



# 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: 3/17/26 8:16 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: 3/17/2026 8:16 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	95.667	95.477	95.491	4.750	95.667	95.477	95.491	5.125	98.407	98.299	98.224
4.875	96.263	96.068	96.089	4.875	96.263	96.068	96.089	5.250	98.855	98.756	98.750
5.000	96.885	96.685	96.713	5.000	96.885	96.685	96.713	5.375	99.381	99.270	99.279
5.125	97.366	97.264	97.204	5.125	97.366	97.206	97.204	5.500	99.883	99.769	99.783
5.250	98.011	97.804	97.758	5.250	97.810	97.745	97.706	5.625	100.300	100.185	100.199
5.375	98.694	98.450	98.404	5.375	98.446	98.364	98.352	5.750	100.427	100.346	100.317
5.500	99.342	99.058	99.069	5.500	99.169	99.053	99.069	5.875	101.019	100.943	100.909
5.625	99.955	99.621	99.575	5.625	99.646	99.568	99.546	6.000	101.479	101.408	101.370
5.750	100.056	100.075	100.008	5.750	100.039	99.924	99.913	6.125	101.975	101.909	101.865
5.875	100.731	100.603	100.536	5.875	100.559	100.440	100.436	6.250	101.594	101.533	101.484
6.000	101.281	101.100	101.033	6.000	101.031	100.907	100.910	6.375	102.008	101.953	101.899
6.125	101.798	101.521	101.453	6.125	101.471	101.346	101.349	6.500	102.667	102.618	102.558
6.250	101.769	101.953	101.890	6.250	101.620	101.543	101.489	6.625	102.810	102.765	102.701
6.375	102.233	102.368	102.306	6.375	102.218	102.141	102.088	6.750	102.601	102.601	102.531
6.500	102.776	102.808	102.746	6.500	102.776	102.699	102.645	6.875	102.946	102.929	102.853
6.625	103.049	103.171	103.109	6.625	103.034	102.957	102.904	7.000	103.500	103.500	103.419
6.750	103.085	103.495	103.470	6.750	102.631	102.639	102.589	7.125	103.599	103.468	103.424
6.875	103.487	103.864	103.839	6.875	103.158	103.097	103.066	7.250	104.049	104.049	103.959
7.000	103.792	104.142	104.117	7.000	103.690	103.629	103.597	7.375	104.334	104.334	104.238
7.125	104.160	104.483	104.458	7.125	103.775	103.789	103.730	7.500	104.617	104.617	104.516
7.250	104.238	105.148	105.131	7.250	103.970	103.970	103.879	7.625	105.036	105.036	104.930
7.375	104.589	105.472	105.455	7.375	104.283	104.283	104.187	7.750	105.050	105.050	105.050
7.500	104.849	105.709	105.692	7.500	104.582	104.582	104.481	7.875	105.050	105.050	105.050
7.625	105.126	105.964	105.947	7.625	104.870	104.870	104.764	8.000	105.050	105.050	105.050
7.750	105.050	105.050	105.050	7.750	105.050	105.050	105.050				
7.875	105.050	105.050	105.050	7.875	105.050	105.050	105.050				
8.000	105.050	105.050	105.050	8.000	105.050	105.050	105.050				
8.125	105.050	105.050	105.050	8.125	105.050	105.050	105.050				
8.250	95.044	95.034	94.987								
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	98.319	98.151	98.151	4.625	98.686	98.518	98.518	5.000	95.890	95.728	95.704
4.750	98.657	98.580	98.580	4.750	98.970	98.892	98.892	5.125	96.474	96.310	96.289
4.875	99.000	98.928	98.928	4.875	99.323	99.251	99.251	5.250	97.877	97.771	97.773
5.000	99.372	99.306	99.306	5.000	99.717	99.651	99.651	5.375	98.448	98.337	98.346
5.125	99.730	99.626	99.624	5.125	99.892	99.816	99.814	5.500	99.046	98.931	98.947
5.250	100.204	100.134	100.127	5.250	100.378	100.309	100.301	5.625	99.669	99.438	99.454
5.375	100.636	100.572	100.560	5.375	100.736	100.672	100.659	5.750	99.956	99.841	99.830
5.500	100.901	100.843	100.826	5.500	100.991	100.933	100.915	5.875	100.579	100.357	100.353
5.625	101.081	101.028	101.005	5.625	101.125	101.073	101.050	6.000	101.123	100.845	100.848
5.750	101.301	101.255	101.227	5.750	101.092	101.030	101.002	6.125	101.633	101.272	101.275
5.875	101.673	101.633	101.599	5.875	101.416	101.360	101.326	6.250	101.585	101.210	101.174
6.000	101.915	101.881	101.842	6.000	101.818	101.768	101.729	6.375	102.044	101.666	101.630
6.125	102.152	102.105	102.074	6.125	102.132	102.088	102.044	6.500	102.459	102.065	102.033
