



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: 3/12/26 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:	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: 3/12/2026 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	95.380	95.193	95.207	4.750	95.380	95.193	95.207	5.125	97.982	97.875	97.797
4.875	95.960	95.768	95.789	4.875	95.960	95.768	95.789	5.250	98.551	98.468	98.465
5.000	96.566	96.370	96.397	5.000	96.566	96.370	96.397	5.375	99.061	98.972	98.978
5.125	97.126	97.009	97.007	5.125	97.126	97.009	97.007	5.500	99.550	99.459	99.469
5.250	97.707	97.641	97.591	5.250	97.609	97.549	97.523	5.625	99.962	99.871	99.881
5.375	98.367	98.286	98.263	5.375	98.357	98.275	98.263	5.750	100.458	100.377	100.348
5.500	99.003	98.904	98.854	5.500	98.932	98.847	98.851	5.875	101.022	100.947	100.913
5.625	99.575	99.566	99.516	5.625	99.427	99.356	99.333	6.000	101.490	101.420	101.381
5.750	99.905	99.814	99.798	5.750	99.905	99.814	99.798	6.125	101.946	101.880	101.836
5.875	100.493	100.307	100.298	5.875	100.402	100.307	100.298	6.250	101.631	101.571	101.522
6.000	101.029	100.845	100.807	6.000	100.916	100.845	100.807	6.375	102.051	101.996	101.941
6.125	101.505	101.390	101.327	6.125	101.392	101.326	101.282	6.500	102.640	102.590	102.530
6.250	101.731	101.507	101.443	6.250	101.524	101.447	101.400	6.625	102.858	102.814	102.749
6.375	102.156	102.028	101.981	6.375	102.104	102.028	101.981	6.750	102.692	102.692	102.622
6.500	102.659	102.583	102.536	6.500	102.659	102.583	102.536	6.875	103.024	103.024	102.949
6.625	102.956	102.879	102.832	6.625	102.956	102.879	102.832	7.000	103.605	103.605	103.525
6.750	103.117	102.947	102.912	6.750	102.818	102.855	102.790	7.125	103.573	103.573	103.487
6.875	103.502	103.317	103.282	6.875	103.134	103.178	103.101	7.250	104.167	104.167	104.076
7.000	103.795	103.676	103.599	7.000	103.633	103.676	103.599	7.375	104.453	104.453	104.357
7.125	104.153	104.115	104.081	7.125	103.960	104.003	103.927	7.500	104.742	104.742	104.641
7.250	104.347	104.240	104.234	7.250	104.026	104.026	103.935	7.625	105.080	105.080	104.974
7.375	104.683	104.563	104.557	7.375	104.398	104.398	104.302	7.750	105.150	105.150	105.150
7.500	104.930	104.800	104.794	7.500	104.708	104.708	104.607	7.875	105.150	105.150	105.150
7.625	105.194	105.265	105.259	7.625	104.914	104.914	104.807	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	95.099	95.085	95.042								
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	98.474	98.343	98.343	4.625	98.834	98.704	98.704	5.000	95.633	95.481	95.456
4.750	98.825	98.700	98.700	4.750	99.172	99.047	99.047	5.125	96.208	96.055	96.032
4.875	99.206	99.088	99.088	4.875	99.530	99.411	99.411	5.250	97.675	97.591	97.590
5.000	99.567	99.454	99.454	5.000	99.917	99.805	99.805	5.375	98.227	98.138	98.144
5.125	99.880	99.773	99.771	5.125	99.961	99.885	99.883	5.500	98.809	98.717	98.728
5.250	100.269	100.199	100.192	5.250	100.449	100.380	100.372	5.625	99.355	99.223	99.235
5.375	100.706	100.642	100.629	5.375	100.803	100.739	100.727	5.750	99.822	99.731	99.715
5.500	100.970	100.912	100.894	5.500	101.061	101.003	100.985	5.875	100.320	100.224	100.215
5.625	101.148	101.096	101.073	5.625	101.197	101.145	101.122	6.000	100.805	100.689	100.686
5.750	101.458	101.411	101.383	5.750	101.277	101.215	101.187	6.125	101.274	101.119	101.116
5.875	101.840	101.800	101.766	5.875	101.605	101.550	101.516	6.250	101.480	101.213	101.166
6.000	102.074	102.040	102.001	6.000	102.010	101.960	101.921	6.375	101.900	101.650	101.601
6.125	102.361	102.356	102.318	6.125	102.326	102.282	102.238	6.500	102.278	102.049	102.000
6.250	102.712	102.674	102.625	6.250	102.710	102.672	102.622	6.625	102.655	102.360	102.314
6.375	103.032	103.000	102.946	6.375	103.103	103.070	103.016	6.750	102.847	102.488	102.415
