



# 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: 3/11/26 8:08 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: 3/11/2026 8:08 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	95.885	95.728	95.739	4.750	95.885	95.728	95.739	5.125	98.451	98.343	98.265
4.875	96.462	96.301	96.319	4.875	96.462	96.301	96.319	5.250	99.014	98.915	98.909
5.000	97.067	96.902	96.926	5.000	97.067	96.902	96.926	5.375	99.524	99.419	99.422
5.125	97.547	97.406	97.406	5.125	97.547	97.382	97.406	5.500	100.012	99.904	99.911
5.250	98.226	98.155	98.099	5.250	98.081	98.030	97.975	5.625	100.423	100.315	100.322
5.375	98.885	98.799	98.743	5.375	98.674	98.623	98.568	5.750	100.566	100.475	100.455
5.500	99.515	99.416	99.360	5.500	99.413	99.305	99.313	5.875	101.088	101.012	100.979
5.625	100.084	100.074	100.019	5.625	99.926	99.818	99.827	6.000	101.497	101.427	101.388
5.750	100.297	100.206	100.187	5.750	100.297	100.206	100.187	6.125	101.949	101.884	101.840
5.875	100.895	100.695	100.682	5.875	100.790	100.695	100.682	6.250	101.756	101.711	101.662
6.000	101.426	101.193	101.119	6.000	101.225	101.126	101.119	6.375	102.135	102.096	102.042
6.125	101.900	101.757	101.680	6.125	101.695	101.596	101.590	6.500	102.774	102.740	102.680
6.250	101.974	101.737	101.668	6.250	101.738	101.662	101.615	6.625	102.954	102.924	102.860
6.375	102.394	102.232	102.185	6.375	102.308	102.232	102.185	6.750	102.784	102.784	102.714
6.500	102.846	102.770	102.723	6.500	102.846	102.770	102.723	6.875	103.115	103.115	103.040
6.625	103.153	103.103	103.034	6.625	103.127	103.050	103.003	7.000	103.663	103.663	103.583
6.750	103.233	103.050	103.007	6.750	102.959	103.012	102.940	7.125	103.623	103.663	103.611
6.875	103.617	103.422	103.378	6.875	103.298	103.358	103.275	7.250	104.191	104.191	104.100
7.000	103.909	103.846	103.764	7.000	103.787	103.846	103.764	7.375	104.453	104.453	104.357
7.125	104.265	104.217	104.173	7.125	104.072	104.131	104.049	7.500	104.671	104.671	104.569
7.250	104.433	104.339	104.316	7.250	104.066	104.054	104.038	7.625	105.112	105.112	105.006
7.375	104.766	104.660	104.637	7.375	104.407	104.407	104.335	7.750	105.150	105.150	105.150
7.500	105.013	104.899	104.876	7.500	104.720	104.720	104.677	7.875	105.150	105.150	105.150
7.625	105.277	105.361	105.338	7.625	104.946	104.946	104.839	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	105.150	105.150	105.150	8.000	105.150	105.150	105.150				
8.125	105.150	105.150	105.150	8.125	105.150	105.150	105.150				
8.250	95.130	95.086	95.028								
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	98.834	98.681	98.648	4.625	98.854	98.708	98.708	5.000	96.118	95.981	95.952
4.750	98.943	98.850	98.850	4.750	99.100	99.006	99.006	5.125	96.692	96.553	96.527
4.875	99.320	99.233	99.233	4.875	99.453	99.366	99.366	5.250	98.132	98.032	98.028
5.000	99.677	99.595	99.595	5.000	99.841	99.759	99.759	5.375	98.683	98.578	98.581
5.125	100.017	99.949	99.932	5.125	99.923	99.848	99.846	5.500	99.261	99.153	99.161
5.250	100.482	100.413	100.405	5.250	100.388	100.319	100.311	5.625	99.842	99.656	99.665
5.375	100.909	100.845	100.833	5.375	100.752	100.688	100.675	5.750	100.154	100.063	100.044
5.500	101.168	101.110	101.092	5.500	100.974	100.916	100.898	5.875	100.678	100.553	100.540
5.625	101.390	101.313	101.272	5.625	101.148	101.096	101.073	6.000	101.204	101.014	101.007
5.750	101.644	101.582	101.554	5.750	101.398	101.336	101.308	6.125	101.671	101.441	101.435
5.875	102.013	101.958	101.924	5.875	101.696	101.609	101.576	6.250	101.726	101.429	101.378
6.000	102.257	102.207	102.169	6.000	102.097	102.016	101.978	6.375	102.142	101.857	101.804
6.125	102.444	102.423	102.383	6.125	102.420	102.345	102.301	6.500	102.517	102.243	102.189
6.250	102.792	102.722	102.673	6.250	102.797	102.728	102.679	6.625	102.894	102.585	102.497