6.250	102.521	102.483	102.434	6.250	102.516	102.478	102.429	6.625	102.852	102.376	102.346
6.375	102.873	102.809	102.756	6.375	102.914	102.882	102.828	6.750	102.883	102.292	102.243
6.500	103.062	103.029	102.970	6.500	102.980	102.921	102.861	6.875	103.280	102.598	102.534
6.625	103.382	103.350	103.285	6.625	103.286	103.171	103.107	7.000	103.577	102.932	102.874
6.750	103.674	103.566	103.496	6.750	103.658	103.549	103.479	7.125	103.939	103.125	103.064
6.875	104.080	103.978	103.903	6.875	103.946	103.843	103.768	7.250	103.588	102.543	102.426
7.000	104.192	104.095	104.015	7.000	104.121	104.024	103.944	7.375	103.908	102.751	102.634
7.125	103.576	103.569	103.510	7.125	100.554	100.491	100.429	7.500	104.138	102.866	102.749
7.250	103.627	103.580	103.492	7.250	100.708	100.620	100.532	7.625	104.386	103.011	102.893
7.375	103.767	103.720	103.632	7.375	100.850	100.762	100.674	7.750	101.588	101.574	101.504
								7.875	101.776	101.762	101.692



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: 3/17/2026 8:16 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	95.928	95.778	95.628	5.000	95.803	95.653	95.503
5.125	96.621	96.471	96.321	5.125	96.496	96.346	96.196
5.250	97.298	97.148	96.998	5.250	97.173	97.023	96.873
5.375	97.956	97.806	97.656	5.375	97.831	97.681	97.531
5.500	98.598	98.448	98.298	5.500	98.473	98.323	98.173
5.625	99.223	99.073	98.923	5.625	99.071	98.921	98.771
5.750	99.834	99.684	99.534	5.750	99.605	99.455	99.305
5.875	100.429	100.279	100.129	5.875	100.126	99.976	99.826
6.000	101.009	100.859	100.709	6.000	100.633	100.483	100.333
6.125	101.573	101.423	101.273	6.125	101.127	100.977	100.827
6.250	102.122	101.972	101.822	6.250	101.606	101.456	101.306
6.375	102.654	102.504	102.354	6.375	102.072	101.922	101.772
6.500	103.170	103.020	102.870	6.500	102.545	102.395	102.245
6.625	103.663	103.513	103.363	6.625	103.038	102.888	102.738
6.750	104.134	103.984	103.834	6.750	103.509	103.359	103.209
6.875	104.582	104.432	104.282	6.875	103.957	103.807	103.657
7.000	105.007	104.857	104.707	7.000	104.382	104.232	104.082
7.125	105.412	105.262	105.112	7.125	104.787	104.637	104.487
7.250	105.796	105.646	105.496	7.250	105.171	105.021	104.871

<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: 3/17/2026 8:16 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	99.239	99.148	99.060	5.000	98.993	98.857	98.863	5.000	98.143	98.007	98.012
5.125	99.471	99.380	99.306	5.125	99.324	99.184	99.186	5.125	98.624	98.484	98.486
5.250	99.680	99.589	99.542	5.250	99.710	99.565	99.564	5.250	99.022	98.877	98.876
5.375	99.889	99.771	99.746	5.375	100.161	100.011	100.007	5.375	99.311	99.161	99.157
5.500	100.124	99.970	99.962	5.500	100.470	100.315	100.308	5.500	99.597	99.442	99.435
5.625	100.305	100.214	100.134	5.625	100.616	100.456	100.446	5.625	99.895	99.735	99.724
5.750	100.523	100.432	100.344	5.750	100.853	100.688	100.675	5.750	100.153	99.989	99.975
5.875	100.813	100.644	100.627	5.875	101.233	101.064	101.047	5.875	100.392	100.223	100.206
6.000	101.039	100.865	100.845	6.000	101.420	101.246	101.226	6.000	100.583	100.409	100.389
6.125	101.214	101.034	101.012	6.125	101.408	101.228	101.206	6.125	100.762	100.670	100.639
6.250	101.360	101.175	101.150	6.250	101.604	101.420	101.394	6.250	101.071	100.926	100.895
6.375	101.417	101.228	101.199	6.375	102.010	101.821	101.792	6.375	101.481	101.292	101.263
6.500	101.431	101.237	101.205	6.500	102.181	101.987	101.955	6.500	101.570	101.376	101.344
6.625	101.369	101.278	101.191	6.625	101.512	101.485	101.460	6.625	101.380	101.346	101.315
6.750	101.401	101.310	101.223	6.750	101.498	101.470	101.445	6.750	101.556	101.522	101.491
6.875	101.402	101.312	101.224	6.875	101.315	101.224	101.136	6.875	101.357	101.266	101.178
7.000	101.391	101.300	101.212	7.000	101.434	101.344	101.256	7.000	101.359	101.269	101.181