6.500	103.212	103.185	103.126	6.500	103.109	103.083	103.023	6.875	103.320	102.789	102.712
6.625	103.570	103.550	103.485	6.625	103.370	103.354	103.290	7.000	103.608	103.132	103.052
6.750	103.749	103.749	103.680	6.750	103.701	103.701	103.631	7.125	103.959	103.325	103.266
6.875	104.163	104.163	104.088	6.875	104.030	104.030	103.955	7.250	103.685	102.646	102.540
7.000	104.295	104.295	104.214	7.000	104.222	104.222	104.142	7.375	103.954	102.853	102.747
7.125	103.541	103.502	103.450	7.125	100.483	100.431	100.372	7.500	104.172	102.969	102.863
7.250	103.407	103.345	103.265	7.250	100.471	100.391	100.303	7.625	104.408	103.438	103.333
7.375	102.712	102.613	102.505	7.375	100.604	100.525	100.437	7.750	101.625	101.625	101.564
								7.875	101.804	101.804	101.743

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: 3/12/2026 8:08 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	96.464	96.314	96.164	5.000	96.339	96.189	96.039
5.125	97.147	96.997	96.847	5.125	97.022	96.872	96.722
5.250	97.814	97.664	97.514	5.250	97.689	97.539	97.389
5.375	98.465	98.315	98.165	5.375	98.340	98.190	98.040
5.500	99.100	98.950	98.800	5.500	98.963	98.813	98.663
5.625	99.719	99.569	99.419	5.625	99.505	99.355	99.205
5.750	100.323	100.173	100.023	5.750	100.033	99.883	99.733
5.875	100.911	100.761	100.611	5.875	100.547	100.397	100.247
6.000	101.484	101.334	101.184	6.000	101.048	100.898	100.748
6.125	102.037	101.887	101.737	6.125	101.532	101.382	101.232
6.250	102.570	102.420	102.270	6.250	101.999	101.849	101.699
6.375	103.083	102.933	102.783	6.375	102.458	102.308	102.158
6.500	103.577	103.427	103.277	6.500	102.952	102.802	102.652
6.625	104.048	103.898	103.748	6.625	103.423	103.273	103.123
6.750	104.496	104.346	104.196	6.750	103.871	103.721	103.571
6.875	104.921	104.771	104.621	6.875	104.296	104.146	103.996
7.000	105.324	105.174	105.024	7.000	104.699	104.549	104.399
7.125	105.708	105.558	105.408	7.125	105.083	104.933	104.783
7.250	106.075	105.925	105.775	7.250	105.450	105.300	105.150

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: 3/12/2026 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	99.262	99.172	99.082	5.000	98.847	98.808	98.723	5.000	98.016	97.977	97.892
5.125	99.439	99.349	99.259	5.125	99.179	99.136	99.047	5.125	98.481	98.437	98.349
5.250	99.627	99.537	99.447	5.250	99.567	99.519	99.427	5.250	98.878	98.831	98.738
5.375	99.823	99.733	99.643	5.375	100.019	99.967	99.871	5.375	99.187	99.136	99.039
5.500	100.028	99.956	99.856	5.500	100.329	100.274	100.174	5.500	99.485	99.429	99.329
5.625	100.236	100.145	100.055	5.625	100.475	100.415	100.311	5.625	99.784	99.724	99.620
5.750	100.425	100.347	100.244	5.750	100.690	100.626	100.518	5.750	100.036	99.972	99.864
5.875	100.705	100.637	100.525	5.875	101.021	100.953	100.841	5.875	100.258	100.189	100.078
6.000	100.932	100.859	100.744	6.000	101.204	101.132	101.016	6.000	100.442	100.367	100.262
6.125	101.107	101.031	100.912	6.125	101.243	101.166	101.047	6.125	100.617	100.540	100.421
6.250	101.255	101.174	101.051	6.250	101.430	101.349	101.226	6.250	100.883	100.803	100.680
6.375	101.314	101.229	101.102	6.375	101.754	101.669	101.542	6.375	101.201	101.116	100.989
6.500	101.329	101.240	101.110	6.500	101.916	101.827	101.696	6.500	101.282	101.193	101.063
6.625	101.342	101.252	101.162	6.625	101.058	100.967	100.878	6.625	101.203	101.112	101.023
6.750	101.371	101.281	101.191	6.750	101.149	101.059	100.969	6.750	101.296	101.206	101.116
6.875	101.388	101.298	101.208	6.875	101.276	101.185	101.096	6.875	101.321	101.230	101.141
7.000	101.386	101.296	101.206	7.000	101.414	101.324	101.234	7.000	101.327	101.236	101.147
7.125	101.390	101.299	101.210	7.125	101.606	101.515	101.425	7.125	101.338	101.248	101.158

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	99.262	99.172	99.082	5.000	98.946	98.907	98.822	5.000	98.115	98.075	97.991
