



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: 3/4/26 8:26 AM

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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

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



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

Conventional Fixed Rate Sheet

Effective: 3/4/2026 8:26 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	96.700	96.559	96.530	4.750	96.700	96.559	96.530	5.125	99.349	99.215	99.196
4.875	97.278	97.133	97.100	4.875	97.278	97.133	97.100	5.250	99.562	99.462	99.422
5.000	97.880	97.731	97.695	5.000	97.880	97.731	97.695	5.375	100.067	99.962	99.916
5.125	98.354	98.205	98.169	5.125	98.354	98.205	98.169	5.500	100.551	100.444	100.395
5.250	98.822	98.755	98.833	5.250	98.699	98.598	98.556	5.625	100.958	100.851	100.802
5.375	99.492	99.426	99.496	5.375	99.270	99.157	99.145	5.750	100.974	100.878	100.849
5.500	100.103	100.036	100.101	5.500	100.035	99.926	99.877	5.875	101.496	101.404	101.371
5.625	100.677	100.611	100.690	5.625	100.544	100.435	100.386	6.000	101.988	101.901	101.863
5.750	100.721	100.650	100.652	5.750	100.719	100.597	100.540	6.125	102.387	102.306	102.262
5.875	101.330	101.258	101.154	5.875	101.237	101.111	101.050	6.250	101.971	101.926	101.877
6.000	101.827	101.756	101.640	6.000	101.693	101.563	101.499	6.375	102.362	102.323	102.269
6.125	102.289	102.217	102.119	6.125	102.129	101.999	101.936	6.500	103.045	103.010	102.951
6.250	102.239	102.177	102.020	6.250	101.987	101.912	101.865	6.625	103.042	102.974	102.938
6.375	102.660	102.598	102.433	6.375	102.547	102.472	102.425	6.750	102.999	102.999	102.929
6.500	103.069	102.994	102.947	6.500	103.069	102.994	102.947	6.875	103.298	103.298	103.223
6.625	103.422	103.360	103.343	6.625	103.348	103.273	103.226	7.000	103.841	103.841	103.761
6.750	103.425	103.386	103.285	6.750	103.200	103.253	103.168	7.125	103.863	103.859	103.845
6.875	103.804	103.765	103.657	6.875	103.522	103.580	103.501	7.250	104.368	104.368	104.277
7.000	104.092	104.053	103.958	7.000	103.982	104.039	103.958	7.375	104.552	104.552	104.456
7.125	104.441	104.402	104.397	7.125	104.254	104.311	104.231	7.500	104.836	104.836	104.735
7.250	104.549	104.518	104.520	7.250	104.234	104.234	104.143	7.625	105.150	105.150	105.150
7.375	104.875	104.843	104.838	7.375	104.643	104.598	104.582	7.750	105.150	105.150	105.150
7.500	105.117	105.086	105.077	7.500	105.076	105.031	105.015	7.875	105.150	105.150	105.150
7.625	105.381	105.349	105.491	7.625	105.277	105.232	105.216	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	105.579	105.534	105.518	8.000	105.579	105.534	105.518				
8.125	105.778	105.733	105.717	8.125	105.778	105.733	105.717				
8.250	95.267	95.223	95.173								
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	99.149	98.989	98.972	4.625	99.102	99.102	99.018	5.000	96.868	96.740	96.704
4.750	99.276	99.276	99.214	4.750	99.565	99.565	99.503	5.125	97.437	97.307	97.270
4.875	99.623	99.623	99.567	4.875	99.773	99.773	99.717	5.250	98.767	98.666	98.623
5.000	100.010	100.010	99.960	5.000	100.174	100.174	100.123	5.375	99.312	99.208	99.162
5.125	100.370	100.326	100.311	5.125	100.147	100.145	100.100	5.500	99.883	99.775	99.726
5.250	100.665	100.658	100.557	5.250	100.582	100.575	100.474	5.625	100.383	100.275	100.225
5.375	101.118	101.105	101.010	5.375	100.948	100.935	100.840	5.750	100.607	100.485	100.428
5.500	101.352	101.334	101.245	5.500	101.173	101.155	101.066	5.875	101.095	100.994	100.908
5.625	101.558	101.527	101.456	5.625	101.349	101.326	101.243	6.000	101.581	101.484	101.357
5.750	101.832	101.804	101.727	5.750	101.578	101.549	101.472	6.125	102.035	101.936	101.774
5.875	102.129	102.096	102.024	5.875	101.799	101.766	101.663	6.250	101.942	101.829	101.682
6.000	102.428	102.389	102.323	6.000	102.261	102.222	102.125	6.375	102.358	102.242	102.043
6.125	102.579	102.535	102.492	6.125	102.580	102.537	102.446	6.500	102.740	102.623	102.398
6.250	102.944	102.895	102.810	6.250	102.921	102.872	102.787	6.625	103.113	102.994	102.808
6.375	103.253	103.199	103.119	6.375	103.334	103.280	103.201	6.750	103.120	103.027	102.723
6.500	103.483	103.423	103.350	6.500	103.368	103.309	103.235	6.875	103.589	103.490	103.004
6.625	103.767	103.702	103.635	6.625	103.567	103.502	103.435	7.000	103.870	103.768	103.316
6.750	103.829	103.759	103.759	6.750	103.766	103.696	103.696	7.125	104.214	104.109	103.585
6.875	104.186	104.111	104.111	6.875	104.081	104.006	104.006	7.250	103.853	103.745	102.826
7.000	104.331	104.251	104.251	7.000	104.241	104.161	104.161	7.375	104.113	104.002	103.048
7.125	104.160	104.110	104.066	7.125	103.701	103.652	103.608	7.500	104.326	104.213	103.464
7.250	103.858	103.781	103.737	7.250	103.513	103.437	103.393	7.625	104.563	104.447	103.621
7.375	104.281	104.205	104.161	7.375	103.832	103.756	103.712	7.750	103.269	103.224	103.208
								7.875	103.711	103.666	103.650

