103.524	103.374	103.224
6.625	104.582	104.432	104.282	6.625	103.957	103.807	103.657
6.750	104.995	104.845	104.695	6.750	104.370	104.220	104.070
6.875	105.388	105.238	105.088	6.875	104.763	104.613	104.463
7.000	105.762	105.612	105.462	7.000	105.137	104.987	104.837
7.125	106.122	105.972	105.822	7.125	105.497	105.347	105.197
7.250	106.468	106.318	106.168	7.250	105.843	105.693	105.543

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: 3/3/2026 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	99.602	99.540	99.449	5.000	99.271	99.212	99.181	5.000	98.813	98.773	98.647
5.125	99.787	99.723	99.633	5.125	99.626	99.561	99.531	5.125	99.306	99.263	99.133
5.250	99.989	99.924	99.889	5.250	100.013	99.966	99.847	5.250	99.717	99.669	99.536
5.375	100.252	100.180	100.156	5.375	100.574	100.522	100.386	5.375	100.048	99.996	99.860
5.500	100.472	100.403	100.341	5.500	100.928	100.872	100.732	5.500	100.348	100.292	100.152
5.625	100.678	100.616	100.517	5.625	101.052	100.992	100.849	5.625	100.647	100.587	100.444
5.750	100.872	100.807	100.684	5.750	101.187	101.123	100.976	5.750	100.891	100.827	100.680
5.875	100.993	100.925	100.827	5.875	101.338	101.270	101.119	5.875	101.065	100.997	100.846
6.000	101.154	101.081	100.928	6.000	101.467	101.394	101.297	6.000	101.246	101.173	101.019
6.125	101.365	101.288	101.131	6.125	101.575	101.498	101.427	6.125	101.440	101.364	101.206
6.250	101.566	101.485	101.324	6.250	101.788	101.707	101.546	6.250	101.675	101.594	101.433
6.375	101.702	101.617	101.452	6.375	102.081	101.996	101.832	6.375	101.898	101.813	101.649
6.500	101.775	101.686	101.518	6.500	102.242	102.153	101.985	6.500	101.916	101.827	101.659
6.625	101.730	101.645	101.554	6.625	101.635	101.503	101.477	6.625	101.702	101.615	101.532
6.750	101.788	101.701	101.611	6.750	101.603	101.517	101.426	6.750	101.825	101.739	101.648
6.875	101.776	101.688	101.598	6.875	101.717	101.629	101.538	6.875	101.829	101.742	101.651
7.000	101.769	101.680	101.589	7.000	101.863	101.774	101.683	7.000	101.835	101.745	101.655
7.125	101.768	101.677	101.586	7.125	102.057	101.966	101.875	7.125	101.842	101.750	101.660

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	99.602	99.540	99.449	5.000	99.287	99.248	99.122	5.000	98.910	98.870	98.744
5.125	99.787	99.723	99.633	5.125	99.661	99.618	99.488	5.125	99.402	99.359	99.229
5.250	100.025	99.978	99.844	5.250	100.109	100.061	99.928	5.250	99.811	99.764	99.631
5.375	100.287	100.235	100.098	5.375	100.669	100.617	100.481	5.375	100.141	100.090	99.953
5.500	100.527	100.471	100.331	5.500	101.022	100.966	100.826	5.500	100.439	100.383	100.243
5.625	100.782	100.722	100.579	5.625	101.146	101.086	100.943	5.625	100.737	100.677	100.534
5.750	100.979	100.915	100.768	5.750	101.282	101.217	101.070	5.750	100.979	100.915	100.768
5.875	101.103	101.035	100.885	5.875	101.433	101.365	101.214	5.875	101.152	101.083	100.933
6.000	101.266	101.194	101.040	6.000	101.563	101.491	101.337	6.000	101.332	101.259	101.105
6.125	101.479	101.403	101.245	6.125	101.673	101.597	101.439	6.125	101.526	101.450	101.292
6.250	101.682	101.601	101.441	6.250	101.888	101.807	101.646	6.250	101.761	101.681	101.520