6.375	103.109	103.046	102.992	6.375	103.182	103.118	103.064	6.750	102.965	102.605	102.527
6.500	103.319	103.262	103.202	6.500	103.219	103.162	103.102	6.875	103.438	102.899	102.817
6.625	103.635	103.583	103.519	6.625	103.434	103.388	103.324	7.000	103.725	103.226	103.148
6.750	103.796	103.787	103.717	6.750	103.749	103.740	103.671	7.125	104.075	103.426	103.358
6.875	104.188	104.185	104.110	6.875	104.058	104.056	103.980	7.250	103.774	102.745	102.622
7.000	104.310	104.310	104.229	7.000	104.232	104.232	104.152	7.375	104.040	102.950	102.827
7.125	103.717	103.678	103.627	7.125	100.689	100.638	100.580	7.500	104.258	103.067	102.944
7.250	103.528	103.465	103.388	7.250	100.678	100.600	100.512	7.625	104.494	103.535	103.412
7.375	102.933	102.835	102.727	7.375	100.812	100.734	100.646	7.750	101.622	101.622	101.560
								7.875	101.747	101.747	101.684



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: 3/11/2026 8:08 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	96.643	96.493	96.343	5.000	96.518	96.368	96.218
5.125	97.326	97.176	97.026	5.125	97.201	97.051	96.901
5.250	97.993	97.843	97.693	5.250	97.868	97.718	97.568
5.375	98.644	98.494	98.344	5.375	98.519	98.369	98.219
5.500	99.279	99.129	98.979	5.500	99.119	98.969	98.819
5.625	99.898	99.748	99.598	5.625	99.661	99.511	99.361
5.750	100.502	100.352	100.202	5.750	100.189	100.039	99.889
5.875	101.090	100.940	100.790	5.875	100.704	100.554	100.404
6.000	101.663	101.513	101.363	6.000	101.205	101.055	100.905
6.125	102.215	102.065	101.915	6.125	101.688	101.538	101.388
6.250	102.748	102.598	102.448	6.250	102.155	102.005	101.855
6.375	103.262	103.112	102.962	6.375	102.637	102.487	102.337
6.500	103.756	103.606	103.456	6.500	103.131	102.981	102.831
6.625	104.227	104.077	103.927	6.625	103.602	103.452	103.302
6.750	104.675	104.525	104.375	6.750	104.050	103.900	103.750
6.875	105.100	104.950	104.800	6.875	104.475	104.325	104.175
7.000	105.503	105.353	105.203	7.000	104.878	104.728	104.578
7.125	105.887	105.737	105.587	7.125	105.262	105.112	104.962
7.250	106.254	106.104	105.954	7.250	105.629	105.479	105.329

<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: 3/11/2026 8:08 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	99.372	99.307	99.285	5.000	99.103	99.070	98.976	5.000	98.290	98.257	98.163
5.125	99.585	99.561	99.539	5.125	99.426	99.389	99.291	5.125	98.746	98.709	98.611
5.250	99.827	99.804	99.783	5.250	99.824	99.782	99.681	5.250	99.154	99.113	99.011
5.375	100.049	100.026	100.005	5.375	100.297	100.252	100.146	5.375	99.483	99.438	99.332
5.500	100.261	100.211	100.147	5.500	100.608	100.558	100.449	5.500	99.781	99.732	99.622
5.625	100.443	100.389	100.276	5.625	100.753	100.699	100.586	5.625	100.080	100.026	99.913
5.750	100.661	100.603	100.486	5.750	100.968	100.910	100.793	5.750	100.332	100.274	100.157
5.875	100.956	100.894	100.773	5.875	101.300	101.238	101.117	5.875	100.553	100.491	100.370
6.000	101.184	101.118	100.993	6.000	101.484	101.417	101.292	6.000	100.735	100.668	100.566
6.125	101.360	101.290	101.161	6.125	101.522	101.451	101.323	6.125	100.912	100.865	100.837
6.250	101.508	101.433	101.301	6.250	101.709	101.635	101.502	6.250	101.179	101.124	101.097
6.375	101.567	101.488	101.352	6.375	102.034	101.955	101.819	6.375	101.497	101.418	101.282
6.500	101.583	101.500	101.360	6.500	102.197	102.114	101.974	6.500	101.578	101.495	101.355
6.625	101.445	101.354	101.264	6.625	101.707	101.684	101.662	6.625	101.575	101.547	101.520
6.750	101.498	101.408	101.318	6.750	101.694	101.670	101.648	6.750	101.753	101.724	101.697
6.875	101.493	101.402	101.312	6.875	101.396	101.305	101.215	6.875	101.468	101.377	101.287
7.000	101.488	101.398	101.308	7.000	101.535	101.444	101.354	7.000	101.476	101.385	101.295
7.125	101.485	101.394	101.304	7.125	101.727	101.636	101.546	7.125	101.480	101.389	101.299