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: 3/4/2026 8:26 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: 3/4/2026 8:26 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	99.711	99.644	99.553	5.000	99.314	99.265	99.156	5.000	98.932	98.900	98.774
5.125	99.889	99.820	99.729	5.125	99.672	99.635	99.506	5.125	99.424	99.387	99.258
5.250	100.068	99.997	99.907	5.250	100.121	100.080	99.947	5.250	99.835	99.794	99.661
5.375	100.281	100.236	100.126	5.375	100.681	100.636	100.500	5.375	100.165	100.120	99.984
5.500	100.521	100.472	100.332	5.500	101.035	100.986	100.846	5.500	100.464	100.415	100.275
5.625	100.775	100.721	100.578	5.625	101.159	101.105	100.962	5.625	100.763	100.710	100.567
5.750	100.970	100.912	100.765	5.750	101.293	101.235	101.089	5.750	101.007	100.949	100.802
5.875	101.091	101.029	100.879	5.875	101.443	101.381	101.231	5.875	101.179	101.118	100.967
6.000	101.252	101.186	101.032	6.000	101.571	101.505	101.352	6.000	101.359	101.293	101.140
6.125	101.462	101.392	101.235	6.125	101.679	101.609	101.452	6.125	101.553	101.483	101.326
6.250	101.663	101.589	101.428	6.250	101.892	101.817	101.657	6.250	101.788	101.713	101.553
6.375	101.799	101.720	101.556	6.375	102.185	102.106	101.942	6.375	102.010	101.932	101.768
6.500	101.872	101.789	101.621	6.500	102.345	102.263	102.095	6.500	102.027	101.945	101.777
6.625	101.798	101.713	101.622	6.625	101.592	101.506	101.416	6.625	101.800	101.714	101.624
6.750	101.854	101.767	101.676	6.750	101.710	101.623	101.533	6.750	101.920	101.833	101.742
6.875	101.850	101.762	101.671	6.875	101.816	101.727	101.637	6.875	101.924	101.835	101.745
7.000	101.848	101.758	101.667	7.000	101.957	101.867	101.776	7.000	101.929	101.839	101.748
7.125	101.846	101.755	101.664	7.125	102.151	102.059	101.969	7.125	101.935	101.844	101.753

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	99.711	99.644	99.553	5.000	99.395	99.362	99.236	5.000	99.029	98.996	98.870
5.125	99.889	99.820	99.729	5.125	99.768	99.731	99.602	5.125	99.520	99.483	99.353
5.250	100.124	100.083	99.950	5.250	100.216	100.175	100.042	5.250	99.928	99.888	99.755
5.375	100.385	100.340	100.204	5.375	100.776	100.731	100.594	5.375	100.258	100.213	100.076
5.500	100.626	100.576	100.437	5.500	101.129	101.079	100.940	5.500	100.555	100.506	100.366
5.625	100.880	100.827	100.684	5.625	101.252	101.199	101.055	5.625	100.852	100.799	100.655
5.750	101.077	101.020	100.873	5.750	101.387	101.329	101.182	5.750	101.094	101.036	100.889
5.875	101.201	101.140	100.989	5.875	101.538	101.476	101.326	5.875	101.265	101.204	101.053
6.000	101.364	101.298	101.145	6.000	101.668	101.602	101.448	6.000	101.445	101.379	101.225
6.125	101.577	101.507	101.350	6.125	101.778	101.708	101.550	6.125	101.639	101.569	101.412
6.250	101.780	101.706	101.545	6.250	101.992	101.918	101.757	6.250	101.874	101.799	101.639
6.375	101.917	101.838	101.674	6.375	102.287	102.209	102.045	6.375	102.097	102.018	101.854
6.500	101.991	101.909	101.741	6.500	102.449	102.367	102.199	6.500	102.114	102.032	101.864
6.625	101.798	101.713	101.622	6.625	101.592	101.506	101.416	6.625	101.800	101.714	101.624
6.750	101.854	101.767	101.676	6.750	101.710	101.623	101.533	6.750	101.920	101.833	101.742
6.875	101.850	101.762	101.671	6.875	101.816	101.727	101.637	6.875	101.924	101.835	101.745
7.000	101.848	101.758	101.667	7.000	101.957	101.867	101.776	7.000	101.929	101.839	101.748
7.125	101.846	101.755	101.664	7.125	102.151	102.059	101.969	7.125	101.935	101.844	101.753