6.375	101.820	101.735	101.570	6.375	102.183	102.098	101.934	6.375	101.985	101.900	101.736
6.500	101.894	101.805	101.637	6.500	102.346	102.256	102.089	6.500	102.003	101.914	101.746
6.625	101.730	101.645	101.554	6.625	101.481	101.397	101.306	6.625	101.700	101.615	101.525
6.750	101.788	101.701	101.611	6.750	101.603	101.517	101.426	6.750	101.825	101.739	101.648
6.875	101.776	101.688	101.598	6.875	101.717	101.629	101.538	6.875	101.829	101.742	101.651
7.000	101.769	101.680	101.589	7.000	101.863	101.774	101.683	7.000	101.835	101.745	101.655
7.125	101.768	101.677	101.586	7.125	102.057	101.966	101.875	7.125	101.842	101.750	101.660

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: 3/3/2026 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	96.472	96.469	96.376	4.500	96.472	96.469	96.376	5.000	99.393	99.344	99.294
4.625	97.081	97.078	96.980	4.625	97.081	97.078	96.980	5.125	99.728	99.679	99.629
4.750	98.541	98.491	98.441	4.750	98.541	98.491	98.441	5.250	100.514	100.450	100.386
4.875	98.816	98.766	98.716	4.875	98.816	98.766	98.716	5.375	100.770	100.706	100.642
5.000	99.393	99.344	99.294	5.000	99.393	99.344	99.294	5.500	101.214	101.150	101.086
5.125	99.728	99.679	99.629	5.125	99.728	99.679	99.629	5.625	101.671	101.617	101.532
5.250	100.514	100.450	100.386	5.250	100.514	100.450	100.386	5.750	102.213	102.163	102.113
5.375	100.770	100.706	100.642	5.375	100.770	100.706	100.642	5.875	102.412	102.340	102.281
5.500	101.214	101.150	101.086	5.500	101.214	101.150	101.086	6.000	103.004	102.931	102.872
5.625	101.671	101.617	101.532	5.625	101.671	101.617	101.532	6.125	103.355	103.282	103.223
5.750	102.213	102.163	102.113	5.750	102.213	102.163	102.113	6.250	103.515	103.443	103.384
5.875	102.412	102.340	102.281	5.875	102.412	102.340	102.281	6.375	103.207	103.149	103.117
6.000	103.004	102.931	102.872	6.000	103.004	102.931	102.872	6.500	103.738	103.680	103.648
6.125	103.355	103.282	103.223	6.125	103.355	103.282	103.223	6.625	104.045	103.986	103.955
6.250	103.515	103.443	103.384	6.250	103.515	103.443	103.384	6.750	104.564	104.493	104.422
6.375	103.331	103.224	103.222	6.375	103.331	103.224	103.222	6.875	104.875	104.814	104.713
6.500	103.738	103.680	103.648	6.500	103.738	103.680	103.648	7.000	105.306	105.246	105.145
6.625	104.045	103.986	103.955	6.625	104.045	103.986	103.955	7.125	105.724	105.663	105.562
6.750	104.564	104.493	104.422	6.750	104.564	104.493	104.422	7.250	105.697	105.606	105.535
6.875	104.914	104.839	104.753	6.875	104.914	104.839	104.753	7.375	105.196	105.132	105.056
7.000	105.306	105.246	105.145	7.000	105.306	105.246	105.145	7.500	105.321	105.257	105.181
7.125	105.724	105.663	105.562	7.125	105.724	105.663	105.562	7.625	105.4455	105.3815	105.3055
7.250	105.946	105.856	105.784	7.250	105.946	105.856	105.784	7.75	105.5705	105.5065	105.4305
7.375	105.1955	105.1315	105.0555	7.375	105.1955	105.1315	105.0555				
7.5	105.3205	105.2565	105.1805	7.5	105.3205	105.2565	105.1805				
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	94.864	94.864	94.676	4.250	98.088	98.026	97.982	4.500	93.336	93.291	93.264
3.875	95.265	95.265	95.084	4.375	98.648	98.586	98.542	4.625	93.939	93.895	93.868