5.125	99.439	99.349	99.259	5.125	99.278	99.234	99.146	5.125	98.578	98.535	98.446
5.250	99.627	99.562	99.469	5.250	99.664	99.616	99.524	5.250	98.974	98.927	98.834
5.375	99.888	99.836	99.740	5.375	100.115	100.064	99.967	5.375	99.282	99.231	99.134
5.500	100.116	100.060	99.960	5.500	100.425	100.369	100.269	5.500	99.579	99.523	99.423
5.625	100.299	100.239	100.135	5.625	100.570	100.510	100.406	5.625	99.876	99.816	99.712
5.750	100.518	100.454	100.346	5.750	100.785	100.721	100.613	5.750	100.126	100.062	99.954
5.875	100.814	100.746	100.634	5.875	101.117	101.048	100.937	5.875	100.346	100.278	100.167
6.000	101.044	100.971	100.856	6.000	101.301	101.229	101.113	6.000	100.527	100.455	100.339
6.125	101.221	101.144	101.025	6.125	101.341	101.264	101.145	6.125	100.705	100.628	100.509
6.250	101.370	101.289	101.166	6.250	101.530	101.449	101.326	6.250	100.971	100.890	100.767
6.375	101.430	101.345	101.219	6.375	101.855	101.770	101.643	6.375	101.289	101.204	101.077
6.500	101.448	101.358	101.228	6.500	102.019	101.930	101.799	6.500	101.370	101.281	101.150
6.625	101.342	101.252	101.162	6.625	101.058	100.967	100.878	6.625	101.203	101.112	101.023
6.750	101.371	101.281	101.191	6.750	101.149	101.059	100.969	6.750	101.296	101.206	101.116
6.875	101.388	101.298	101.208	6.875	101.276	101.185	101.096	6.875	101.321	101.230	101.141
7.000	101.386	101.296	101.206	7.000	101.414	101.324	101.234	7.000	101.327	101.236	101.147
7.125	101.390	101.299	101.210	7.125	101.606	101.515	101.425	7.125	101.338	101.248	101.158

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: 3/12/2026 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	95.569	95.443	95.434	4.500	95.569	95.443	95.434	5.000	98.864	98.814	98.751
4.625	96.179	96.052	96.044	4.625	96.179	96.052	96.044	5.125	99.261	99.211	99.149
4.750	98.074	98.024	97.961	4.750	98.074	98.024	97.961	5.250	100.347	100.276	100.193
4.875	98.349	98.299	98.236	4.875	98.349	98.299	98.236	5.375	100.665	100.594	100.512
5.000	98.864	98.814	98.751	5.000	98.864	98.814	98.751	5.500	101.047	100.976	100.893
5.125	99.261	99.211	99.149	5.125	99.261	99.211	99.149	5.625	101.439	101.352	101.249
5.250	100.347	100.276	100.193	5.250	100.347	100.276	100.193	5.750	102.023	101.966	101.901
5.375	100.665	100.594	100.512	5.375	100.665	100.594	100.512	5.875	102.191	102.102	102.037
5.500	101.047	100.976	100.893	5.500	101.047	100.976	100.893	6.000	102.810	102.720	102.656
5.625	101.439	101.352	101.249	5.625	101.439	101.352	101.249	6.125	103.174	103.084	103.020
5.750	102.023	101.966	101.901	5.750	102.023	101.966	101.901	6.250	103.347	103.257	103.193
5.875	102.191	102.102	102.037	5.875	102.191	102.102	102.037	6.375	103.187	103.128	103.095
6.000	102.810	102.720	102.656	6.000	102.810	102.720	102.656	6.500	103.760	103.701	103.668
6.125	103.174	103.084	103.020	6.125	103.174	103.084	103.020	6.625	104.065	104.005	103.973
6.250	103.347	103.257	103.193	6.250	103.347	103.257	103.193	6.750	104.310	104.281	104.236
6.375	103.287	103.260	103.207	6.375	103.287	103.260	103.207	6.875	104.619	104.549	104.450
6.500	103.760	103.701	103.668	6.500	103.760	103.701	103.668	7.000	105.060	104.989	104.891
6.625	104.065	104.005	103.973	6.625	104.065	104.005	103.973	7.125	105.486	105.415	105.317
6.750	104.310	104.281	104.236	6.750	104.310	104.281	104.236	7.250	105.737	105.697	105.606
6.875	104.747	104.692	104.617	6.875	104.747	104.692	104.617	7.375	104.866	104.830	104.765
7.000	105.143	105.093	105.012	7.000	105.143	105.093	105.012	7.500	104.991	104.955	104.890
7.125	105.486	105.415	105.318	7.125	105.486	105.415	105.318	7.625	105.1155	105.0795	105.0145
7.250	105.744	105.704	105.613	7.250	105.744	105.704	105.613	7.75	105.2405	105.2045	105.1395
7.375	104.8655	104.8295	104.7645	7.375	104.8655	104.8295	104.7645				
7.5	104.9905	104.9545	104.8895	7.5	104.9905	104.9545	104.8895				