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: 3/4/2026 8:26 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	96.724	96.717	96.639	4.500	96.724	96.717	96.639	5.000	99.656	99.592	99.528
4.625	97.334	97.327	97.249	4.625	97.334	97.327	97.249	5.125	99.991	99.927	99.863
4.750	98.803	98.739	98.675	4.750	98.803	98.739	98.675	5.250	100.728	100.657	100.586
4.875	99.078	99.014	98.950	4.875	99.078	99.014	98.950	5.375	100.984	100.913	100.842
5.000	99.656	99.592	99.528	5.000	99.656	99.592	99.528	5.500	101.428	101.357	101.286
5.125	99.991	99.927	99.863	5.125	99.991	99.927	99.863	5.625	101.900	101.834	101.733
5.250	100.728	100.657	100.586	5.250	100.728	100.657	100.586	5.750	102.272	102.229	102.187
5.375	100.984	100.913	100.842	5.375	100.984	100.913	100.842	5.875	102.510	102.437	102.377
5.500	101.428	101.357	101.286	5.500	101.428	101.357	101.286	6.000	103.103	103.030	102.970
5.625	101.900	101.834	101.733	5.625	101.900	101.834	101.733	6.125	103.457	103.384	103.324
5.750	102.272	102.229	102.187	5.750	102.272	102.229	102.187	6.250	103.618	103.545	103.485
5.875	102.510	102.437	102.377	5.875	102.510	102.437	102.377	6.375	103.325	103.217	103.215
6.000	103.103	103.030	102.970	6.000	103.103	103.030	102.970	6.500	103.730	103.671	103.640
6.125	103.457	103.384	103.324	6.125	103.457	103.384	103.324	6.625	104.087	103.980	103.976
6.250	103.618	103.545	103.485	6.250	103.618	103.545	103.485	6.750	104.653	104.589	104.525
6.375	103.475	103.368	103.366	6.375	103.475	103.368	103.366	6.875	104.891	104.821	104.705
6.500	103.768	103.671	103.658	6.500	103.768	103.671	103.658	7.000	105.325	105.256	105.139
6.625	104.119	104.010	104.008	6.625	104.119	104.010	104.008	7.125	105.740	105.670	105.553
6.750	104.653	104.589	104.525	6.750	104.653	104.589	104.525	7.250	105.811	105.721	105.618
6.875	105.034	104.959	104.841	6.875	105.034	104.959	104.841	7.375	105.230	105.173	105.084
7.000	105.362	105.282	105.169	7.000	105.362	105.282	105.169	7.500	105.355	105.298	105.209
7.125	105.740	105.670	105.553	7.125	105.740	105.670	105.553	7.625	105.4795	105.4225	105.3335
7.250	106.000	105.965	105.862	7.250	106.000	105.965	105.862	7.75	105.6045	105.5475	105.4585
7.375	105.2295	105.1725	105.0835	7.375	105.2295	105.1725	105.0835				
7.5	105.3545	105.2975	105.2085	7.5	105.3545	105.2975	105.2085				
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	95.011	95.011	94.886	4.250	98.165	98.102	98.058	4.500	93.509	93.465	93.423
3.875	95.412	95.412	95.293	4.375	98.726	98.663	98.619	4.625	94.114	94.070	94.028
4.000	95.317	95.317	95.204	4.500	99.284	99.221	99.178	4.750	97.562	97.498	97.434
4.125	95.321	95.321	95.214	4.625	99.757	99.750	99.696	4.875	97.983	97.919	97.855
4.250	98.165	98.102	98.058	4.750	99.978	99.955	99.925	5.000	98.896	98.832	98.768
4.375	98.726	98.663	98.619	4.875	100.212	100.189	100.159	5.125	99.191	99.127	99.063
4.500	99.284	99.221	99.178	5.000	100.746	100.685	100.655	5.250	100.028	99.957	99.886
4.625	99.757	99.750	99.696	5.125	101.018	100.987	100.919	5.375	100.145	100.079	99.978
4.750	99.978	99.955	99.925	5.250	101.221	101.198	101.209	5.500	100.698	100.632	100.533
4.875	100.212	100.189	100.159	5.375	101.298	101.321	101.332	5.625	101.243	101.178	101.077
5.000	100.746	100.685	100.655	5.500	101.752	101.689	101.650	5.750	101.369	101.326	101.284
5.125	101.018	100.987	100.919	5.625	102.062	102.006	101.924	5.875	101.480	101.423	101.367
5.250	101.221	101.198	101.209	5.750	102.219	102.156	102.112	6.000	101.926	101.844	101.806
5.375	101.298	101.321	101.332	5.875	101.809	101.746	101.703	6.125	102.296	102.215	102.177
5.500	101.752	101.689	101.650	6.000	102.322	102.259	102.215	6.250	102.305	102.248	102.191
								6.375	102.156	102.128	102.099
								6.500	102.574	102.546	102.518
								6.625	102.894	102.849	102.820
								6.750	103.257	103.200	103.143
								6.875	103.236	103.179	103.122
								7.000	103.649	103.593	103.536