4.000	95.170	95.170	94.995	4.500	99.207	99.145	99.101	4.750	97.206	97.156	97.106
4.125	95.175	95.175	95.005	4.625	99.633	99.630	99.544	4.875	97.627	97.577	97.528
4.250	98.088	98.026	97.982	4.750	99.870	99.847	99.820	5.000	98.540	98.490	98.440
4.375	98.648	98.586	98.542	4.875	100.152	100.089	100.054	5.125	98.835	98.785	98.735
4.500	99.207	99.145	99.101	5.000	100.698	100.636	100.592	5.250	99.782	99.719	99.655
4.625	99.633	99.630	99.544	5.125	100.981	100.953	100.830	5.375	99.911	99.857	99.772
4.750	99.870	99.847	99.820	5.250	101.173	101.180	101.183	5.500	100.465	100.411	100.326
4.875	100.152	100.089	100.054	5.375	101.295	101.303	101.305	5.625	101.015	100.961	100.876
5.000	100.698	100.636	100.592	5.500	101.797	101.735	101.691	5.750	101.114	101.065	101.015
5.125	100.981	100.953	100.830	5.625	102.095	102.042	101.992	5.875	101.446	101.396	101.346
5.250	101.173	101.180	101.183	5.750	102.263	102.201	102.157	6.000	101.839	101.765	101.715
5.375	101.295	101.303	101.305	5.875	101.870	101.808	101.764	6.125	102.213	102.135	102.065
5.500	101.797	101.735	101.691	6.000	102.382	102.320	102.276	6.250	102.271	102.221	102.171
								6.375	102.173	102.145	102.116
								6.500	102.591	102.563	102.534
								6.625	102.894	102.865	102.837
								6.750	103.220	103.156	103.092
								6.875	103.199	103.135	103.071
								7.000	103.612	103.548	103.484

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	99.782	99.719	99.655	5.000	98.540	98.490	98.440	4.500	96.325	96.322	96.236
5.375	99.911	99.857	99.772	5.125	98.835	98.785	98.735	4.625	96.868	96.865	96.780
5.500	100.465	100.411	100.326	5.250	99.782	99.719	99.655	4.750	96.259	96.228	96.156
5.625	101.015	100.961	100.876	5.375	99.789	99.725	99.661	4.875	96.718	96.686	96.615
5.750	101.114	101.065	101.015	5.500	100.425	100.372	100.258	5.000	97.160	97.128	97.057
5.875	101.446	101.396	101.346	5.625	100.849	100.796	100.681	5.125	97.595	97.563	97.492
6.000	101.839	101.765	101.715	5.750	101.114	101.065	101.015	5.250	97.634	97.601	97.529
6.125	102.213	102.135	102.065	5.875	101.194	101.137	101.074	5.375	98.069	98.035	97.964
6.250	102.271	102.221	102.171	6.000	101.839	101.761	101.692	5.500	98.486	98.452	98.381
6.375	102.173	102.145	102.116	6.125	102.213	102.135	102.065	5.625	98.895	98.862	98.790
6.500	102.591	102.563	102.534	6.250	101.934	101.862	101.803	5.750	98.870	98.839	98.775
6.625	102.894	102.865	102.837	6.375	102.046	101.941	101.941	5.875	99.296	99.265	99.201
6.750	103.220	103.156	103.092	6.500	102.509	102.403	102.402	6.000	99.724	99.693	99.629
6.875	103.199	103.135	103.071	6.625	102.953	102.846	102.846	6.125	100.135	100.105	100.041
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	100.172	100.108	100.044	5.250	100.172	100.108	100.044	5.250	100.514	100.450	100.386
5.375	100.705	100.693	100.564	5.375	100.705	100.693	100.564	5.375	100.770	100.706	100.642
5.500	101.178	101.160	101.036	5.500	101.178	101.160	101.036	5.500	101.214	101.150	101.086
5.625	101.671	101.617	101.532	5.625	101.671	101.617	101.532	5.625	101.671	101.617	101.532
5.750	102.105	102.077	101.963	5.750	102.105	102.077	101.963	5.750	102.213	102.163	102.113
5.875	102.412	102.340	102.281	5.875	102.412	102.340	102.281	5.875	102.412	102.340	102.281