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	94.463	94.291	94.291	4.250	97.570	97.516	97.486	4.500	92.357	92.306	92.274
3.875	94.867	94.701	94.701	4.375	98.134	98.079	98.059	4.625	92.969	92.919	92.887
4.000	94.773	94.613	94.613	4.500	98.695	98.640	98.629	4.750	96.832	96.782	96.720
4.125	94.780	94.626	94.626	4.625	99.256	99.192	99.193	4.875	97.254	97.204	97.141
4.250	97.570	97.516	97.486	4.750	99.544	99.520	99.464	5.000	98.104	98.054	97.991
4.375	98.134	98.079	98.059	4.875	99.801	99.754	99.698	5.125	98.461	98.411	98.348
4.500	98.695	98.640	98.629	5.000	100.354	100.285	100.241	5.250	99.647	99.576	99.493
4.625	99.256	99.192	99.193	5.125	100.817	100.743	100.731	5.375	99.715	99.644	99.562
4.750	99.544	99.520	99.464	5.250	100.875	100.852	100.795	5.500	100.298	100.135	100.089
4.875	99.801	99.754	99.698	5.375	100.998	100.974	100.917	5.625	100.782	100.695	100.579
5.000	100.354	100.285	100.241	5.500	101.477	101.407	101.363	5.750	101.120	101.063	100.998
5.125	100.817	100.743	100.731	5.625	101.867	101.829	101.805	5.875	101.065	100.988	100.946
5.250	100.875	100.852	100.795	5.750	101.945	101.875	101.831	6.000	101.631	101.523	101.458
5.375	100.998	100.974	100.917	5.875	101.651	101.586	101.542	6.125	102.014	101.906	101.841
5.500	101.477	101.407	101.363	6.000	102.171	102.107	102.063	6.250	101.734	101.645	101.580
								6.375	101.953	101.929	101.878
								6.500	102.360	102.337	102.285
								6.625	102.752	102.728	102.677
								6.750	102.438	102.402	102.338
								6.875	102.732	102.696	102.631
								7.000	102.629	102.600	102.554

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	99.647	99.576	99.493	5.000	98.104	98.054	97.991	4.500	95.950	95.886	95.762
5.375	99.715	99.644	99.562	5.125	98.461	98.411	98.348	4.625	96.504	96.440	96.316
5.500	100.298	100.135	100.089	5.250	99.647	99.576	99.493	4.750	96.213	96.154	96.094
5.625	100.782	100.695	100.579	5.375	99.715	99.644	99.562	4.875	96.668	96.609	96.549
5.750	101.120	101.063	100.998	5.500	100.298	100.126	100.089	5.000	97.118	97.058	96.998
5.875	101.065	100.988	100.946	5.625	100.724	100.552	100.515	5.125	97.559	97.500	97.440
6.000	101.631	101.523	101.458	5.750	101.120	101.063	100.998	5.250	97.315	97.339	97.329
6.125	102.014	101.906	101.841	5.875	101.057	100.981	100.939	5.375	97.754	97.779	97.769
6.250	101.734	101.645	101.580	6.000	101.631	101.523	101.458	5.500	98.182	98.207	98.197
6.375	101.953	101.929	101.878	6.125	102.048	101.972	101.929	5.625	98.598	98.622	98.613
6.500	102.360	102.337	102.285	6.250	101.734	101.645	101.580	5.750	98.664	98.630	98.570
6.625	102.752	102.728	102.677	6.375	102.006	101.982	101.931	5.875	99.086	99.052	98.991
6.750	102.438	102.402	102.338	6.500	102.474	102.450	102.399	6.000	99.506	99.472	99.412
6.875	102.732	102.696	102.631	6.625	102.926	102.902	102.850	6.125	99.921	99.887	99.826
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	100.347	100.276	100.193	5.250	100.347	100.276	100.193	5.250	100.347	100.276	100.193
5.375	100.665	100.594	100.512	5.375	100.665	100.594	100.512	5.375	100.665	100.594	100.512
5.500	101.047	100.976	100.893	5.500	101.047	100.976	100.893	5.500	101.047	100.976	100.893
5.625	101.439	101.352	101.249	5.625	101.439	101.352	101.249	5.625	101.439	101.352	101.249
5.750	102.023	101.966	101.901	5.750	102.023	101.966	101.901	5.750	102.023	101.966	101.901
5.875	102.191	102.102	102.037	5.875	102.191	102.102	102.037	5.875	102.191	102.102	102.037
6.000	102.810	102.720	102.656	6.000	102.810	102.720	102.656	6.000	102.810	102.720	102.656
6.125	103.174	103.084	103.020	6.125	103.174	103.084	103.020	6.125	103.174	103.084	103.020
6.250	103.347	103.257	103.193	6.250	103.347	103.257	103.193	6.250	103.347	103.257	103.193
6.375	103.287	103.260	103.207	6.375	103.287	103.260	103.207	6.375	103.187	103.128	103.095