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	100.028	99.957	99.886	5.000	98.896	98.832	98.768	4.500	96.448	96.441	96.387
5.375	100.145	100.079	99.978	5.125	99.191	99.127	99.063	4.625	96.988	96.981	96.927
5.500	100.698	100.632	100.533	5.250	100.028	99.957	99.886	4.750	96.370	96.334	96.263
5.625	101.243	101.178	101.077	5.375	100.034	99.963	99.892	4.875	96.828	96.792	96.721
5.750	101.369	101.326	101.284	5.500	100.672	100.616	100.533	5.000	97.275	97.240	97.168
5.875	101.480	101.423	101.367	5.625	101.095	101.038	100.955	5.125	97.711	97.675	97.604
6.000	101.926	101.844	101.806	5.750	101.369	101.326	101.284	5.250	97.627	97.598	97.527
6.125	102.296	102.215	102.177	5.875	101.383	101.299	101.267	5.375	98.062	98.032	97.961
6.250	102.305	102.248	102.191	6.000	101.926	101.844	101.806	5.500	98.484	98.454	98.383
6.375	102.156	102.128	102.099	6.125	102.367	102.280	102.250	5.625	98.894	98.865	98.793
6.500	102.574	102.546	102.518	6.250	102.037	101.964	101.904	5.750	98.804	98.796	98.762
6.625	102.894	102.849	102.820	6.375	102.195	102.091	102.089	5.875	99.230	99.222	99.188
6.750	103.257	103.200	103.143	6.500	102.659	102.553	102.551	6.000	99.661	99.653	99.618
6.875	103.236	103.179	103.122	6.625	103.104	102.998	102.996	6.125	100.073	100.065	100.030
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	100.308	100.244	100.180	5.250	100.308	100.244	100.180	5.250	100.728	100.657	100.586
5.375	100.918	100.905	100.808	5.375	100.918	100.905	100.808	5.375	100.984	100.913	100.842
5.500	101.391	101.347	101.254	5.500	101.391	101.347	101.254	5.500	101.428	101.357	101.286
5.625	101.900	101.834	101.733	5.625	101.900	101.834	101.733	5.625	101.900	101.834	101.733
5.750	102.322	102.294	102.211	5.750	102.322	102.294	102.211	5.750	102.272	102.229	102.187
5.875	102.510	102.437	102.377	5.875	102.510	102.437	102.377	5.875	102.510	102.437	102.377
6.000	103.103	103.030	102.970	6.000	103.103	103.030	102.970	6.000	103.103	103.030	102.970
6.125	103.457	103.384	103.324	6.125	103.457	103.384	103.324	6.125	103.457	103.384	103.324
6.250	103.618	103.545	103.485	6.250	103.618	103.545	103.485	6.250	103.618	103.545	103.485
6.375	103.475	103.368	103.366	6.375	103.475	103.368	103.366	6.375	103.325	103.217	103.215
6.500	103.768	103.671	103.658	6.500	103.768	103.671	103.658	6.500	103.730	103.671	103.640
6.625	104.119	104.010	104.008	6.625	104.119	104.010	104.008	6.625	104.087	103.980	103.976
6.750	104.399	104.342	104.285	6.750	104.399	104.342	104.285	6.750	104.653	104.589	104.525
6.875	105.065	104.990	104.872	6.875	105.065	104.990	104.872	6.875	104.891	104.821	104.705
7.000	105.325	105.256	105.139	7.000	105.325	105.256	105.139	7.000	105.325	105.256	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	99.284	99.221	99.178	4.250	98.165	98.102	98.058	5.250	100.028	99.957	99.886
4.625	99.747	99.740	99.686	4.375	98.726	98.663	98.619	5.375	100.145	100.079	99.978
4.750	99.978	99.955	99.925	4.500	99.284	99.221	99.178	5.500	100.698	100.632	100.533
4.875	100.212	100.189	100.159	4.625	99.747	99.740	99.686	5.625	101.243	101.178	101.077
5.000	100.746	100.685	100.655	4.750	99.767	99.704	99.660	5.750	101.628	101.552	101.477
5.125	101.008	100.977	100.909	4.875	100.198	100.137	100.108	5.875	101.520	101.444	101.368
5.250	101.221	101.198	101.209	5.000	100.746	100.685	100.655	6.000	101.995	101.919	101.843
5.375	101.298	101.321	101.332	5.125	101.008	100.977	100.909	6.125	102.458	102.382	102.306
5.500	101.752	101.689	101.650	5.250	101.221	101.160	101.131	6.250	102.886	102.811	102.735
5.625	102.052	101.996	101.914	5.375	101.221	101.158	101.114	6.375	102.557	102.513	102.468
5.750	102.219	102.156	102.112	5.500	101.752	101.689	101.645	6.500	102.983	102.939	102.894
5.875	102.280	102.272	102.238	5.625	102.052	101.996	101.914	6.625	103.393	103.348	103.304
6.000	102.711	102.703	102.668	5.750	102.219	102.156	102.112	6.750	104.055	103.979	103.903