6.000	103.004	102.931	102.872	6.000	103.004	102.931	102.872	6.000	103.004	102.931	102.872
6.125	103.355	103.282	103.223	6.125	103.355	103.282	103.223	6.125	103.355	103.282	103.223
6.250	103.515	103.443	103.384	6.250	103.515	103.443	103.384	6.250	103.515	103.443	103.384
6.375	103.331	103.224	103.222	6.375	103.331	103.224	103.222	6.375	103.207	103.149	103.117
6.500	103.738	103.680	103.648	6.500	103.738	103.680	103.648	6.500	103.738	103.680	103.648
6.625	104.045	103.986	103.955	6.625	104.045	103.986	103.955	6.625	104.045	103.986	103.955
6.750	104.362	104.298	104.234	6.750	104.362	104.298	104.234	6.750	104.564	104.493	104.422
6.875	104.956	104.881	104.795	6.875	104.956	104.881	104.795	6.875	104.875	104.814	104.713
7.000	105.306	105.246	105.145	7.000	105.306	105.246	105.145	7.000	105.306	105.246	105.145
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	99.207	99.145	99.101	4.250	98.088	98.026	97.982	5.250	99.782	99.719	99.655
4.625	99.623	99.620	99.534	4.375	98.648	98.586	98.542	5.375	99.911	99.857	99.772
4.750	99.870	99.847	99.820	4.500	99.207	99.145	99.101	5.500	100.465	100.411	100.326
4.875	100.152	100.089	100.054	4.625	99.623	99.620	99.534	5.625	101.015	100.961	100.876
5.000	100.698	100.636	100.592	4.750	99.688	99.626	99.582	5.750	101.368	101.293	101.219
5.125	100.971	100.943	100.830	4.875	100.152	100.089	100.045	5.875	101.446	101.396	101.346
5.250	101.173	101.180	101.183	5.000	100.698	100.636	100.592	6.000	101.869	101.794	101.719
5.375	101.295	101.303	101.305	5.125	100.971	100.943	100.830	6.125	102.324	102.250	102.175
5.500	101.797	101.735	101.691	5.250	101.173	101.111	101.067	6.250	102.743	102.668	102.593
5.625	102.085	102.032	101.982	5.375	101.266	101.204	101.160	6.375	102.532	102.489	102.445
5.750	102.263	102.201	102.157	5.500	101.797	101.735	101.691	6.500	102.947	102.904	102.860
5.875	102.346	102.315	102.251	5.625	102.085	102.032	101.982	6.625	103.344	103.300	103.256
6.000	102.774	102.743	102.679	5.750	102.263	102.201	102.157	6.750	104.008	103.933	103.858

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	99.782	99.719	99.655	5.250	99.782	99.719	99.655	4.500	96.325	96.322	96.236
5.375	99.911	99.857	99.772	5.375	99.789	99.725	99.661	4.625	96.868	96.865	96.780
5.500	100.465	100.411	100.326	5.500	100.425	100.372	100.258	4.750	95.056	95.028	94.882
5.625	101.015	100.961	100.876	5.625	100.849	100.796	100.681	4.875	95.583	95.555	95.409
5.750	101.368	101.293	101.219	5.750	101.114	101.065	101.015	5.000	96.076	96.048	95.902
5.875	101.446	101.396	101.346	5.875	101.194	101.137	101.074	5.125	96.524	96.496	96.350
6.000	101.869	101.794	101.719	6.000	101.839	101.761	101.692	5.250	96.913	96.892	96.870
6.125	102.324	102.250	102.175	6.125	102.213	102.135	102.065	5.375	96.959	96.937	96.916
6.250	102.743	102.668	102.593	6.250	101.934	101.862	101.803	5.500	97.366	97.344	97.323
6.375	102.532	102.489	102.445	6.375	101.726	101.691	101.655	5.625	97.748	97.727	97.706
6.500	102.947	102.904	102.860	6.500	102.199	102.096	102.134	5.750	98.751	98.723	98.695
6.625	103.344	103.300	103.256	6.625	102.511	102.408	102.445	5.875	98.984	98.955	98.927