7.125	101.394	101.304	101.216	7.125	101.625	101.535	101.447	7.125	101.363	101.272	101.184

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	99.239	99.148	99.060	5.000	99.091	98.956	98.961	5.000	98.241	98.105	98.110
5.125	99.471	99.380	99.292	5.125	99.422	99.282	99.284	5.125	98.721	98.581	98.583
5.250	99.701	99.589	99.555	5.250	99.807	99.662	99.661	5.250	99.118	98.973	98.972
5.375	99.993	99.843	99.839	5.375	100.257	100.107	100.103	5.375	99.406	99.256	99.252
5.500	100.229	100.074	100.066	5.500	100.565	100.410	100.403	5.500	99.690	99.535	99.528
5.625	100.410	100.250	100.240	5.625	100.711	100.551	100.540	5.625	99.986	99.826	99.816
5.750	100.628	100.464	100.450	5.750	100.948	100.783	100.770	5.750	100.243	100.078	100.065
5.875	100.923	100.754	100.737	5.875	101.329	101.159	101.143	5.875	100.480	100.311	100.294
6.000	101.151	100.977	100.957	6.000	101.517	101.343	101.323	6.000	100.670	100.496	100.476
6.125	101.328	101.148	101.126	6.125	101.506	101.327	101.304	6.125	100.849	100.670	100.647
6.250	101.475	101.291	101.265	6.250	101.704	101.520	101.494	6.250	101.159	100.974	100.949
6.375	101.534	101.345	101.316	6.375	102.112	101.923	101.894	6.375	101.568	101.379	101.350
6.500	101.549	101.356	101.323	6.500	102.284	102.090	102.058	6.500	101.658	101.464	101.432
6.625	101.369	101.278	101.191	6.625	101.122	101.032	100.944	6.625	101.239	101.149	101.061
6.750	101.401	101.310	101.223	6.750	101.220	101.129	101.041	6.750	101.332	101.242	101.154
6.875	101.402	101.312	101.224	6.875	101.315	101.224	101.136	6.875	101.357	101.266	101.178
7.000	101.391	101.300	101.212	7.000	101.434	101.344	101.256	7.000	101.359	101.269	101.181
7.125	101.394	101.304	101.216	7.125	101.625	101.535	101.447	7.125	101.363	101.272	101.184

**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: 3/17/2026 8:16 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	95.727	95.641	95.636	4.500	95.727	95.641	95.636	5.000	98.681	98.632	98.577
4.625	96.336	96.251	96.245	4.625	96.336	96.251	96.245	5.125	99.168	99.121	99.054
4.750	97.891	97.842	97.787	4.750	97.891	97.842	97.787	5.250	100.114	100.028	99.941
4.875	98.166	98.117	98.062	4.875	98.166	98.117	98.062	5.375	100.432	100.347	100.260
5.000	98.681	98.632	98.577	5.000	98.681	98.632	98.577	5.500	100.823	100.739	100.643
5.125	99.168	99.121	99.054	5.125	99.168	99.121	99.054	5.625	101.382	101.303	101.207
5.250	100.114	100.028	99.941	5.250	100.114	100.028	99.941	5.750	101.820	101.742	101.667
5.375	100.432	100.347	100.260	5.375	100.432	100.347	100.260	5.875	101.942	101.818	101.721
5.500	100.823	100.739	100.643	5.500	100.823	100.739	100.643	6.000	102.569	102.446	102.349
5.625	101.382	101.303	101.207	5.625	101.382	101.303	101.207	6.125	102.941	102.818	102.721
5.750	101.820	101.742	101.667	5.750	101.820	101.742	101.667	6.250	103.116	102.993	102.896
5.875	101.942	101.818	101.721	5.875	101.942	101.818	101.721	6.375	103.050	102.979	102.947
6.000	102.569	102.446	102.349	6.000	102.569	102.446	102.349	6.500	103.626	103.555	103.523
6.125	102.941	102.818	102.721	6.125	102.941	102.818	102.721	6.625	103.955	103.885	103.853
6.250	103.116	102.993	102.896	6.250	103.116	102.993	102.896	6.750	104.056	103.985	103.953
6.375	103.071	103.045	102.993	6.375	103.071	103.045	102.993	6.875	104.370	104.316	104.264
6.500	103.626	103.555	103.523	6.500	103.626	103.555	103.523	7.000	104.813	104.759	104.707
6.625	103.955	103.885	103.853	6.625	103.955	103.885	103.853	7.125	105.241	105.186	105.135
6.750	104.056	103.985	103.953	6.750	104.056	103.985	103.953	7.250	105.423	105.398	105.307
6.875	104.390	104.351	104.276	6.875	104.390	104.351	104.276	7.375	104.614	104.599	104.526
7.000	104.813	104.759	104.707	7.000	104.813	104.759	104.707	7.500	104.739	104.724	104.651
7.125	105.241	105.186	105.135	7.125	105.241	105.186	105.135	7.625	104.8635	104.8485	104.7755