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	100.028	99.957	99.886	5.250	100.028	99.957	99.886	4.500	96.448	96.441	96.387
5.375	100.145	100.079	99.978	5.375	100.034	99.963	99.892	4.625	96.988	96.981	96.927
5.500	100.698	100.632	100.533	5.500	100.672	100.616	100.533	4.750	95.100	95.068	95.000
5.625	101.243	101.178	101.077	5.625	101.095	101.038	100.955	4.875	95.622	95.591	95.523
5.750	101.628	101.552	101.477	5.750	101.369	101.326	101.284	5.000	96.108	96.076	96.008
5.875	101.520	101.444	101.368	5.875	101.262	101.180	101.142	5.125	96.546	96.515	96.447
6.000	101.995	101.919	101.843	6.000	101.926	101.844	101.806	5.250	96.947	96.919	96.890
6.125	102.458	102.382	102.306	6.125	102.296	102.215	102.177	5.375	96.992	96.963	96.935
6.250	102.886	102.811	102.735	6.250	102.037	101.964	101.904	5.500	97.398	97.369	97.341
6.375	102.557	102.513	102.468	6.375	101.786	101.758	101.729	5.625	97.778	97.749	97.721
6.500	102.983	102.939	102.894	6.500	102.212	102.105	102.159	5.750	98.680	98.659	98.637
6.625	103.393	103.348	103.304	6.625	102.516	102.410	102.463	5.875	98.910	98.889	98.868
6.750	104.055	103.979	103.903	6.750	102.795	102.738	102.649	6.000	99.246	99.225	99.204
6.875	103.236	103.179	103.122	6.875	103.089	103.032	102.943	6.125	99.435	99.414	99.392

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	95.927	95.883	95.841	4.375	95.927	95.883	95.841
4.5	96.621	96.577	96.536	4.5	96.621	96.577	96.536
4.625	97.226	97.182	97.141	4.625	97.226	97.182	97.141
4.75	98.442	98.519	98.455	4.75	98.442	98.519	98.455
4.875	98.898	98.975	98.911	4.875	98.898	98.975	98.911
5	99.542	99.619	99.555	5	99.542	99.619	99.555
5.125	99.993	100.070	100.006	5.125	99.993	100.070	100.006
5.25	100.935	100.802	100.719	5.25	100.489	100.434	100.368
5.375	101.573	101.440	101.357	5.375	101.153	101.083	101.031
5.5	102.395	102.262	102.179	5.5	101.742	101.672	101.620
5.625	103.129	102.996	102.913	5.625	102.305	102.233	102.183
5.75	104.001	103.744	103.706	5.75	102.940	102.854	102.822
5.875	104.524	104.268	104.230	5.875	103.487	103.399	103.368
6	105.202	104.946	104.908	6	104.001	103.912	103.882