6.750	104.008	103.933	103.858	6.750	102.761	102.697	102.621	6.000	99.321	99.292	99.264
6.875	103.199	103.135	103.071	6.875	103.055	102.991	102.915	6.125	99.512	99.483	99.455

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	95.755	95.711	95.684	4.375	95.755	95.711	95.684
4.5	96.448	96.404	96.376	4.5	96.448	96.404	96.376
4.625	97.052	97.008	96.980	4.625	97.052	97.008	96.980
4.75	98.197	98.256	98.207	4.75	98.197	98.256	98.207
4.875	98.653	98.713	98.663	4.875	98.653	98.713	98.663
5	99.297	99.356	99.307	5	99.297	99.356	99.307
5.125	99.748	99.808	99.758	5.125	99.748	99.808	99.758
5.25	100.657	100.529	100.414	5.25	100.278	100.220	100.156
5.375	101.295	101.167	101.052	5.375	100.943	100.874	100.822
5.5	102.117	101.989	101.875	5.5	101.533	101.463	101.414
5.625	102.852	102.724	102.609	5.625	102.096	102.025	101.979
5.75	103.912	103.659	103.589	5.75	102.901	102.815	102.784
5.875	104.436	104.183	104.114	5.875	103.448	103.360	103.332
6	105.115	104.862	104.793	6	103.961	103.873	103.847

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: 3/3/2026 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	94.878	94.692	94.567	4.125	94.878	94.692	94.567	4.125	94.878	94.692	94.567
4.250	95.429	95.385	95.358	4.250	95.429	95.385	95.358	4.250	95.429	95.385	95.358
4.375	96.130	96.086	96.059	4.375	96.130	96.086	96.059	4.375	96.130	96.086	96.059
4.500	96.823	96.779	96.751	4.500	96.823	96.779	96.751	4.500	96.823	96.779	96.751
4.625	97.427	97.383	97.355	4.625	97.427	97.383	97.355	4.625	97.427	97.383	97.355
4.750	98.853	98.804	98.754	4.750	98.853	98.804	98.754	4.750	98.853	98.804	98.754
4.875	99.135	99.085	99.035	4.875	99.135	99.085	99.035	4.875	99.135	99.085	99.035
5.000	99.532	99.483	99.433	5.000	99.532	99.483	99.433	5.000	99.532	99.483	99.433
5.125	99.998	99.949	99.899	5.125	99.998	99.949	99.899	5.125	99.998	99.949	99.899
5.250	100.845	100.781	100.717	5.250	100.845	100.781	100.717	5.250	100.845	100.781	100.717
5.375	101.101	101.037	100.973	5.375	101.101	101.037	100.973	5.375	101.101	101.037	100.973
5.500	101.531	101.467	101.403	5.500	101.531	101.467	101.403	5.500	101.531	101.467	101.403
5.625	101.948	101.884	101.820	5.625	101.948	101.884	101.820	5.625	101.948	101.884	101.820
5.750	102.388	102.338	102.288	5.750	102.388	102.338	102.288	5.750	102.388	102.338	102.288
5.875	102.398	102.349	102.299	5.875	102.398	102.349	102.299	5.875	102.398	102.349	102.299
6.000	102.847	102.798	102.748	6.000	102.847	102.798	102.748	6.000	102.847	102.798	102.748
6.125	103.237	103.188	103.138	6.125	103.237	103.188	103.138	6.125	103.237	103.188	103.138
6.250	103.258	103.208	103.159	6.250	103.258	103.208	103.159	6.250	103.258	103.208	103.159
6.375	103.241	103.212	103.184	6.375	103.241	103.212	103.184	6.375	103.241	103.212	103.184
6.500	103.619	103.590	103.562	6.500	103.619	103.590	103.562	6.500	103.619	103.590	103.562
6.625	104.031	104.003	103.974	6.625	104.031	104.003	103.974	6.625	104.031	104.003	103.974
6.750	104.845	104.774	104.703	6.750	104.845	104.774	104.703	6.750	104.845	104.774	104.703
6.875	104.898	104.822	104.758	6.875	104.898	104.822	104.758	6.875	104.898	104.822	104.758
7.000	105.299	105.235	105.171	7.000	105.299	105.235	105.171	7.000	105.299	105.235	105.171