6.500	103.760	103.701	103.668	6.500	103.760	103.701	103.668	6.500	103.760	103.701	103.668
6.625	104.065	104.005	103.973	6.625	104.065	104.005	103.973	6.625	104.065	104.005	103.973
6.750	104.310	104.281	104.236	6.750	104.310	104.281	104.236	6.750	104.310	104.281	104.236
6.875	104.788	104.733	104.658	6.875	104.788	104.733	104.658	6.875	104.619	104.549	104.450
7.000	105.060	104.992	104.911	7.000	105.060	104.992	104.911	7.000	105.060	104.989	104.891
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	98.695	98.640	98.619	4.250	97.570	97.516	97.486	5.250	99.647	99.576	99.493
4.625	99.246	99.182	99.183	4.375	98.134	98.079	98.050	5.375	99.808	99.717	99.626
4.750	99.544	99.520	99.464	4.500	98.695	98.640	98.619	5.500	100.339	100.248	100.157
4.875	99.801	99.754	99.703	4.625	99.246	99.182	99.183	5.625	100.857	100.766	100.675
5.000	100.354	100.285	100.241	4.750	99.246	99.176	99.132	5.750	101.355	101.264	101.173
5.125	100.807	100.733	100.721	4.875	99.801	99.732	99.688	5.875	101.357	101.282	101.206
5.250	100.875	100.852	100.795	5.000	100.354	100.285	100.241	6.000	101.850	101.774	101.699
5.375	100.998	100.974	100.917	5.125	100.807	100.733	100.721	6.125	102.330	102.255	102.180
5.500	101.477	101.407	101.363	5.250	100.831	100.761	100.717	6.250	102.782	102.707	102.631
5.625	101.857	101.819	101.795	5.375	100.940	100.870	100.839	6.375	102.576	102.548	102.520
5.750	101.945	101.875	101.831	5.500	101.477	101.407	101.363	6.500	103.026	102.998	102.969
5.875	102.136	102.102	102.041	5.625	101.857	101.819	101.795	6.625	103.461	103.432	103.404
6.000	102.556	102.522	102.462	5.750	101.945	101.875	101.831	6.750	103.984	103.908	103.833

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	99.647	99.576	99.493	5.250	99.647	99.576	99.493	4.500	95.950	95.886	95.762
5.375	99.808	99.717	99.626	5.375	99.715	99.644	99.562	4.625	96.504	96.440	96.316
5.500	100.339	100.248	100.157	5.500	100.298	100.126	100.089	4.750	94.874	94.799	94.588
5.625	100.857	100.766	100.675	5.625	100.724	100.552	100.515	4.875	95.414	95.340	95.128
5.750	101.355	101.264	101.173	5.750	101.120	101.063	100.998	5.000	95.928	95.853	95.642
5.875	101.357	101.282	101.206	5.875	100.960	100.861	100.796	5.125	96.405	96.331	96.119
6.000	101.850	101.774	101.699	6.000	101.631	101.523	101.458	5.250	96.565	96.543	96.522
6.125	102.330	102.255	102.180	6.125	102.014	101.906	101.841	5.375	96.614	96.593	96.571
6.250	102.782	102.707	102.631	6.250	101.734	101.645	101.580	5.500	97.024	97.003	96.982
6.375	102.576	102.548	102.520	6.375	101.681	101.645	101.621	5.625	97.407	97.386	97.365
6.500	103.026	102.998	102.969	6.500	102.058	102.045	101.946	5.750	98.518	98.511	98.504
6.625	103.461	103.432	103.404	6.625	102.393	102.380	102.281	5.875	98.753	98.746	98.739
6.750	103.984	103.908	103.833	6.750	102.438	102.402	102.338	6.000	99.095	99.088	99.081
6.875	102.732	102.696	102.631	6.875	102.732	102.696	102.631	6.125	99.287	99.280	99.273

Government Adjustments		Loan Amount Adjustments	
FICO		\$75K - \$99,999	-0.75
> 720+	0.25	\$100K - \$150K	-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		
		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	94.770	94.719	94.687	4.375	94.770	94.719	94.687
4.5	95.469	95.419	95.387	4.5	95.469	95.419	95.387
4.625	96.082	96.032	95.999	4.625	96.082	96.032	95.999
4.75	97.730	97.789	97.739	4.75	97.730	97.789	97.739
4.875	98.186	98.245	98.196	4.875	98.186	98.245	98.196
5	98.830	98.889	98.839	5	98.830	98.889	98.839
5.125	99.281	99.340	99.290	5.125	99.281	99.340	99.290
5.25	100.441	100.269	100.172	5.25	100.202	100.118	100.079
5.375	101.119	100.948	100.851	5.375	100.864	100.780	100.741
5.5	101.903	101.732	101.635	5.5	101.454	101.370	101.331
5.625	102.610	102.439	102.342	5.625	102.021	101.937	101.898
5.75	103.332	103.224	103.095	5.75	103.218	103.141	103.095
5.875	103.899	103.791	103.647	5.875	103.770	103.693	103.647