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: 3/4/2026 8:26 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	95.218	94.989	94.846	4.125	95.218	94.989	94.846	4.125	95.218	94.989	94.846
4.250	95.703	95.556	95.514	4.250	95.703	95.556	95.514	4.250	95.703	95.556	95.514
4.375	96.302	96.258	96.216	4.375	96.302	96.258	96.216	4.375	96.302	96.258	96.216
4.500	96.996	96.952	96.911	4.500	96.996	96.952	96.911	4.500	96.996	96.952	96.911
4.625	97.601	97.557	97.516	4.625	97.601	97.557	97.516	4.625	97.601	97.557	97.516
4.750	99.116	99.052	98.988	4.750	99.116	99.052	98.988	4.750	99.116	99.052	98.988
4.875	99.397	99.333	99.269	4.875	99.397	99.333	99.269	4.875	99.397	99.333	99.269
5.000	99.795	99.731	99.667	5.000	99.795	99.731	99.667	5.000	99.795	99.731	99.667
5.125	100.261	100.197	100.133	5.125	100.261	100.197	100.133	5.125	100.261	100.197	100.133
5.250	101.059	100.988	100.917	5.250	101.059	100.988	100.917	5.250	101.059	100.988	100.917
5.375	101.316	101.245	101.174	5.375	101.316	101.245	101.174	5.375	101.316	101.245	101.174
5.500	101.703	101.632	101.561	5.500	101.703	101.632	101.561	5.500	101.703	101.632	101.561
5.625	102.147	102.076	102.005	5.625	102.147	102.076	102.005	5.625	102.147	102.076	102.005
5.750	102.447	102.404	102.362	5.750	102.447	102.404	102.362	5.750	102.447	102.404	102.362
5.875	102.433	102.376	102.319	5.875	102.433	102.376	102.319	5.875	102.433	102.376	102.319
6.000	102.882	102.825	102.768	6.000	102.882	102.825	102.768	6.000	102.882	102.825	102.768
6.125	103.285	103.216	103.166	6.125	103.285	103.216	103.166	6.125	103.285	103.216	103.166
6.250	103.295	103.236	103.179	6.250	103.295	103.236	103.179	6.250	103.295	103.236	103.179
6.375	103.224	103.195	103.167	6.375	103.224	103.195	103.167	6.375	103.224	103.195	103.167
6.500	103.602	103.573	103.545	6.500	103.602	103.573	103.545	6.500	103.602	103.573	103.545
6.625	104.015	103.986	103.958	6.625	104.015	103.986	103.958	6.625	104.015	103.986	103.958
6.750	104.934	104.871	104.807	6.750	104.934	104.871	104.807	6.750	104.934	104.871	104.807
6.875	104.923	104.867	104.810	6.875	104.923	104.867	104.810	6.875	104.923	104.867	104.810
7.000	105.337	105.280	105.223	7.000	105.337	105.280	105.223	7.000	105.337	105.280	105.223
7.125	105.660	105.603	105.546	7.125	105.660	105.603	105.546	7.125	105.660	105.603	105.546
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	98.540	98.477	98.433	4.250	98.540	98.477	98.433	4.875	97.991	97.927	97.863
4.375	99.101	99.038	98.994	4.375	99.101	99.038	98.994	5.000	98.634	98.571	98.507
4.500	99.659	99.596	99.553	4.500	99.659	99.596	99.553	5.125	99.297	99.233	99.169
4.625	99.901	99.894	99.840	4.625	99.901	99.894	99.840	5.250	100.184	100.113	100.042
4.750	100.384	100.361	100.331	4.750	100.142	100.079	100.035	5.375	100.191	100.120	100.049
4.875	100.587	100.564	100.534	4.875	100.573	100.512	100.483	5.500	100.528	100.466	100.386
5.000	101.121	101.060	101.030	5.000	101.121	101.060	101.030	5.625	101.022	100.951	100.880
5.125	101.359	101.298	101.269	5.125	101.359	101.298	101.269	5.750	101.369	101.326	101.284
5.250	101.596	101.535	101.506	5.250	101.596	101.535	101.506	5.875	101.480	101.423	101.367
5.375	101.596	101.602	101.613	5.375	101.596	101.533	101.489	6.000	101.849	101.793	101.736
5.500	102.127	102.064	102.020	5.500	102.127	102.064	102.020	6.125	102.130	102.073	102.016
5.625	102.361	102.298	102.254	5.625	102.361	102.298	102.254	6.250	102.305	102.248	102.191
5.750	102.594	102.531	102.487	5.750	102.594	102.531	102.487	6.375	102.156	102.128	102.099
5.875	102.184	102.121	102.078	5.875	102.184	102.121	102.078	6.500	102.574	102.546	102.518
6.000	102.697	102.634	102.590	6.000	102.697	102.634	102.590	6.625	102.877	102.849	102.820
								6.750	103.257	103.200	103.143
								6.875	103.236	103.179	103.122
								7.000	103.649	103.593	103.536
								7.125	103.972	103.915	103.859