7.125	105.622	105.558	105.494	7.125	105.622	105.558	105.494	7.125	105.622	105.558	105.494
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	98.463	98.401	98.357	4.250	98.463	98.401	98.357	4.875	97.635	97.585	97.535
4.375	99.023	98.961	98.917	4.375	99.023	98.961	98.917	5.000	98.278	98.229	98.179
4.500	99.582	99.520	99.476	4.500	99.582	99.520	99.476	5.125	98.941	98.891	98.841
4.625	99.822	99.785	99.716	4.625	99.822	99.785	99.716	5.250	99.939	99.875	99.811
4.750	100.277	100.253	100.226	4.750	100.063	100.001	99.957	5.375	99.945	99.881	99.817
4.875	100.527	100.464	100.429	4.875	100.527	100.464	100.420	5.500	100.282	100.224	100.155
5.000	101.073	101.011	100.967	5.000	101.073	101.011	100.967	5.625	100.776	100.712	100.648
5.125	101.311	101.249	101.205	5.125	101.311	101.249	101.205	5.750	101.114	101.065	101.015
5.250	101.548	101.486	101.442	5.250	101.548	101.486	101.442	5.875	101.446	101.396	101.346
5.375	101.641	101.584	101.586	5.375	101.641	101.579	101.535	6.000	101.815	101.765	101.715
5.500	102.172	102.110	102.066	5.500	102.172	102.110	102.066	6.125	102.095	102.045	101.996
5.625	102.405	102.343	102.299	5.625	102.405	102.343	102.299	6.250	102.271	102.221	102.171
5.750	102.638	102.576	102.532	5.750	102.638	102.576	102.532	6.375	102.173	102.145	102.116
5.875	102.245	102.183	102.139	5.875	102.245	102.183	102.139	6.500	102.591	102.563	102.534
6.000	102.757	102.695	102.651	6.000	102.757	102.695	102.651	6.625	102.894	102.865	102.837
								6.750	103.220	103.156	103.092
								6.875	103.199	103.135	103.071
								7.000	103.612	103.548	103.484
								7.125	103.934	103.870	103.806

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	92.643	92.599	92.571	4.375	91.547	91.544	91.434	5.000	95.734	95.706	95.560
4.500	93.336	93.291	93.264	4.500	92.179	92.176	92.066	5.125	96.030	96.003	95.857
4.625	93.939	93.895	93.868	4.625	92.658	92.655	92.545	5.250	96.913	96.892	96.870
4.750	97.103	97.054	97.004	4.750	97.103	97.054	97.004	5.375	96.959	96.937	96.916
4.875	97.635	97.585	97.535	4.875	97.635	97.585	97.535	5.500	97.366	97.344	97.323
5.000	98.278	98.229	98.179	5.000	98.278	98.229	98.179	5.625	97.748	97.727	97.706
5.125	98.941	98.891	98.841	5.125	98.941	98.891	98.841	5.750	98.751	98.723	98.695
5.250	99.939	99.875	99.811	5.250	99.939	99.875	99.811	5.875	98.984	98.955	98.927
5.375	99.945	99.881	99.817	5.375	99.945	99.881	99.817	6.000	99.321	99.292	99.264
5.500	100.282	100.224	100.155	5.500	100.282	100.224	100.155	6.125	99.512	99.483	99.455
5.625	100.776	100.712	100.648	5.625	100.776	100.712	100.648	6.250	99.724	99.710	99.696
5.750	101.114	101.065	101.015	5.750	101.114	101.065	101.015	6.375	99.414	99.400	99.385
5.875	101.446	101.396	101.346	5.875	101.031	100.953	100.883	6.500	99.872	99.858	99.843
6.000	101.815	101.765	101.715	6.000	101.611	101.533	101.464	6.625	100.064	100.050	100.036
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	96.823	96.779	96.751	4.500	96.823	96.779	96.751	4.500	96.823	96.779	96.751
4.625	97.427	97.383	97.355	4.625	97.427	97.383	97.355	4.625	97.427	97.383	97.355
4.750	98.853	98.804	98.754	4.750	98.853	98.804	98.754	4.750	98.853	98.804	98.754