6	104.571	104.463	104.266	6	104.295	104.218	104.172

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: 3/12/2026 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	93.759	93.626	93.546	4.125	93.759	93.626	93.546	4.125	93.759	93.626	93.546
4.250	94.436	94.386	94.354	4.250	94.436	94.386	94.354	4.250	94.436	94.386	94.354
4.375	95.145	95.094	95.062	4.375	95.145	95.094	95.062	4.375	95.145	95.094	95.062
4.500	95.844	95.794	95.762	4.500	95.844	95.794	95.762	4.500	95.844	95.794	95.762
4.625	96.457	96.407	96.374	4.625	96.457	96.407	96.374	4.625	96.457	96.407	96.374
4.750	98.386	98.336	98.274	4.750	98.386	98.336	98.274	4.750	98.386	98.336	98.274
4.875	98.667	98.618	98.555	4.875	98.667	98.618	98.555	4.875	98.667	98.618	98.555
5.000	99.065	99.015	98.953	5.000	99.065	99.015	98.953	5.000	99.065	99.015	98.953
5.125	99.531	99.481	99.419	5.125	99.531	99.481	99.419	5.125	99.531	99.481	99.419
5.250	100.678	100.607	100.524	5.250	100.678	100.607	100.524	5.250	100.678	100.607	100.524
5.375	100.997	100.926	100.843	5.375	100.997	100.926	100.843	5.375	100.997	100.926	100.843
5.500	101.322	101.251	101.168	5.500	101.322	101.251	101.168	5.500	101.322	101.251	101.168
5.625	101.765	101.694	101.612	5.625	101.765	101.694	101.612	5.625	101.765	101.694	101.612
5.750	102.198	102.141	102.076	5.750	102.198	102.141	102.076	5.750	102.198	102.141	102.076
5.875	102.137	102.080	102.023	5.875	102.137	102.080	102.023	5.875	102.137	102.080	102.023
6.000	102.618	102.561	102.505	6.000	102.618	102.561	102.505	6.000	102.618	102.561	102.505
6.125	103.053	102.946	102.884	6.125	103.053	102.946	102.884	6.125	103.053	102.946	102.884
6.250	103.024	102.934	102.896	6.250	103.024	102.934	102.896	6.250	103.024	102.934	102.896
6.375	103.013	102.989	102.942	6.375	103.013	102.989	102.942	6.375	103.013	102.989	102.942
6.500	103.497	103.484	103.398	6.500	103.497	103.484	103.398	6.500	103.497	103.484	103.398
6.625	103.832	103.819	103.732	6.625	103.832	103.819	103.732	6.625	103.832	103.819	103.732
6.750	104.591	104.563	104.517	6.750	104.591	104.563	104.517	6.750	104.591	104.563	104.517
6.875	104.555	104.541	104.527	6.875	104.555	104.541	104.527	6.875	104.555	104.541	104.527
7.000	105.003	104.988	104.974	7.000	105.003	104.988	104.974	7.000	105.003	104.988	104.974
7.125	105.327	105.313	105.298	7.125	105.327	105.313	105.298	7.125	105.327	105.313	105.298
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	97.945	97.891	97.874	4.250	97.945	97.891	97.874	4.875	97.261	97.211	97.149
4.375	98.509	98.454	98.425	4.375	98.509	98.454	98.425	5.000	97.905	97.855	97.792
4.500	99.070	99.015	98.986	4.500	99.070	99.015	98.986	5.125	98.567	98.518	98.455
4.625	99.447	99.383	99.384	4.625	99.447	99.383	99.384	5.250	99.803	99.732	99.649
4.750	99.950	99.927	99.870	4.750	99.621	99.551	99.507	5.375	99.872	99.801	99.718
4.875	100.176	100.129	100.073	4.875	100.176	100.107	100.063	5.500	100.154	100.076	99.993
5.000	100.729	100.660	100.616	5.000	100.729	100.660	100.616	5.625	100.640	100.569	100.487
5.125	100.969	100.899	100.855	5.125	100.969	100.899	100.855	5.750	101.120	101.063	100.998
5.250	101.206	101.136	101.092	5.250	101.206	101.136	101.092	5.875	101.028	100.971	100.914
5.375	101.315	101.255	101.201	5.375	101.315	101.245	101.201	6.000	101.429	101.373	101.316
5.500	101.852	101.782	101.738	5.500	101.852	101.782	101.738	6.125	101.683	101.626	101.569
5.625	102.085	102.015	101.971	5.625	102.085	102.015	101.971	6.250	101.734	101.645	101.580
5.750	102.320	102.250	102.206	5.750	102.320	102.250	102.206	6.375	101.508	101.473	101.437
5.875	102.026	101.961	101.917	5.875	102.026	101.961	101.917	6.500	101.932	101.897	101.861
6.000	102.546	102.482	102.438	6.000	102.546	102.482	102.438	6.625	102.190	102.154	102.119
								6.750	102.172	102.144	102.098
								6.875	101.993	101.978	101.964