7.250	105.391	105.366	105.275	7.250	105.391	105.366	105.275	7.75	104.9885	104.9735	104.9005
7.375	104.6135	104.5985	104.5255	7.375	104.6135	104.5985	104.5255				
7.5	104.7385	104.7235	104.6505	7.5	104.7385	104.7235	104.6505				
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	94.274	94.065	94.065	4.250	97.462	97.403	97.374	4.500	92.581	92.525	92.493
3.875	94.676	94.473	94.473	4.375	98.028	97.969	97.939	4.625	93.195	93.138	93.106
4.000	94.582	94.384	94.384	4.500	98.590	98.530	98.501	4.750	96.650	96.600	96.546
4.125	94.587	94.395	94.395	4.625	99.147	99.046	99.049	4.875	97.071	97.022	96.967
4.250	97.462	97.403	97.374	4.750	99.415	99.378	99.342	5.000	97.922	97.872	97.818
4.375	98.028	97.969	97.939	4.875	99.707	99.648	99.619	5.125	98.279	98.229	98.175
4.500	98.590	98.530	98.501	5.000	100.260	100.201	100.172	5.250	99.289	99.203	99.116
4.625	99.147	99.046	99.049	5.125	100.589	100.554	100.546	5.375	99.718	99.633	99.547
4.750	99.415	99.378	99.342	5.250	100.739	100.680	100.650	5.500	100.226	100.140	100.055
4.875	99.707	99.648	99.619	5.375	100.790	100.754	100.717	5.625	100.725	100.646	100.550
5.000	100.260	100.201	100.172	5.500	101.277	101.203	101.159	5.750	100.917	100.839	100.764
5.125	100.589	100.554	100.546	5.625	101.564	101.533	101.514	5.875	101.136	101.051	100.966
5.250	100.739	100.680	100.650	5.750	101.745	101.671	101.627	6.000	101.525	101.439	101.354
5.375	100.790	100.754	100.717	5.875	101.455	101.381	101.337	6.125	101.796	101.710	101.625
5.500	101.277	101.203	101.159	6.000	101.977	101.903	101.859	6.250	101.628	101.505	101.408
								6.375	101.649	101.624	101.574
								6.500	102.015	101.990	101.940
								6.625	102.475	102.420	102.340
								6.750	102.190	102.175	102.102
								6.875	102.486	102.470	102.398
								7.000	102.376	102.341	102.269

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	99.289	99.203	99.116	5.000	97.922	97.872	97.818	4.500	95.841	95.615	95.618
5.375	99.718	99.633	99.547	5.125	98.279	98.229	98.175	4.625	96.392	96.166	96.170
5.500	100.226	100.140	100.055	5.250	99.289	99.203	99.116	4.750	96.101	96.039	95.977
5.625	100.725	100.646	100.550	5.375	99.434	99.313	99.285	4.875	96.555	96.493	96.431
5.750	100.917	100.839	100.764	5.500	100.176	100.055	100.027	5.000	97.004	96.942	96.880
5.875	101.136	101.051	100.966	5.625	100.601	100.480	100.452	5.125	97.445	97.383	97.321
6.000	101.525	101.439	101.354	5.750	100.917	100.839	100.764	5.250	97.188	97.161	97.091
6.125	101.796	101.710	101.625	5.875	100.796	100.724	100.675	5.375	97.629	97.603	97.532
6.250	101.628	101.505	101.408	6.000	101.386	101.236	101.197	5.500	98.059	98.032	97.962
6.375	101.649	101.624	101.574	6.125	101.767	101.617	101.578	5.625	98.476	98.449	98.379
6.500	102.015	101.990	101.940	6.250	101.628	101.505	101.408	5.750	98.506	98.472	98.420
6.625	102.475	102.420	102.340	6.375	101.709	101.684	101.634	5.875	98.925	98.891	98.839
6.750	102.190	102.175	102.102	6.500	102.128	102.103	102.053	6.000	99.344	99.310	99.258
6.875	102.486	102.470	102.398	6.625	102.532	102.507	102.457	6.125	99.758	99.724	99.672
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	100.114	100.028	99.941	5.250	100.114	100.028	99.941	5.250	100.114	100.028	99.941
5.375	100.432	100.347	100.260	5.375	100.432	100.347	100.260	5.375	100.432	100.347	100.260
5.500	100.823	100.739	100.643	5.500	100.823	100.739	100.643	5.500	100.823	100.739	100.643
5.625	101.382	101.303	101.207	5.625	101.382	101.303	101.207	5.625	101.382	101.303	101.207
5.750	101.820	101.742	101.667	5.750	101.820	101.742	101.667	5.750	101.820	101.742	101.667
5.875	101.942	101.818	101.721	5.875	101.942	101.818	101.721	5.875	101.942	101.818	101.721
6.000	102.569	102.446	102.349	6.000	102.569	102.446	102.349	6.000	102.569	102.446	102.349
6.125	102.941	102.818	102.721	6.125	102.941	102.818	102.721	6.125	102.941	102.818	102.721