4.875	99.135	99.085	99.035	4.875	99.135	99.085	99.035	4.875	99.135	99.085	99.035
5.000	99.532	99.483	99.433	5.000	99.532	99.483	99.433	5.000	99.532	99.483	99.433
5.125	99.998	99.949	99.899	5.125	99.998	99.949	99.899	5.125	99.998	99.949	99.899
5.250	100.845	100.781	100.717	5.250	100.845	100.781	100.717	5.250	100.845	100.781	100.717
5.375	101.101	101.037	100.973	5.375	101.101	101.037	100.973	5.375	101.101	101.037	100.973
5.500	101.531	101.467	101.403	5.500	101.531	101.467	101.403	5.500	101.531	101.467	101.403
5.625	101.948	101.892	101.820	5.625	101.948	101.892	101.820	5.625	101.948	101.892	101.820
5.750	102.388	102.338	102.288	5.750	102.388	102.338	102.288	5.750	102.388	102.338	102.288
5.875	102.398	102.349	102.299	5.875	102.398	102.349	102.299	5.875	102.398	102.349	102.299
6.000	102.847	102.798	102.748	6.000	102.847	102.798	102.748	6.000	102.847	102.798	102.748
6.125	103.315	103.237	103.168	6.125	103.315	103.237	103.168	6.125	103.315	103.237	103.168
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	99.582	99.520	99.476	4.500	99.582	99.520	99.476	4.500	93.336	93.291	93.264
4.625	99.822	99.785	99.716	4.625	99.822	99.785	99.716	4.625	93.939	93.895	93.868
4.750	100.277	100.253	100.226	4.750	100.063	100.001	99.957	4.750	97.103	97.054	97.004
4.875	100.527	100.464	100.429	4.875	100.527	100.464	100.420	4.875	97.635	97.585	97.535
5.000	101.073	101.011	100.967	5.000	101.073	101.011	100.967	5.000	98.278	98.229	98.179
5.125	101.311	101.249	101.205	5.125	101.311	101.249	101.205	5.125	98.941	98.891	98.841
5.250	101.548	101.486	101.442	5.250	101.548	101.486	101.442	5.250	99.939	99.875	99.811
5.375	101.641	101.584	101.586	5.375	101.641	101.579	101.535	5.375	99.945	99.881	99.817
5.500	102.172	102.110	102.066	5.500	102.172	102.110	102.066	5.500	100.282	100.224	100.155
5.625	102.405	102.343	102.299	5.625	102.405	102.343	102.299	5.625	100.776	100.712	100.648
5.750	102.638	102.576	102.532	5.750	102.638	102.576	102.532	5.750	101.114	101.065	101.015
5.875	102.245	102.183	102.139	5.875	102.245	102.183	102.139	5.875	101.446	101.396	101.346
6.000	102.757	102.695	102.651	6.000	102.757	102.695	102.651	6.000	101.815	101.765	101.715
6.125	102.989	102.927	102.883	6.125	102.989	102.927	102.883	6.125	102.095	102.045	101.996

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	93.336	93.291	93.264	4.500	93.336	93.291	93.264	5.000	95.734	95.706	95.560
4.625	93.939	93.895	93.868	4.625	93.939	93.895	93.868	5.125	96.030	96.003	95.857
4.750	97.103	97.054	97.004	4.750	97.103	97.054	97.004	5.250	96.913	96.892	96.870
4.875	97.635	97.585	97.535	4.875	97.635	97.585	97.535	5.375	96.959	96.937	96.916
5.000	98.278	98.229	98.179	5.000	98.278	98.229	98.179	5.500	97.366	97.344	97.323
5.125	98.941	98.891	98.841	5.125	98.941	98.891	98.841	5.625	97.748	97.727	97.706
5.250	99.939	99.875	99.811	5.250	99.939	99.875	99.811	5.750	98.751	98.723	98.695
5.375	99.945	99.881	99.817	5.375	99.945	99.881	99.817	5.875	98.984	98.955	98.927
5.500	100.282	100.224	100.155	5.500	100.282	100.224	100.155	6.000	99.321	99.292	99.264
5.625	100.776	100.712	100.648	5.625	100.776	100.712	100.648	6.125	99.512	99.483	99.455