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	99.372	99.281	99.191	5.000	99.201	99.168	99.074	5.000	98.388	98.355	98.261
5.125	99.549	99.512	99.414	5.125	99.523	99.486	99.388	5.125	98.843	98.805	98.707
5.250	99.836	99.795	99.693	5.250	99.920	99.879	99.777	5.250	99.249	99.208	99.106
5.375	100.136	100.091	99.985	5.375	100.393	100.347	100.242	5.375	99.578	99.532	99.426
5.500	100.365	100.316	100.206	5.500	100.703	100.653	100.544	5.500	99.874	99.824	99.715
5.625	100.549	100.495	100.382	5.625	100.848	100.794	100.681	5.625	100.171	100.117	100.004
5.750	100.769	100.711	100.594	5.750	101.063	101.005	100.888	5.750	100.421	100.363	100.246
5.875	101.066	101.004	100.883	5.875	101.396	101.334	101.213	5.875	100.641	100.579	100.458
6.000	101.296	101.230	101.105	6.000	101.581	101.514	101.389	6.000	100.822	100.755	100.631
6.125	101.474	101.404	101.275	6.125	101.620	101.550	101.421	6.125	100.999	100.929	100.800
6.250	101.624	101.549	101.417	6.250	101.810	101.735	101.603	6.250	101.266	101.191	101.059
6.375	101.684	101.606	101.469	6.375	102.136	102.057	101.921	6.375	101.584	101.506	101.369
6.500	101.701	101.619	101.478	6.500	102.300	102.217	102.077	6.500	101.666	101.583	101.442
6.625	101.445	101.354	101.264	6.625	101.176	101.085	100.995	6.625	101.337	101.246	101.156
6.750	101.498	101.408	101.318	6.750	101.292	101.202	101.112	6.750	101.458	101.367	101.277
6.875	101.493	101.402	101.312	6.875	101.396	101.305	101.215	6.875	101.468	101.377	101.287
7.000	101.488	101.398	101.308	7.000	101.535	101.444	101.354	7.000	101.476	101.385	101.295
7.125	101.485	101.394	101.304	7.125	101.727	101.636	101.546	7.125	101.480	101.389	101.299

**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: 3/11/2026 8:08 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	96.136	96.034	96.023	4.500	96.136	96.034	96.023	5.000	99.145	99.088	99.025
4.625	96.746	96.644	96.632	4.625	96.746	96.644	96.632	5.125	99.629	99.560	99.459
4.750	98.355	98.298	98.235	4.750	98.355	98.298	98.235	5.250	100.517	100.431	100.345
4.875	98.630	98.573	98.510	4.875	98.630	98.573	98.510	5.375	100.835	100.750	100.664
5.000	99.145	99.088	99.025	5.000	99.145	99.088	99.025	5.500	101.239	101.131	101.045
5.125	99.629	99.560	99.459	5.125	99.629	99.560	99.459	5.625	101.723	101.628	101.523
5.250	100.517	100.431	100.345	5.250	100.517	100.431	100.345	5.750	102.152	102.095	102.038
5.375	100.835	100.750	100.664	5.375	100.835	100.750	100.664	5.875	102.389	102.300	102.235
5.500	101.239	101.131	101.045	5.500	101.239	101.131	101.045	6.000	102.988	102.899	102.834
5.625	101.723	101.628	101.523	5.625	101.723	101.628	101.523	6.125	103.345	103.256	103.191
5.750	102.152	102.095	102.038	5.750	102.152	102.095	102.038	6.250	103.511	103.422	103.358
5.875	102.389	102.300	102.235	5.875	102.389	102.300	102.235	6.375	103.188	103.162	103.109
6.000	102.988	102.899	102.834	6.000	102.988	102.899	102.834	6.500	103.686	103.616	103.583
6.125	103.345	103.256	103.191	6.125	103.345	103.256	103.191	6.625	103.982	103.920	103.880
6.250	103.511	103.422	103.358	6.250	103.511	103.422	103.358	6.750	104.346	104.325	104.288
6.375	103.355	103.329	103.276	6.375	103.355	103.329	103.276	6.875	104.736	104.661	104.552
6.500	103.686	103.626	103.583	6.500	103.686	103.626	103.583	7.000	105.175	105.100	104.992
6.625	104.006	103.980	103.927	6.625	104.006	103.980	103.927	7.125	105.600	105.525	105.416
6.750	104.346	104.325	104.288	6.750	104.346	104.325	104.288	7.250	105.690	105.619	105.528
6.875	104.801	104.714	104.639	6.875	104.801	104.714	104.639	7.375	104.992	104.953	104.864
7.000	105.177	105.100	105.016	7.000	105.177	105.100	105.016	7.500	105.153	105.153	105.052
7.125	105.600	105.525	105.416	7.125	105.600	105.525	105.416	7.625	105.2415	105.2025	105.1135
7.250	105.835	105.764	105.673	7.250	105.835	105.764	105.673	7.75	105.3665	105.3275	105.2385