6.250	103.116	102.993	102.896	6.250	103.116	102.993	102.896	6.250	103.116	102.993	102.896
6.375	103.071	103.045	102.993	6.375	103.071	103.045	102.993	6.375	103.050	102.979	102.947
6.500	103.626	103.555	103.523	6.500	103.626	103.555	103.523	6.500	103.626	103.555	103.523
6.625	103.955	103.885	103.853	6.625	103.955	103.885	103.853	6.625	103.955	103.885	103.853
6.750	104.056	103.985	103.953	6.750	104.056	103.985	103.953	6.750	104.056	103.985	103.953
6.875	104.438	104.398	104.323	6.875	104.438	104.398	104.323	6.875	104.370	104.316	104.264
7.000	104.813	104.759	104.707	7.000	104.813	104.759	104.707	7.000	104.813	104.759	104.707
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	98.590	98.530	98.501	4.250	97.462	97.403	97.374	5.250	99.289	99.203	99.116
4.625	99.137	99.036	99.039	4.375	98.028	97.969	97.939	5.375	99.718	99.633	99.547
4.750	99.415	99.378	99.342	4.500	98.590	98.530	98.501	5.500	100.226	100.140	100.055
4.875	99.707	99.648	99.619	4.625	99.137	99.036	99.039	5.625	100.725	100.646	100.550
5.000	100.260	100.201	100.172	4.750	99.150	99.091	99.061	5.750	101.209	101.116	101.023
5.125	100.579	100.544	100.536	4.875	99.707	99.648	99.619	5.875	101.171	101.093	101.016
5.250	100.739	100.680	100.650	5.000	100.260	100.201	100.172	6.000	101.666	101.588	101.511
5.375	100.790	100.754	100.717	5.125	100.579	100.544	100.536	6.125	102.149	102.072	101.994
5.500	101.277	101.203	101.159	5.250	100.739	100.680	100.650	6.250	102.605	102.528	102.450
5.625	101.554	101.523	101.504	5.375	100.736	100.662	100.618	6.375	102.370	102.324	102.278
5.750	101.745	101.671	101.627	5.500	101.277	101.203	101.159	6.500	102.825	102.779	102.733
5.875	101.975	101.941	101.889	5.625	101.554	101.523	101.504	6.625	103.265	103.219	103.173
6.000	102.394	102.360	102.308	5.750	101.745	101.671	101.627	6.750	103.736	103.674	103.612

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	99.289	99.203	99.116	5.250	99.289	99.203	99.116	4.500	95.841	95.615	95.618
5.375	99.718	99.633	99.547	5.375	99.434	99.313	99.285	4.625	96.392	96.166	96.170
5.500	100.226	100.140	100.055	5.500	100.176	100.055	100.027	4.750	94.649	94.414	94.407
5.625	100.725	100.646	100.550	5.625	100.601	100.480	100.452	4.875	95.187	94.952	94.945
5.750	101.209	101.116	101.023	5.750	100.917	100.839	100.764	5.000	95.697	95.462	95.454
5.875	101.171	101.093	101.016	5.875	100.796	100.724	100.659	5.125	96.169	95.934	95.926
6.000	101.666	101.588	101.511	6.000	101.386	101.236	101.197	5.250	96.300	96.264	96.229
6.125	102.149	102.072	101.994	6.125	101.767	101.617	101.578	5.375	96.364	96.329	96.293
6.250	102.605	102.528	102.450	6.250	101.628	101.505	101.408	5.500	96.784	96.749	96.713
6.375	102.370	102.324	102.278	6.375	101.544	101.504	101.471	5.625	97.182	97.146	97.111
6.500	102.825	102.779	102.733	6.500	101.855	101.790	101.740	5.750	98.215	98.172	98.130
6.625	103.265	103.219	103.173	6.625	102.184	102.119	102.069	5.875	98.462	98.419	98.377
6.750	103.736	103.674	103.612	6.750	102.190	102.175	102.102	6.000	98.822	98.779	98.736
6.875	102.486	102.470	102.398	6.875	102.486	102.470	102.398	6.125	99.029	98.986	98.944

**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	95.142	95.085	95.053	4.375	95.142	95.085	95.053
4.5	95.844	95.788	95.755	4.5	95.844	95.788	95.755
4.625	96.457	96.401	96.369	4.625	96.457	96.401	96.369
4.75	97.697	97.757	97.707	4.75	97.697	97.757	97.707
4.875	98.154	98.213	98.163	4.875	98.154	98.213	98.163
5	98.797	98.857	98.807	5	98.797	98.857	98.807
5.125	99.248	99.308	99.258	5.125	99.248	99.308	99.258
5.25	100.470	100.358	100.261	5.25	100.210	100.125	100.086
5.375	101.148	101.037	100.939	5.375	100.844	100.759	100.720
5.5	101.931	101.820	101.722	5.5	101.410	101.325	101.286
5.625	102.638	102.526	102.428	5.625	101.959	101.873	101.835
5.75	103.277	103.149	103.071	5.75	103.194	103.114	103.071