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	92.815	92.770	92.729	4.375	91.798	91.792	91.713	5.000	95.755	95.724	95.656
4.500	93.509	93.465	93.423	4.500	92.431	92.424	92.346	5.125	96.044	96.012	95.945
4.625	94.114	94.070	94.028	4.625	92.910	92.903	92.824	5.250	96.947	96.919	96.890
4.750	97.459	97.396	97.332	4.750	97.459	97.396	97.332	5.375	96.992	96.963	96.935
4.875	97.991	97.927	97.863	4.875	97.991	97.927	97.863	5.500	97.398	97.369	97.341
5.000	98.634	98.571	98.507	5.000	98.634	98.571	98.507	5.625	97.778	97.749	97.721
5.125	99.297	99.233	99.169	5.125	99.297	99.233	99.169	5.750	98.680	98.659	98.637
5.250	100.184	100.113	100.042	5.250	100.184	100.113	100.042	5.875	98.910	98.889	98.868
5.375	100.191	100.120	100.049	5.375	100.191	100.120	100.049	6.000	99.246	99.225	99.204
5.500	100.528	100.466	100.386	5.500	100.528	100.466	100.386	6.125	99.435	99.414	99.392
5.625	101.022	100.951	100.880	5.625	101.022	100.951	100.880	6.250	99.723	99.708	99.694
5.750	101.369	101.326	101.284	5.750	101.369	101.326	101.284	6.375	99.409	99.395	99.380
5.875	101.480	101.423	101.367	5.875	101.115	101.033	100.995	6.500	99.865	99.851	99.837
6.000	101.849	101.793	101.736	6.000	101.690	101.608	101.570	6.625	100.054	100.040	100.026
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	96.996	96.952	96.911	4.500	96.996	96.952	96.911	4.500	96.996	96.952	96.911
4.625	97.601	97.557	97.516	4.625	97.601	97.557	97.516	4.625	97.601	97.557	97.516
4.750	99.116	99.052	98.988	4.750	99.116	99.052	98.988	4.750	99.116	99.052	98.988
4.875	99.397	99.333	99.269	4.875	99.397	99.333	99.269	4.875	99.397	99.333	99.269
5.000	99.795	99.731	99.667	5.000	99.795	99.731	99.667	5.000	99.795	99.731	99.667
5.125	100.261	100.197	100.133	5.125	100.261	100.197	100.133	5.125	100.261	100.197	100.133
5.250	101.059	100.988	100.917	5.250	101.059	100.988	100.917	5.250	101.059	100.988	100.917
5.375	101.316	101.245	101.174	5.375	101.316	101.245	101.174	5.375	101.316	101.245	101.174
5.500	101.703	101.632	101.561	5.500	101.703	101.632	101.561	5.500	101.703	101.632	101.561
5.625	102.188	102.132	102.049	5.625	102.188	102.132	102.049	5.625	102.188	102.132	102.049
5.750	102.447	102.404	102.362	5.750	102.447	102.404	102.362	5.750	102.447	102.404	102.362
5.875	102.433	102.376	102.319	5.875	102.433	102.376	102.319	5.875	102.433	102.376	102.319
6.000	102.900	102.825	102.781	6.000	102.900	102.825	102.781	6.000	102.900	102.825	102.781
6.125	103.385	103.304	103.266	6.125	103.385	103.304	103.266	6.125	103.385	103.304	103.266
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	99.659	99.596	99.553	4.500	99.659	99.596	99.553	4.500	93.509	93.465	93.423
4.625	99.901	99.894	99.840	4.625	99.901	99.894	99.840	4.625	94.114	94.070	94.028
4.750	100.384	100.361	100.331	4.750	100.142	100.079	100.035	4.750	97.459	97.396	97.332
4.875	100.587	100.564	100.534	4.875	100.573	100.512	100.483	4.875	97.991	97.927	97.863
5.000	101.121	101.060	101.030	5.000	101.121	101.060	101.030	5.000	98.634	98.571	98.507
5.125	101.359	101.298	101.269	5.125	101.359	101.298	101.269	5.125	99.297	99.233	99.169
5.250	101.596	101.535	101.506	5.250	101.596	101.535	101.506	5.250	100.184	100.113	100.042
5.375	101.596	101.602	101.613	5.375	101.596	101.533	101.489	5.375	100.191	100.120	100.049
5.500	102.127	102.064	102.020	5.500	102.127	102.064	102.020	5.500	100.528	100.466	100.386
5.625	102.361	102.298	102.254	5.625	102.361	102.298	102.254	5.625	101.022	100.951	100.880
5.750	102.594	102.531	102.487	5.750	102.594	102.531	102.487	5.750	101.369	101.326	101.284
5.875	102.184	102.121	102.078	5.875	102.184	102.121	102.078	5.875	101.480	101.423	101.367
6.000	102.697	102.634	102.590	6.000	102.697	102.634	102.590	6.000	101.849	101.793	101.736
6.125	102.929	102.866	102.822	6.125	102.929	102.866	102.822	6.125	102.130	102.073	102.016