7.375	104.9915	104.9525	104.8635	7.375	104.9915	104.9525	104.8635				
7.5	105.132	105.132	105.031	7.5	105.132	105.132	105.031				
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	94.747	94.560	94.560	4.250	97.856	97.796	97.766	4.500	92.788	92.739	92.706
3.875	95.152	94.970	94.970	4.375	98.418	98.358	98.329	4.625	93.397	93.348	93.315
4.000	95.059	94.883	94.883	4.500	98.977	98.917	98.887	4.750	97.113	97.057	96.993
4.125	95.066	94.897	94.897	4.625	99.522	99.435	99.433	4.875	97.535	97.478	97.415
4.250	97.856	97.796	97.766	4.750	99.753	99.738	99.687	5.000	98.385	98.328	98.265
4.375	98.418	98.358	98.329	4.875	100.063	100.003	99.974	5.125	98.742	98.685	98.622
4.500	98.977	98.917	98.887	5.000	100.613	100.553	100.523	5.250	99.817	99.731	99.645
4.625	99.522	99.435	99.433	5.125	101.011	100.929	100.914	5.375	99.941	99.855	99.738
4.750	99.753	99.738	99.687	5.250	101.090	101.029	101.000	5.500	100.582	100.420	100.379
4.875	100.063	100.003	99.974	5.375	101.143	101.151	101.110	5.625	101.057	100.971	100.854
5.000	100.613	100.553	100.523	5.500	101.652	101.583	101.539	5.750	101.249	101.192	101.135
5.125	101.011	100.929	100.914	5.625	102.014	101.954	101.927	5.875	101.249	101.192	101.136
5.250	101.090	101.029	101.000	5.750	102.120	102.051	102.007	6.000	101.803	101.705	101.637
5.375	101.143	101.151	101.110	5.875	101.766	101.712	101.682	6.125	102.182	102.084	102.015
5.500	101.652	101.583	101.539	6.000	102.281	102.227	102.198	6.250	101.899	101.810	101.745
								6.375	101.991	101.966	101.916
								6.500	102.392	102.367	102.317
								6.625	102.777	102.753	102.702
								6.750	102.565	102.525	102.436
								6.875	102.858	102.819	102.730
								7.000	102.737	102.691	102.607

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	99.817	99.731	99.645	5.000	98.385	98.328	98.265	4.500	96.215	96.129	96.001
5.375	99.941	99.855	99.738	5.125	98.742	98.685	98.622	4.625	96.764	96.677	96.550
5.500	100.582	100.420	100.379	5.250	99.817	99.731	99.645	4.750	96.402	96.344	96.285
5.625	101.057	100.971	100.854	5.375	99.885	99.800	99.714	4.875	96.856	96.798	96.739
5.750	101.249	101.192	101.135	5.500	100.582	100.420	100.379	5.000	97.304	97.246	97.187
5.875	101.249	101.192	101.136	5.625	101.007	100.844	100.804	5.125	97.743	97.685	97.626
6.000	101.803	101.705	101.637	5.750	101.249	101.192	101.135	5.250	97.514	97.480	97.417
6.125	102.182	102.084	102.015	5.875	101.216	101.140	101.098	5.375	97.951	97.917	97.854
6.250	101.899	101.810	101.745	6.000	101.803	101.705	101.637	5.500	98.377	98.343	98.280
6.375	101.991	101.966	101.916	6.125	102.202	102.126	102.083	5.625	98.790	98.756	98.693
6.500	102.392	102.367	102.317	6.250	101.899	101.810	101.745	5.750	98.783	98.720	98.661
6.625	102.777	102.753	102.702	6.375	102.053	102.028	101.978	5.875	99.207	99.144	99.055
6.750	102.565	102.525	102.436	6.500	102.518	102.493	102.443	6.000	99.632	99.569	99.479
6.875	102.858	102.819	102.730	6.625	102.966	102.941	102.891	6.125	100.046	99.982	99.893
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	100.517	100.431	100.345	5.250	100.517	100.431	100.345	5.250	100.517	100.431	100.345
5.375	100.835	100.750	100.664	5.375	100.835	100.750	100.664	5.375	100.835	100.750	100.664
5.500	101.239	101.131	101.045	5.500	101.239	101.131	101.045	5.500	101.239	101.131	101.045
5.625	101.714	101.628	101.511	5.625	101.714	101.628	101.511	5.625	101.714	101.628	101.511
5.750	102.152	102.095	102.038	5.750	102.152	102.095	102.038	5.750	102.152	102.095	102.038
5.875	102.389	102.300	102.235	5.875	102.389	102.300	102.235	5.875	102.389	102.300	102.235
6.000	102.988	102.899	102.834	6.000	102.988	102.899	102.834	6.000	102.988	102.899	102.834
6.125	103.345	103.256	103.191	6.125	103.345	103.256	103.191	6.125	103.345	103.256	103.191
6.250	103.511	103.422	103.358	6.250	103.511	103.422	103.358	6.250	103.511	103.422	103.358