5.750	101.114	101.065	101.015	5.750	101.114	101.065	101.015	6.250	99.724	99.710	99.696
5.875	101.446	101.396	101.346	5.875	101.031	100.953	100.883	6.375	99.414	99.400	99.385
6.000	101.815	101.765	101.715	6.000	101.611	101.533	101.464	6.500	99.872	99.858	99.843
6.125	102.095	102.045	101.996	6.125	101.785	101.707	101.637	6.625	100.064	100.050	100.036

Government Adjustments		Loan Amount Adjustments	
FICO			
> 720+	0.125	\$75K - \$99,999	-0.75
680 - 720	0	\$100K - \$150K	-0.375
660 - 679	-0.25	\$1M - \$1,499,999 (VA Only)	-1.75
640 - 659	-0.5	\$1.5M - \$2M (VA Only)	-2.5
620 - 639	-1.25		
600 - 619	-1.5		
580 - 599	-2		
		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: 3/3/2026 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	101.546	101.413	101.113	6.750	100.788	100.600	100.300	6.625	99.546	99.413	99.113
6.750	102.288	102.100	101.800	6.875	101.297	101.109	100.809	6.750	100.288	100.100	99.800
6.875	102.797	102.609	102.309	7.000	101.797	101.609	101.309	6.875	100.797	100.609	100.309
7.000	103.297	103.109	102.809	7.125	102.231	102.043	101.743	7.000	101.297	101.109	100.809
7.125	103.731	103.543	103.243	7.250	102.655	102.467	102.167	7.125	101.731	101.543	101.243
7.250	104.155	103.967	103.667	7.375	101.790	101.571	101.271	7.250	102.155	101.967	101.667
7.375	103.290	103.071	102.771	7.500	102.250	102.031	101.731	7.375	101.290	101.071	100.771
7.500	103.750	103.531	103.231	7.625	102.664	102.445	102.145	7.500	101.750	101.531	101.231
7.625	104.164	103.945	103.645	7.750	103.058	102.839	102.539	7.625	102.164	101.945	101.645
7.750	104.558	104.339	104.039	7.875	101.521	101.276	100.976	7.750	102.558	102.339	102.039
7.875	103.021	102.776	102.476	8.000	101.941	101.696	101.396	7.875	101.021	100.776	100.476
8.000	103.441	103.196	102.896	8.125	102.325	102.080	101.780	8.000	101.441	101.196	100.896
8.125	103.825	103.580	103.280	8.250	102.719	102.474	102.174	8.125	101.825	101.580	101.280
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	98.788	98.600	98.300	6.625	100.796	100.663	100.363	6.625	98.796	98.663	98.363
6.875	99.297	99.109	98.809	6.750	101.538	101.350	101.050	6.750	99.538	99.350	99.050
7.000	99.797	99.609	99.309	6.875	102.047	101.859	101.559	6.875	100.047	99.859	99.559
7.125	100.231	100.043	99.743	7.000	102.547	102.359	102.059	7.000	100.547	100.359	100.059
7.250	100.655	100.467	100.167	7.125	102.981	102.793	102.493	7.125	100.981	100.793	100.493
7.375	99.790	99.571	99.271	7.250	103.405	103.217	102.917	7.250	101.405	101.217	100.917
7.500	100.250	100.031	99.731	7.375	102.540	102.321	102.021	7.375	100.540	100.321	100.021
7.625	100.664	100.445	100.145	7.500	103.000	102.781	102.481	7.500	101.000	100.781	100.481
7.750	101.058	100.839	100.539	7.625	103.414	103.195	102.895	7.625	101.414	101.195	100.895
7.875	99.521	99.276	98.976	7.750	103.808	103.589	103.289	7.750	101.808	101.589	101.289
8.000	99.941	99.696	99.396	7.875	102.271	102.026	101.726	7.875	100.271	100.026	99.726
8.125	100.325	100.080	99.780	8.000	102.691	102.446	102.146	8.000	100.691	100.446	100.146
8.250	100.719	100.474	100.174	8.125	103.075	102.830	102.530	8.125	101.075	100.830	100.530

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.