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	93.509	93.465	93.423	4.500	93.509	93.465	93.423	5.000	95.755	95.724	95.656
4.625	94.114	94.070	94.028	4.625	94.114	94.070	94.028	5.125	96.044	96.012	95.945
4.750	97.459	97.396	97.332	4.750	97.459	97.396	97.332	5.250	96.947	96.919	96.890
4.875	97.991	97.927	97.863	4.875	97.991	97.927	97.863	5.375	96.992	96.963	96.935
5.000	98.634	98.571	98.507	5.000	98.634	98.571	98.507	5.500	97.398	97.369	97.341
5.125	99.297	99.233	99.169	5.125	99.297	99.233	99.169	5.625	97.778	97.749	97.721
5.250	100.184	100.113	100.042	5.250	100.184	100.113	100.042	5.750	98.680	98.659	98.637
5.375	100.191	100.120	100.049	5.375	100.191	100.120	100.049	5.875	98.910	98.889	98.868
5.500	100.528	100.466	100.386	5.500	100.528	100.466	100.386	6.000	99.246	99.225	99.204
5.625	101.022	100.951	100.880	5.625	101.022	100.951	100.880	6.125	99.435	99.414	99.392
5.750	101.369	101.326	101.284	5.750	101.369	101.326	101.284	6.250	99.723	99.708	99.694
5.875	101.480	101.423	101.367	5.875	101.115	101.033	100.995	6.375	99.409	99.395	99.380
6.000	101.849	101.793	101.736	6.000	101.690	101.608	101.570	6.500	99.865	99.851	99.837
6.125	102.130	102.073	102.016	6.125	101.855	101.773	101.735	6.625	100.054	100.040	100.026

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: 3/4/2026 8:26 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	101.574	101.434	101.134	6.750	100.815	100.601	100.301	6.625	99.574	99.434	99.134
6.750	102.315	102.101	101.801	6.875	101.324	101.110	100.810	6.750	100.315	100.101	99.801
6.875	102.824	102.610	102.310	7.000	101.824	101.610	101.310	6.875	100.824	100.610	100.310
7.000	103.324	103.110	102.810	7.125	102.258	102.044	101.744	7.000	101.324	101.110	100.810
7.125	103.758	103.544	103.244	7.250	102.682	102.468	102.168	7.125	101.758	101.544	101.244
7.250	104.182	103.968	103.668	7.375	101.815	101.566	101.266	7.250	102.182	101.968	101.668
7.375	103.315	103.066	102.766	7.500	102.275	102.026	101.726	7.375	101.315	101.066	100.766
7.500	103.775	103.526	103.226	7.625	102.689	102.440	102.140	7.500	101.775	101.526	101.226
7.625	104.189	103.940	103.640	7.750	103.083	102.834	102.534	7.625	102.189	101.940	101.640
7.750	104.583	104.334	104.034	7.875	101.482	101.201	100.901	7.750	102.583	102.334	102.034
7.875	102.982	102.701	102.401	8.000	101.902	101.621	101.321	7.875	100.982	100.701	100.401
8.000	103.402	103.121	102.821	8.125	102.286	102.005	101.705	8.000	101.402	101.121	100.821
8.125	103.786	103.505	103.205	8.250	102.680	102.399	102.099	8.125	101.786	101.505	101.205
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	98.815	98.601	98.301	6.625	100.824	100.684	100.384	6.625	98.824	98.684	98.384
6.875	99.324	99.110	98.810	6.750	101.565	101.351	101.051	6.750	99.565	99.351	99.051
7.000	99.824	99.610	99.310	6.875	102.074	101.860	101.560	6.875	100.074	99.860	99.560
7.125	100.258	100.044	99.744	7.000	102.574	102.360	102.060	7.000	100.574	100.360	100.060
7.250	100.682	100.468	100.168	7.125	103.008	102.794	102.494	7.125	101.008	100.794	100.494
7.375	99.815	99.566	99.266	7.250	103.432	103.218	102.918	7.250	101.432	101.218	100.918
7.500	100.275	100.026	99.726	7.375	102.565	102.316	102.016	7.375	100.565	100.316	100.016
7.625	100.689	100.440	100.140	7.500	103.025	102.776	102.476	7.500	101.025	100.776	100.476
7.750	101.083	100.834	100.534	7.625	103.439	103.190	102.890	7.625	101.439	101.190	100.890
7.875	99.482	99.201	98.901	7.750	103.833	103.584	103.284	7.750	101.833	101.584	101.284
8.000	99.902	99.621	99.321	7.875	102.232	101.951	101.651	7.875	100.232	99.951	99.651
8.125	100.286	100.005	99.705	8.000	102.652	102.371	102.071	8.000	100.652	100.371	100.071
8.250	100.680	100.399	100.099	8.125	103.036	102.755	102.455	8.125	101.036	100.755	100.455

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.