6.375	103.355	103.329	103.276	6.375	103.355	103.329	103.276	6.375	103.188	103.162	103.109
6.500	103.686	103.626	103.583	6.500	103.686	103.626	103.583	6.500	103.686	103.616	103.583
6.625	104.006	103.980	103.927	6.625	104.006	103.980	103.927	6.625	103.982	103.920	103.880
6.750	104.346	104.325	104.288	6.750	104.346	104.325	104.288	6.750	104.346	104.325	104.288
6.875	104.840	104.754	104.678	6.875	104.840	104.754	104.678	6.875	104.736	104.661	104.552
7.000	105.175	105.100	104.992	7.000	105.175	105.100	104.992	7.000	105.175	105.100	104.992
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	98.977	98.917	98.887	4.250	97.856	97.796	97.766	5.250	99.817	99.731	99.645
4.625	99.512	99.425	99.423	4.375	98.418	98.358	98.329	5.375	100.057	99.968	99.879
4.750	99.753	99.738	99.687	4.500	98.977	98.917	98.887	5.500	100.582	100.493	100.404
4.875	100.063	100.003	99.974	4.625	99.512	99.425	99.423	5.625	101.094	101.005	100.916
5.000	100.613	100.553	100.523	4.750	99.509	99.449	99.419	5.750	101.584	101.495	101.406
5.125	101.001	100.919	100.904	4.875	100.063	100.003	99.974	5.875	101.513	101.440	101.366
5.250	101.090	101.029	101.000	5.000	100.613	100.553	100.523	6.000	101.998	101.924	101.851
5.375	101.143	101.151	101.110	5.125	101.001	100.919	100.904	6.125	102.470	102.396	102.323
5.500	101.652	101.583	101.539	5.250	101.090	101.029	101.000	6.250	102.911	102.838	102.764
5.625	102.004	101.944	101.917	5.375	101.120	101.051	101.007	6.375	102.639	102.613	102.586
5.750	102.120	102.051	102.007	5.500	101.652	101.583	101.539	6.500	103.078	103.051	103.025
5.875	102.257	102.194	102.105	5.625	102.004	101.944	101.917	6.625	103.502	103.475	103.449
6.000	102.682	102.619	102.529	5.750	102.120	102.051	102.007	6.750	104.057	103.984	103.910

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	99.817	99.731	99.645	5.250	99.817	99.731	99.645	4.500	96.215	96.129	96.001
5.375	100.057	99.968	99.879	5.375	99.885	99.800	99.714	4.625	96.764	96.677	96.550
5.500	100.582	100.493	100.404	5.500	100.582	100.420	100.379	4.750	95.076	94.995	94.780
5.625	101.094	101.005	100.916	5.625	101.007	100.844	100.804	4.875	95.611	95.529	95.314
5.750	101.584	101.495	101.406	5.750	101.249	101.192	101.135	5.000	96.114	96.033	95.818
5.875	101.513	101.440	101.366	5.875	101.135	101.051	100.978	5.125	96.577	96.496	96.281
6.000	101.998	101.924	101.851	6.000	101.803	101.705	101.637	5.250	96.800	96.779	96.758
6.125	102.470	102.396	102.323	6.125	102.182	102.084	102.015	5.375	96.850	96.828	96.807
6.250	102.911	102.838	102.764	6.250	101.899	101.810	101.745	5.500	97.260	97.239	97.217
6.375	102.639	102.613	102.586	6.375	101.726	101.693	101.669	5.625	97.643	97.622	97.601
6.500	103.078	103.051	103.025	6.500	102.093	102.089	101.988	5.750	98.675	98.668	98.661
6.625	103.502	103.475	103.449	6.625	102.417	102.413	102.311	5.875	98.910	98.903	98.896
6.750	104.057	103.984	103.910	6.750	102.565	102.525	102.436	6.000	99.252	99.245	99.238
6.875	102.858	102.819	102.730	6.875	102.858	102.819	102.730	6.125	99.444	99.437	99.430

**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	95.204	95.155	95.123	4.375	95.204	95.155	95.123
4.5	95.900	95.851	95.819	4.5	95.900	95.851	95.819
4.625	96.509	96.460	96.428	4.625	96.509	96.460	96.428
4.75	98.002	98.070	98.014	4.75	98.002	98.070	98.014
4.875	98.458	98.527	98.470	4.875	98.458	98.527	98.470
5	99.102	99.170	99.114	5	99.102	99.170	99.114
5.125	99.582	99.621	99.565	5.125	99.553	99.621	99.565
5.25	100.726	100.563	100.463	5.25	100.504	100.420	100.381
5.375	101.364	101.202	101.101	5.375	101.166	101.082	101.043
5.5	102.187	102.025	101.924	5.5	101.755	101.672	101.632
5.625	102.893	102.730	102.630	5.625	102.320	102.237	102.197
5.75	103.508	103.409	103.256	5.75	103.379	103.301	103.256
5.875	104.034	103.935	103.805	5.875	103.928	103.851	103.805