								7.000	102.500	102.439	102.412
								7.125	102.764	102.750	102.736

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	91.657	91.607	91.575	4.375	90.647	90.521	90.337	5.000	95.625	95.551	95.339
4.500	92.357	92.306	92.274	4.500	91.279	91.153	90.970	5.125	95.950	95.876	95.664
4.625	92.969	92.919	92.887	4.625	91.758	91.631	91.448	5.250	96.565	96.543	96.522
4.750	96.730	96.680	96.617	4.750	96.730	96.680	96.617	5.375	96.614	96.593	96.571
4.875	97.261	97.211	97.149	4.875	97.261	97.211	97.149	5.500	97.024	97.003	96.982
5.000	97.905	97.855	97.792	5.000	97.905	97.855	97.792	5.625	97.407	97.386	97.365
5.125	98.567	98.518	98.455	5.125	98.567	98.518	98.455	5.750	98.518	98.511	98.504
5.250	99.803	99.732	99.649	5.250	99.803	99.732	99.649	5.875	98.753	98.746	98.739
5.375	99.872	99.801	99.718	5.375	99.872	99.801	99.718	6.000	99.095	99.088	99.081
5.500	100.154	100.076	99.993	5.500	100.154	100.076	99.993	6.125	99.287	99.280	99.273
5.625	100.640	100.569	100.487	5.625	100.640	100.569	100.487	6.250	99.516	99.448	99.380
5.750	101.120	101.063	100.998	5.750	101.120	101.063	100.998	6.375	99.205	99.137	99.069
5.875	101.028	100.971	100.914	5.875	100.829	100.721	100.657	6.500	99.664	99.596	99.528
6.000	101.429	101.373	101.316	6.000	101.426	101.318	101.253	6.625	99.855	99.787	99.719
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	95.844	95.794	95.762	4.500	95.844	95.794	95.762	4.500	95.844	95.794	95.762
4.625	96.457	96.407	96.374	4.625	96.457	96.407	96.374	4.625	96.457	96.407	96.374
4.750	98.386	98.336	98.274	4.750	98.386	98.336	98.274	4.750	98.386	98.336	98.274
4.875	98.667	98.618	98.555	4.875	98.667	98.618	98.555	4.875	98.667	98.618	98.555
5.000	99.065	99.015	98.953	5.000	99.065	99.015	98.953	5.000	99.065	99.015	98.953
5.125	99.531	99.481	99.419	5.125	99.531	99.481	99.419	5.125	99.531	99.481	99.419
5.250	100.678	100.607	100.524	5.250	100.678	100.607	100.524	5.250	100.678	100.607	100.524
5.375	100.997	100.926	100.843	5.375	100.997	100.926	100.843	5.375	100.997	100.926	100.843
5.500	101.322	101.251	101.168	5.500	101.322	101.251	101.168	5.500	101.322	101.251	101.168
5.625	101.765	101.694	101.612	5.625	101.765	101.694	101.612	5.625	101.765	101.694	101.612
5.750	102.198	102.141	102.076	5.750	102.198	102.141	102.076	5.750	102.198	102.141	102.076
5.875	102.137	102.080	102.023	5.875	102.137	102.080	102.023	5.875	102.137	102.080	102.023
6.000	102.618	102.561	102.505	6.000	102.618	102.561	102.505	6.000	102.618	102.561	102.505
6.125	103.153	103.046	102.984	6.125	103.153	103.046	102.984	6.125	103.153	103.046	102.984
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	99.070	99.015	98.986	4.500	99.070	99.015	98.986	4.500	92.357	92.306	92.274
4.625	99.447	99.383	99.384	4.625	99.447	99.383	99.384	4.625	92.969	92.919	92.887
4.750	99.950	99.927	99.870	4.750	99.621	99.551	99.507	4.750	96.730	96.680	96.617
4.875	100.176	100.129	100.073	4.875	100.176	100.107	100.063	4.875	97.261	97.211	97.149
5.000	100.729	100.660	100.616	5.000	100.729	100.660	100.616	5.000	97.905	97.855	97.792
5.125	100.969	100.899	100.855	5.125	100.969	100.899	100.855	5.125	98.567	98.518	98.455
5.250	101.206	101.136	101.092	5.250	101.206	101.136	101.092	5.250	99.803	99.732	99.649
5.375	101.315	101.255	101.201	5.375	101.315	101.245	101.201	5.375	99.872	99.801	99.718
5.500	101.852	101.782	101.738	5.500	101.852	101.782	101.738	5.500	100.154	100.076	99.993
5.625	102.085	102.015	101.971	5.625	102.085	102.015	101.971	5.625	100.640	100.569	100.487
5.750	102.320	102.250	102.206	5.750	102.320	102.250	102.206	5.750	101.120	101.063	100.998
5.875	102.026	101.961	101.917	5.875	102.026	101.961	101.917	5.875	101.028	100.971	100.914
6.000	102.546	102.482	102.438	6.000	102.546	102.482	102.438	6.000	101.429	101.373	101.316