5.875	103.843	103.715	103.613	5.875	103.736	103.657	103.613
6	104.514	104.386	104.190	6	104.265	104.185	104.142

**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: 3/17/2026 8:16 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	93.684	93.522	93.408	4.125	93.684	93.522	93.408	4.125	93.684	93.522	93.408
4.250	94.282	94.225	94.193	4.250	94.282	94.225	94.193	4.250	94.282	94.225	94.193
4.375	94.992	94.935	94.903	4.375	94.992	94.935	94.903	4.375	94.992	94.935	94.903
4.500	95.694	95.638	95.605	4.500	95.694	95.638	95.605	4.500	95.694	95.638	95.605
4.625	96.307	96.251	96.219	4.625	96.307	96.251	96.219	4.625	96.307	96.251	96.219
4.750	97.829	97.779	97.725	4.750	97.829	97.779	97.725	4.750	97.829	97.779	97.725
4.875	98.110	98.060	98.006	4.875	98.110	98.060	98.006	4.875	98.110	98.060	98.006
5.000	98.530	98.458	98.404	5.000	98.530	98.458	98.404	5.000	98.530	98.458	98.404
5.125	98.974	98.924	98.870	5.125	98.974	98.924	98.870	5.125	98.974	98.924	98.870
5.250	100.070	99.985	99.897	5.250	100.070	99.985	99.897	5.250	100.070	99.985	99.897
5.375	100.389	100.303	100.216	5.375	100.389	100.303	100.216	5.375	100.389	100.303	100.216
5.500	100.714	100.628	100.541	5.500	100.714	100.628	100.541	5.500	100.714	100.628	100.541
5.625	101.157	101.072	100.991	5.625	101.157	101.072	100.991	5.625	101.157	101.072	100.991
5.750	101.620	101.542	101.467	5.750	101.620	101.542	101.467	5.750	101.620	101.542	101.467
5.875	101.589	101.503	101.418	5.875	101.589	101.503	101.418	5.875	101.589	101.503	101.418
6.000	102.057	101.972	101.887	6.000	102.057	101.972	101.887	6.000	102.057	101.972	101.887
6.125	102.438	102.353	102.268	6.125	102.438	102.353	102.268	6.125	102.438	102.353	102.268
6.250	102.515	102.392	102.316	6.250	102.515	102.392	102.316	6.250	102.515	102.392	102.316
6.375	102.519	102.455	102.391	6.375	102.519	102.455	102.391	6.375	102.519	102.455	102.391
6.500	102.915	102.854	102.804	6.500	102.915	102.854	102.804	6.500	102.915	102.854	102.804
6.625	103.297	103.233	103.169	6.625	103.297	103.233	103.169	6.625	103.297	103.233	103.169
6.750	103.919	103.877	103.809	6.750	103.919	103.877	103.809	6.750	103.919	103.877	103.809
6.875	103.934	103.868	103.806	6.875	103.934	103.868	103.806	6.875	103.934	103.868	103.806
7.000	104.339	104.272	104.211	7.000	104.339	104.272	104.211	7.000	104.339	104.272	104.211
7.125	104.565	104.499	104.437	7.125	104.565	104.499	104.437	7.125	104.565	104.499	104.437
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	97.462	97.403	97.374	4.250	97.462	97.403	97.374	4.875	97.079	97.029	96.975
4.375	98.028	97.969	97.939	4.375	98.028	97.969	97.939	5.000	97.723	97.673	97.619
4.500	98.590	98.530	98.501	4.500	98.590	98.530	98.501	5.125	98.385	98.335	98.281
4.625	98.956	98.855	98.858	4.625	98.956	98.855	98.858	5.250	99.445	99.360	99.272
4.750	99.446	99.409	99.373	4.750	99.150	99.091	99.061	5.375	99.718	99.633	99.547
4.875	99.707	99.648	99.619	4.875	99.707	99.648	99.619	5.500	100.226	100.140	100.055
5.000	100.260	100.201	100.172	5.000	100.260	100.201	100.172	5.625	100.499	100.414	100.329
5.125	100.501	100.441	100.412	5.125	100.501	100.441	100.412	5.750	100.917	100.839	100.764
5.250	100.739	100.680	100.650	5.250	100.739	100.680	100.650	5.875	101.136	101.051	100.966
5.375	100.736	100.662	100.623	5.375	100.736	100.662	100.618	6.000	101.525	101.439	101.354
5.500	101.277	101.203	101.159	5.500	101.277	101.203	101.159	6.125	101.796	101.710	101.625
5.625	101.510	101.436	101.393	5.625	101.510	101.436	101.393	6.250	101.628	101.505	101.408
5.750	101.745	101.671	101.627	5.750	101.745	101.671	101.627	6.375	101.451	101.388	101.324
5.875	101.455	101.381	101.337	5.875	101.455	101.381	101.337	6.500	101.887	101.824	101.760
6.000	101.977	101.903	101.859	6.000	101.977	101.903	101.859	6.625	102.159	102.095	102.032
								6.750	102.025	101.954	101.922