6	104.714	104.615	104.415	6	104.448	104.371	104.325

**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: 3/11/2026 8:08 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	94.230	94.081	93.984	4.125	94.230	94.081	93.984	4.125	94.230	94.081	93.984
4.250	94.875	94.826	94.793	4.250	94.875	94.826	94.793	4.250	94.875	94.826	94.793
4.375	95.635	95.533	95.521	4.375	95.635	95.533	95.521	4.375	95.635	95.533	95.521
4.500	96.275	96.226	96.194	4.500	96.275	96.226	96.194	4.500	96.275	96.226	96.194
4.625	96.884	96.835	96.803	4.625	96.884	96.835	96.803	4.625	96.884	96.835	96.803
4.750	98.667	98.610	98.547	4.750	98.667	98.610	98.547	4.750	98.667	98.610	98.547
4.875	98.949	98.892	98.828	4.875	98.949	98.892	98.828	4.875	98.949	98.892	98.828
5.000	99.431	99.360	99.289	5.000	99.431	99.360	99.289	5.000	99.431	99.360	99.289
5.125	99.848	99.755	99.692	5.125	99.848	99.755	99.692	5.125	99.813	99.755	99.692
5.250	100.848	100.763	100.676	5.250	100.848	100.763	100.676	5.250	100.848	100.763	100.676
5.375	101.167	101.081	100.995	5.375	101.167	101.081	100.995	5.375	101.167	101.081	100.995
5.500	101.525	101.439	101.354	5.500	101.525	101.439	101.354	5.500	101.525	101.439	101.354
5.625	101.946	101.859	101.774	5.625	101.946	101.859	101.774	5.625	101.946	101.859	101.774
5.750	102.327	102.270	102.213	5.750	102.327	102.270	102.213	5.750	102.327	102.270	102.213
5.875	102.358	102.301	102.244	5.875	102.358	102.301	102.244	5.875	102.358	102.301	102.244
6.000	102.810	102.753	102.696	6.000	102.810	102.753	102.696	6.000	102.810	102.753	102.696
6.125	103.225	103.126	103.062	6.125	103.225	103.126	103.062	6.125	103.225	103.126	103.062
6.250	103.188	103.109	103.053	6.250	103.188	103.109	103.053	6.250	103.188	103.109	103.053
6.375	103.125	103.089	103.054	6.375	103.125	103.089	103.054	6.375	103.125	103.089	103.054
6.500	103.511	103.507	103.438	6.500	103.511	103.507	103.438	6.500	103.511	103.507	103.438
6.625	103.876	103.841	103.805	6.625	103.876	103.841	103.805	6.625	103.876	103.841	103.805
6.750	104.628	104.606	104.569	6.750	104.628	104.606	104.569	6.750	104.628	104.606	104.569
6.875	104.711	104.663	104.641	6.875	104.711	104.663	104.641	6.875	104.711	104.663	104.641
7.000	105.131	105.110	105.089	7.000	105.131	105.110	105.089	7.000	105.131	105.110	105.089
7.125	105.456	105.434	105.413	7.125	105.456	105.434	105.413	7.125	105.456	105.434	105.413
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	98.231	98.171	98.141	4.250	98.231	98.171	98.141	4.875	97.542	97.485	97.422
4.375	98.793	98.733	98.704	4.375	98.793	98.733	98.704	5.000	98.186	98.129	98.066
4.500	99.352	99.292	99.262	4.500	99.352	99.292	99.262	5.125	98.849	98.792	98.728
4.625	99.695	99.608	99.606	4.625	99.695	99.608	99.606	5.250	99.973	99.888	99.801
4.750	100.159	100.144	100.094	4.750	99.884	99.824	99.794	5.375	100.042	99.956	99.870
4.875	100.438	100.378	100.349	4.875	100.438	100.378	100.349	5.500	100.437	100.274	100.234
5.000	100.988	100.928	100.898	5.000	100.988	100.928	100.898	5.625	100.814	100.725	100.639
5.125	101.225	101.165	101.136	5.125	101.225	101.165	101.136	5.750	101.249	101.192	101.135
5.250	101.465	101.404	101.375	5.250	101.465	101.404	101.375	5.875	101.249	101.192	101.136
5.375	101.495	101.432	101.391	5.375	101.495	101.426	101.382	6.000	101.621	101.564	101.507
5.500	102.027	101.958	101.914	5.500	102.027	101.958	101.914	6.125	101.874	101.817	101.760
5.625	102.262	102.193	102.149	5.625	102.262	102.193	102.149	6.250	101.899	101.810	101.745
5.750	102.495	102.426	102.382	5.750	102.495	102.426	102.382	6.375	101.620	101.584	101.549
5.875	102.141	102.087	102.057	5.875	102.141	102.087	102.057	6.500	102.044	102.009	101.973
6.000	102.656	102.602	102.573	6.000	102.656	102.602	102.573	6.625	102.301	102.266	102.230
								6.750	102.226	102.188	102.150
								6.875	102.121	102.100	102.079