6.125	102.777	102.713	102.669	6.125	102.777	102.713	102.669	6.125	101.683	101.626	101.569

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	92.357	92.306	92.274	4.500	92.357	92.306	92.274	5.000	95.625	95.551	95.339
4.625	92.969	92.919	92.887	4.625	92.969	92.919	92.887	5.125	95.950	95.876	95.664
4.750	96.730	96.680	96.617	4.750	96.730	96.680	96.617	5.250	96.565	96.543	96.522
4.875	97.261	97.211	97.149	4.875	97.261	97.211	97.149	5.375	96.614	96.593	96.571
5.000	97.905	97.855	97.792	5.000	97.905	97.855	97.792	5.500	97.024	97.003	96.982
5.125	98.567	98.518	98.455	5.125	98.567	98.518	98.455	5.625	97.407	97.386	97.365
5.250	99.803	99.732	99.649	5.250	99.803	99.732	99.649	5.750	98.518	98.511	98.504
5.375	99.872	99.801	99.718	5.375	99.872	99.801	99.718	5.875	98.753	98.746	98.739
5.500	100.154	100.076	99.993	5.500	100.154	100.076	99.993	6.000	99.095	99.088	99.081
5.625	100.640	100.569	100.487	5.625	100.640	100.569	100.487	6.125	99.287	99.280	99.273
5.750	101.120	101.063	100.998	5.750	101.120	101.063	100.998	6.250	99.516	99.448	99.380
5.875	101.028	100.971	100.914	5.875	100.829	100.721	100.657	6.375	99.205	99.137	99.069
6.000	101.429	101.373	101.316	6.000	101.426	101.318	101.253	6.500	99.664	99.596	99.528
6.125	101.683	101.626	101.569	6.125	101.624	101.516	101.451	6.625	99.855	99.787	99.719

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: 3/12/2026 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	101.364	101.214	100.914	6.750	100.365	100.193	99.893	6.625	99.364	99.214	98.914
6.750	101.865	101.693	101.393	6.875	100.874	100.702	100.402	6.750	99.865	99.693	99.393
6.875	102.374	102.202	101.902	7.000	101.374	101.202	100.902	6.875	100.374	100.202	99.902
7.000	102.874	102.702	102.402	7.125	101.808	101.636	101.336	7.000	100.874	100.702	100.402
7.125	103.308	103.136	102.836	7.250	102.232	102.060	101.760	7.125	101.308	101.136	100.836
7.250	103.732	103.560	103.260	7.375	101.501	101.298	100.998	7.250	101.732	101.560	101.260
7.375	103.001	102.798	102.498	7.500	101.961	101.758	101.458	7.375	101.001	100.798	100.498
7.500	103.461	103.258	102.958	7.625	102.375	102.172	101.872	7.500	101.461	101.258	100.958
7.625	103.875	103.672	103.372	7.750	102.769	102.566	102.266	7.625	101.875	101.672	101.372
7.750	104.269	104.066	103.766	7.875	101.152	100.919	100.619	7.750	102.269	102.066	101.766
7.875	102.652	102.419	102.119	8.000	101.572	101.339	101.039	7.875	100.652	100.419	100.119
8.000	103.072	102.839	102.539	8.125	101.956	101.723	101.423	8.000	101.072	100.839	100.539
8.125	103.456	103.223	102.923	8.250	102.350	102.117	101.817	8.125	101.456	101.223	100.923
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	98.365	98.193	97.893	6.625	100.614	100.464	100.164	6.625	98.614	98.464	98.164
6.875	98.874	98.702	98.402	6.750	101.115	100.943	100.643	6.750	99.115	98.943	98.643
7.000	99.374	99.202	98.902	6.875	101.624	101.452	101.152	6.875	99.624	99.452	99.152
7.125	99.808	99.636	99.336	7.000	102.124	101.952	101.652	7.000	100.124	99.952	99.652
7.250	100.232	100.060	99.760	7.125	102.558	102.386	102.086	7.125	100.558	100.386	100.086
7.375	99.501	99.298	98.998	7.250	102.982	102.810	102.510	7.250	100.982	100.810	100.510
7.500	99.961	99.758	99.458	7.375	102.251	102.048	101.748	7.375	100.251	100.048	99.748
7.625	100.375	100.172	99.872	7.500	102.711	102.508	102.208	7.500	100.711	100.508	100.208
7.750	100.769	100.566	100.266	7.625	103.125	102.922	102.622	7.625	101.125	100.922	100.622
7.875	99.152	98.919	98.619	7.750	103.519	103.316	103.016	7.750	101.519	101.316	101.016
8.000	99.572	99.339	99.039	7.875	101.902	101.669	101.369	7.875	99.902	99.669	99.369
8.125	99.956	99.723	99.423	8.000	102.322	102.089	101.789	8.000	100.322	100.089	99.789
8.250	100.350	100.117	99.817	8.125	102.706	102.473	102.173	8.125	100.706	100.473	100.173

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.