								6.875	101.706	101.628	101.564
								7.000	102.238	102.160	102.096
								7.125	102.195	102.126	102.058

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	91.879	91.823	91.791	4.375	90.804	90.544	90.538	5.000	95.386	95.152	95.144
4.500	92.581	92.525	92.493	4.500	91.436	91.176	91.170	5.125	95.705	95.471	95.463
4.625	93.195	93.138	93.106	4.625	91.915	91.654	91.649	5.250	96.300	96.264	96.229
4.750	96.548	96.498	96.444	4.750	96.548	96.498	96.444	5.375	96.364	96.329	96.293
4.875	97.079	97.029	96.975	4.875	97.079	97.029	96.975	5.500	96.784	96.749	96.713
5.000	97.723	97.673	97.619	5.000	97.723	97.673	97.619	5.625	97.182	97.146	97.111
5.125	98.385	98.335	98.281	5.125	98.385	98.335	98.281	5.750	98.215	98.172	98.130
5.250	99.445	99.360	99.272	5.250	99.445	99.360	99.272	5.875	98.462	98.419	98.377
5.375	99.718	99.633	99.547	5.375	99.514	99.428	99.341	6.000	98.822	98.779	98.736
5.500	100.226	100.140	100.055	5.500	100.032	99.911	99.883	6.125	99.029	98.986	98.944
5.625	100.499	100.414	100.329	5.625	100.411	100.290	100.262	6.250	99.406	99.328	99.250
5.750	100.917	100.839	100.764	5.750	100.917	100.839	100.764	6.375	99.107	99.029	98.951
5.875	101.136	101.051	100.966	5.875	100.584	100.434	100.395	6.500	99.580	99.502	99.424
6.000	101.525	101.439	101.354	6.000	101.177	101.027	100.988	6.625	99.778	99.700	99.622
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	95.694	95.638	95.605	4.500	95.694	95.638	95.605	4.500	95.694	95.638	95.605
4.625	96.307	96.251	96.219	4.625	96.307	96.251	96.219	4.625	96.307	96.251	96.219
4.750	97.829	97.779	97.725	4.750	97.829	97.779	97.725	4.750	97.829	97.779	97.725
4.875	98.110	98.060	98.006	4.875	98.110	98.060	98.006	4.875	98.110	98.060	98.006
5.000	98.530	98.458	98.404	5.000	98.530	98.458	98.404	5.000	98.530	98.458	98.404
5.125	98.974	98.924	98.870	5.125	98.974	98.924	98.870	5.125	98.974	98.924	98.870
5.250	100.070	99.985	99.897	5.250	100.070	99.985	99.897	5.250	100.070	99.985	99.897
5.375	100.389	100.303	100.216	5.375	100.389	100.303	100.216	5.375	100.389	100.303	100.216
5.500	100.738	100.628	100.592	5.500	100.738	100.628	100.592	5.500	100.738	100.628	100.592
5.625	101.237	101.119	101.091	5.625	101.237	101.119	101.091	5.625	101.237	101.119	101.091
5.750	101.620	101.542	101.467	5.750	101.620	101.542	101.467	5.750	101.620	101.542	101.467
5.875	101.589	101.503	101.418	5.875	101.589	101.503	101.418	5.875	101.589	101.503	101.418
6.000	102.057	101.972	101.887	6.000	102.057	101.972	101.887	6.000	102.057	101.972	101.887
6.125	102.502	102.356	102.317	6.125	102.502	102.356	102.317	6.125	102.502	102.356	102.317
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	98.590	98.530	98.501	4.500	98.590	98.530	98.501	4.500	92.581	92.525	92.493
4.625	98.956	98.855	98.858	4.625	98.956	98.855	98.858	4.625	93.195	93.138	93.106
4.750	99.446	99.409	99.373	4.750	99.150	99.091	99.061	4.750	96.548	96.498	96.444
4.875	99.707	99.648	99.619	4.875	99.707	99.648	99.619	4.875	97.079	97.029	96.975
5.000	100.260	100.201	100.172	5.000	100.260	100.201	100.172	5.000	97.723	97.673	97.619
5.125	100.501	100.441	100.412	5.125	100.501	100.441	100.412	5.125	98.385	98.335	98.281
5.250	100.739	100.680	100.650	5.250	100.739	100.680	100.650	5.250	99.445	99.360	99.272
5.375	100.736	100.662	100.623	5.375	100.736	100.662	100.618	5.375	99.718	99.633	99.547
5.500	101.277	101.203	101.159	5.500	101.277	101.203	101.159	5.500	100.226	100.140	100.055
5.625	101.510	101.436	101.393	5.625	101.510	101.436	101.393	5.625	100.499	100.414	100.329
5.750	101.745	101.671	101.627	5.750	101.745	101.671	101.627	5.750	100.917	100.839	100.764
5.875	101.455	101.381	101.337	5.875	101.455	101.381	101.337	5.875	101.136	101.051	100.966
6.000	101.977	101.903	101.859	6.000	101.977	101.903	101.859	6.000	101.525	101.439	101.354