								7.000	102.605	102.548	102.526
								7.125	102.893	102.872	102.850

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	92.092	92.043	92.011	4.375	91.213	91.111	90.924	5.000	95.790	95.709	95.494
4.500	92.788	92.739	92.706	4.500	91.845	91.743	91.557	5.125	96.100	96.019	95.804
4.625	93.397	93.348	93.315	4.625	92.323	92.222	92.035	5.250	96.800	96.779	96.758
4.750	97.011	96.954	96.891	4.750	97.011	96.954	96.891	5.375	96.850	96.828	96.807
4.875	97.542	97.485	97.422	4.875	97.542	97.485	97.422	5.500	97.260	97.239	97.217
5.000	98.186	98.129	98.066	5.000	98.186	98.129	98.066	5.625	97.643	97.622	97.601
5.125	98.849	98.792	98.728	5.125	98.849	98.792	98.728	5.750	98.675	98.668	98.661
5.250	99.973	99.888	99.801	5.250	99.973	99.888	99.801	5.875	98.910	98.903	98.896
5.375	100.042	99.956	99.870	5.375	100.042	99.956	99.870	6.000	99.252	99.245	99.238
5.500	100.437	100.274	100.234	5.500	100.437	100.274	100.234	6.125	99.444	99.437	99.430
5.625	100.814	100.725	100.639	5.625	100.814	100.725	100.639	6.250	99.599	99.530	99.462
5.750	101.249	101.192	101.135	5.750	101.249	101.192	101.135	6.375	99.288	99.220	99.151
5.875	101.249	101.192	101.136	5.875	100.999	100.901	100.832	6.500	99.747	99.679	99.611
6.000	101.621	101.564	101.507	6.000	101.589	101.490	101.422	6.625	99.938	99.870	99.802
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	96.367	96.265	96.253	4.500	96.367	96.265	96.253	4.500	96.367	96.265	96.253
4.625	96.884	96.835	96.803	4.625	96.884	96.835	96.803	4.625	96.884	96.835	96.803
4.750	98.667	98.610	98.547	4.750	98.667	98.610	98.547	4.750	98.667	98.610	98.547
4.875	98.949	98.892	98.828	4.875	98.949	98.892	98.828	4.875	98.949	98.892	98.828
5.000	99.431	99.360	99.289	5.000	99.431	99.360	99.289	5.000	99.431	99.360	99.289
5.125	99.848	99.755	99.692	5.125	99.848	99.755	99.692	5.125	99.813	99.755	99.692
5.250	100.848	100.763	100.676	5.250	100.848	100.763	100.676	5.250	100.848	100.763	100.676
5.375	101.167	101.081	100.995	5.375	101.167	101.081	100.995	5.375	101.167	101.081	100.995
5.500	101.548	101.439	101.354	5.500	101.548	101.439	101.354	5.500	101.548	101.439	101.354
5.625	102.046	101.884	101.846	5.625	102.046	101.884	101.846	5.625	102.046	101.884	101.846
5.750	102.327	102.270	102.213	5.750	102.327	102.270	102.213	5.750	102.327	102.270	102.213
5.875	102.358	102.301	102.244	5.875	102.358	102.301	102.244	5.875	102.358	102.301	102.244
6.000	102.810	102.753	102.696	6.000	102.810	102.753	102.696	6.000	102.810	102.753	102.696
6.125	103.325	103.226	103.162	6.125	103.325	103.226	103.162	6.125	103.325	103.226	103.162
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	99.352	99.292	99.262	4.500	99.352	99.292	99.262	4.500	92.788	92.739	92.706
4.625	99.695	99.608	99.606	4.625	99.695	99.608	99.606	4.625	93.397	93.348	93.315
4.750	100.159	100.144	100.094	4.750	99.884	99.824	99.794	4.750	97.011	96.954	96.891
4.875	100.438	100.378	100.349	4.875	100.438	100.378	100.349	4.875	97.542	97.485	97.422
5.000	100.988	100.928	100.898	5.000	100.988	100.928	100.898	5.000	98.186	98.129	98.066
5.125	101.225	101.165	101.136	5.125	101.225	101.165	101.136	5.125	98.849	98.792	98.728
5.250	101.465	101.404	101.375	5.250	101.465	101.404	101.375	5.250	99.973	99.888	99.801
5.375	101.495	101.432	101.391	5.375	101.495	101.426	101.382	5.375	100.042	99.956	99.870
5.500	102.027	101.958	101.914	5.500	102.027	101.958	101.914	5.500	100.437	100.274	100.234
5.625	102.262	102.193	102.149	5.625	102.262	102.193	102.149	5.625	100.814	100.725	100.639
5.750	102.495	102.426	102.382	5.750	102.495	102.426	102.382	5.750	101.249	101.192	101.135
5.875	102.141	102.087	102.057	5.875	102.141	102.087	102.057	5.875	101.249	101.192	101.136
6.000	102.656	102.602	102.573	6.000	102.656	102.602	102.573	6.000	101.621	101.564	101.507
6.125	102.887	102.833	102.803	6.125	102.887	102.833	102.803	6.125	101.874	101.817	101.760

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	92.788	92.739	92.706	4.500	92.788	92.739	92.706	5.000	95.790	95.709	95.494
4.625	93.397	93.348	93.315	4.625	93.397	93.348	93.315	5.125	96.100	96.019	95.804
4.750	97.011	96.954	96.891	4.750	97.011	96.954	96.891	5.250	96.800	96.779	96.758
4.875	97.542	97.485	97.422	4.875	97.542	97.485	97.422	5.375	96.850	96.828	96.807
5.000	98.186	98.129	98.066	5.000	98.186	98.129	98.066	5.500	97.260	97.239	97.217
5.125	98.849	98.792	98.728	5.125	98.849	98.792	98.728	5.625	97.643	97.622	97.601
5.250	99.973	99.888	99.801	5.250	99.973	99.888	99.801	5.750	98.675	98.668	98.661
5.375	100.042	99.956	99.870	5.375	100.042	99.956	99.870	5.875	98.910	98.903	98.896
5.500	100.437	100.274	100.234	5.500	100.437	100.274	100.234	6.000	99.252	99.245	99.238
5.625	100.814	100.725	100.639	5.625	100.814	100.725	100.639	6.125	99.444	99.437	99.430
5.750	101.249	101.192	101.135	5.750	101.249	101.192	101.135	6.250	99.599	99.530	99.462
5.875	101.249	101.192	101.136	5.875	100.999	100.901	100.832	6.375	99.288	99.220	99.151
6.000	101.621	101.564	101.507	6.000	101.589	101.490	101.422	6.500	99.747	99.679	99.611
6.125	101.874	101.817	101.760	6.125	101.776	101.677	101.609	6.625	99.938	99.870	99.802

**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: 3/11/2026 8:08 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	101.437	101.287	100.987	6.750	100.469	100.265	99.965	6.625	99.437	99.287	98.987
6.750	101.969	101.765	101.465	6.875	100.978	100.774	100.474	6.750	99.969	99.765	99.465
6.875	102.478	102.274	101.974	7.000	101.478	101.274	100.974	6.875	100.478	100.274	99.974
7.000	102.978	102.774	102.474	7.125	101.912	101.708	101.408	7.000	100.978	100.774	100.474
7.125	103.412	103.208	102.908	7.250	102.336	102.132	101.832	7.125	101.412	101.208	100.908
7.250	103.836	103.632	103.332	7.375	101.611	101.371	101.071	7.250	101.836	101.632	101.332
7.375	103.111	102.871	102.571	7.500	102.071	101.831	101.531	7.375	101.111	100.871	100.571
7.500	103.571	103.331	103.031	7.625	102.485	102.245	101.945	7.500	101.571	101.331	101.031
7.625	103.985	103.745	103.445	7.750	102.879	102.639	102.339	7.625	101.985	101.745	101.445
7.750	104.379	104.139	103.839	7.875	101.269	100.991	100.691	7.750	102.379	102.139	101.839
7.875	102.769	102.491	102.191	8.000	101.689	101.411	101.111	7.875	100.769	100.491	100.191
8.000	103.189	102.911	102.611	8.125	102.073	101.795	101.495	8.000	101.189	100.911	100.611
8.125	103.573	103.295	102.995	8.250	102.467	102.189	101.889	8.125	101.573	101.295	100.995
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	98.469	98.265	97.965	6.625	100.687	100.537	100.237	6.625	98.687	98.537	98.237
6.875	98.978	98.774	98.474	6.750	101.219	101.015	100.715	6.750	99.219	99.015	98.715
7.000	99.478	99.274	98.974	6.875	101.728	101.524	101.224	6.875	99.728	99.524	99.224
7.125	99.912	99.708	99.408	7.000	102.228	102.024	101.724	7.000	100.228	100.024	99.724
7.250	100.336	100.132	99.832	7.125	102.662	102.458	102.158	7.125	100.662	100.458	100.158
7.375	99.611	99.371	99.071	7.250	103.086	102.882	102.582	7.250	101.086	100.882	100.582
7.500	100.071	99.831	99.531	7.375	102.361	102.121	101.821	7.375	100.361	100.121	99.821
7.625	100.485	100.245	99.945	7.500	102.821	102.581	102.281	7.500	100.821	100.581	100.281
7.750	100.879	100.639	100.339	7.625	103.235	102.995	102.695	7.625	101.235	100.995	100.695
7.875	99.269	98.991	98.691	7.750	103.629	103.389	103.089	7.750	101.629	101.389	101.089
8.000	99.689	99.411	99.111	7.875	102.019	101.741	101.441	7.875	100.019	99.741	99.441
8.125	100.073	99.795	99.495	8.000	102.439	102.161	101.861	8.000	100.439	100.161	99.861
8.250	100.467	100.189	99.889	8.125	102.823	102.545	102.245	8.125	100.823	100.545	100.245

**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.