6.125	102.209	102.135	102.091	6.125	102.209	102.135	102.091	6.125	101.796	101.710	101.625

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	92.581	92.525	92.493	4.500	92.581	92.525	92.493	5.000	95.386	95.152	95.144
4.625	93.195	93.138	93.106	4.625	93.195	93.138	93.106	5.125	95.705	95.471	95.463
4.750	96.548	96.498	96.444	4.750	96.548	96.498	96.444	5.250	96.300	96.264	96.229
4.875	97.079	97.029	96.975	4.875	97.079	97.029	96.975	5.375	96.364	96.329	96.293
5.000	97.723	97.673	97.619	5.000	97.723	97.673	97.619	5.500	96.784	96.749	96.713
5.125	98.385	98.335	98.281	5.125	98.385	98.335	98.281	5.625	97.182	97.146	97.111
5.250	99.445	99.360	99.272	5.250	99.445	99.360	99.272	5.750	98.215	98.172	98.130
5.375	99.718	99.633	99.547	5.375	99.514	99.428	99.341	5.875	98.462	98.419	98.377
5.500	100.226	100.140	100.055	5.500	100.032	99.911	99.883	6.000	98.822	98.779	98.736
5.625	100.499	100.414	100.329	5.625	100.411	100.290	100.262	6.125	99.029	98.986	98.944
5.750	100.917	100.839	100.764	5.750	100.917	100.839	100.764	6.250	99.406	99.328	99.250
5.875	101.136	101.051	100.966	5.875	100.584	100.434	100.395	6.375	99.107	99.029	98.951
6.000	101.525	101.439	101.354	6.000	101.177	101.027	100.988	6.500	99.580	99.502	99.424
6.125	101.796	101.710	101.625	6.125	101.370	101.220	101.180	6.625	99.778	99.700	99.622

**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: 3/17/2026 8:16 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	101.479	101.334	101.034	6.750	100.443	100.298	99.998	6.625	99.479	99.334	99.034
6.750	101.943	101.798	101.498	6.875	100.756	100.579	100.279	6.750	99.943	99.798	99.498
6.875	102.256	102.079	101.779	7.000	101.256	101.079	100.779	6.875	100.256	100.079	99.779
7.000	102.756	102.579	102.279	7.125	101.700	101.523	101.223	7.000	100.756	100.579	100.279
7.125	103.200	103.023	102.723	7.250	102.134	101.957	101.657	7.125	101.200	101.023	100.723
7.250	103.634	103.457	103.157	7.375	101.367	101.158	100.858	7.250	101.634	101.457	101.157
7.375	102.867	102.658	102.358	7.500	101.837	101.628	101.328	7.375	100.867	100.658	100.358
7.500	103.337	103.128	102.828	7.625	102.261	102.052	101.752	7.500	101.337	101.128	100.828
7.625	103.761	103.552	103.252	7.750	102.675	102.466	102.166	7.625	101.761	101.552	101.252
7.750	104.175	103.966	103.666	7.875	100.051	99.810	99.510	7.750	102.175	101.966	101.666
7.875	101.551	101.310	101.010	8.000	100.471	100.230	99.930	7.875	99.551	99.310	99.010
8.000	101.971	101.730	101.430	8.125	100.855	100.614	100.314	8.000	99.971	99.730	99.430
8.125	102.355	102.114	101.814	8.250	101.249	101.008	100.708	8.125	100.355	100.114	99.814
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	98.443	98.298	97.998	6.625	100.729	100.584	100.284	6.625	98.729	98.584	98.284
6.875	98.756	98.579	98.279	6.750	101.193	101.048	100.748	6.750	99.193	99.048	98.748
7.000	99.256	99.079	98.779	6.875	101.506	101.329	101.029	6.875	99.506	99.329	99.029
7.125	99.700	99.523	99.223	7.000	102.006	101.829	101.529	7.000	100.006	99.829	99.529
7.250	100.134	99.957	99.657	7.125	102.450	102.273	101.973	7.125	100.450	100.273	99.973
7.375	99.367	99.158	98.858	7.250	102.884	102.707	102.407	7.250	100.884	100.707	100.407
7.500	99.837	99.628	99.328	7.375	102.117	101.908	101.608	7.375	100.117	99.908	99.608
7.625	100.261	100.052	99.752	7.500	102.587	102.378	102.078	7.500	100.587	100.378	100.078
7.750	100.675	100.466	100.166	7.625	103.011	102.802	102.502	7.625	101.011	100.802	100.502
7.875	98.051	97.810	97.510	7.750	103.425	103.216	102.916	7.750	101.425	101.216	100.916
8.000	98.471	98.230	97.930	7.875	100.801	100.560	100.260	7.875	98.801	98.560	98.260
8.125	98.855	98.614	98.314	8.000	101.221	100.980	100.680	8.000	99.221	98.980	98.680
8.250	99.249	99.008	98.708	8.125	101.605	101.364	101.064	8.125	99.605	99.364	99.064

**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.