



# 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: 3/20/26 8:38 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:	Worse-case
pricing + 0.25%	
Locks expired or cancelled > 30 days:	Current
Market + 0.25%	

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: 3/20/2026 8:38 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	94.371	94.371	94.350	4.750	94.371	94.371	94.350	5.125	97.144	97.052	97.019
4.875	95.031	94.988	94.963	4.875	95.031	94.988	94.963	5.250	97.782	97.767	97.733
5.000	95.706	95.628	95.601	5.000	95.706	95.628	95.601	5.375	98.316	98.306	98.269
5.125	96.187	96.168	96.084	5.125	96.187	96.168	96.084	5.500	98.810	98.804	98.765
5.250	96.648	96.629	96.595	5.250	96.648	96.629	96.595	5.625	99.203	99.199	99.160
5.375	97.404	97.392	97.294	5.375	97.404	97.392	97.294	5.750	99.615	99.587	99.482
5.500	98.104	98.011	97.971	5.500	98.104	98.011	97.971	5.875	100.219	100.186	100.076
5.625	98.556	98.484	98.428	5.625	98.556	98.484	98.428	6.000	100.699	100.660	100.555
5.750	99.056	99.018	98.971	5.750	99.056	99.018	98.971	6.125	101.188	101.144	101.045
5.875	99.628	99.561	99.510	5.875	99.628	99.561	99.510	6.250	101.025	100.976	100.913
6.000	100.120	100.077	99.973	6.000	100.120	100.077	99.973	6.375	101.455	101.401	101.342
6.125	100.572	100.528	100.428	6.125	100.572	100.528	100.428	6.500	102.013	101.953	101.900
6.250	100.992	100.900	100.836	6.250	100.992	100.900	100.836	6.625	102.269	102.204	102.155
6.375	101.609	101.516	101.453	6.375	101.609	101.516	101.453	6.750	102.344	102.274	102.274
6.500	102.194	102.102	102.038	6.500	102.194	102.102	102.038	6.875	102.672	102.597	102.597
6.625	102.493	102.401	102.337	6.625	102.493	102.401	102.337	7.000	103.241	103.161	103.161
6.750	102.473	102.384	102.312	6.750	102.473	102.384	102.312	7.125	103.367	103.263	103.232
6.875	102.823	102.762	102.724	6.875	102.823	102.762	102.724	7.250	103.970	103.879	103.879
7.000	103.356	103.295	103.256	7.000	103.356	103.295	103.256	7.375	104.252	104.156	104.156
7.125	103.734	103.605	103.536	7.125	103.734	103.605	103.536	7.500	104.674	104.572	104.572
7.250	103.897	103.806	103.806	7.250	103.897	103.806	103.806	7.625	105.050	105.039	105.039
7.375	104.202	104.106	104.106	7.375	104.202	104.106	104.106	7.750	105.050	105.050	105.050
7.500	104.522	104.423	104.420	7.500	104.522	104.423	104.420	7.875	105.050	105.050	105.050
7.625	104.984	104.877	104.877	7.625	104.984	104.877	104.877	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	95.158	95.139	95.092								
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	97.677	97.625	97.625	4.625	98.048	97.996	97.996	5.000	94.718	94.625	94.597
4.750	98.106	98.028	98.028	4.750	98.415	98.338	98.338	5.125	95.299	95.208	95.180
4.875	98.449	98.378	98.378	4.875	98.764	98.693	98.693	5.250	96.714	96.695	96.661
5.000	98.809	98.743	98.743	5.000	99.153	99.087	99.087	5.375	97.343	97.284	97.247
5.125	99.230	99.154	99.152	5.125	99.416	99.340	99.338	5.500	97.980	97.888	97.848
5.250	99.722	99.652	99.645	5.250	99.891	99.821	99.814	5.625	98.462	98.375	98.335
5.375	100.142	100.078	100.065	5.375	100.241	100.177	100.165	5.750	99.002	98.964	98.918
5.500	100.405	100.347	100.329	5.500	100.502	100.444	100.426	5.875	99.544	99.476	99.426
5.625	100.600	100.555	100.514	5.625	100.630	100.578	100.555	6.000	100.057	99.961	99.908
5.750	100.942	100.880	100.852	5.750	100.773	100.742	100.714	6.125	100.474	100.385	100.333
5.875	101.292	101.236	101.203	5.875	101.091	101.067	101.033	6.250	100.765	100.696	100.638
6.000	101.542	101.503	101.455	6.000	101.497	101.478	101.439	6.375	101.239	101.148	101.088
6.125	101.849	101.845	101.791	6.125	101.809	101.797	101.753	6.500	101.663	101.557	101.497
6.250	102.190	102.183	102.134	6.250	102.189	102.182	102.133	6.625	102.012	101.908	101.846
6.375	102.494	102.493	102.439	6.375	102.567	102.566	102.511	6.750	102.182	102.084	102.013
6.500	102.715	102.715	102.656	6.500	102.722	102.722	102.662	6.875	102.520	102.403	102.332
6.625	103.132	103.132	103.067	6.625	103.035	103.035	102.970	7.000	102.900	102.774	102.701
6.750	103.423	103.423	103.353	6.750	103.403	103.403	103.333	7.125	102.879	102.738	102.667
6.875	103.813	103.813	103.738	6.875	103.683	103.683	103.608	7.250	101.317	101.301	101.262
7.000	103.952	103.952	103.872	7.000	103.862	103.862	103.781	7.375	101.395	101.379	101.340
7.125	103.329	103.314	103.270	7.125	100.160	100.117	100.071	7.500	101.588	101.572	101.533
7.250	103.309	103.260	103.202	7.250	100.260	100.202	100.142	7.625	101.773	101.757	101.718
7.375	102.595	102.516	102.436	7.375	100.403	100.345	100.284	7.750	101.669	101.641	101.571
								7.875	101.859	101.831	101.761



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: 3/20/2026 8:38 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	95.290	95.140	94.990	5.000	95.165	95.015	94.865
5.125	95.984	95.834	95.684	5.125	95.859	95.709	95.559
5.250	96.660	96.510	96.360	5.250	96.535	96.385	96.235
5.375	97.319	97.169	97.019	5.375	97.194	97.044	96.894
5.500	97.960	97.810	97.660	5.500	97.835	97.685	97.535
5.625	98.586	98.436	98.286	5.625	98.461	98.311	98.161
5.750	99.197	99.047	98.897	5.750	99.047	98.897	98.747
5.875	99.792	99.642	99.492	5.875	99.568	99.418	99.268
6.000	100.372	100.222	100.072	6.000	100.075	99.925	99.775
6.125	100.936	100.786	100.636	6.125	100.569	100.419	100.269
6.250	101.484	101.334	101.184	6.250	101.049	100.899	100.749
6.375	102.016	101.866	101.716	6.375	101.514	101.364	101.214
6.500	102.533	102.383	102.233	6.500	101.966	101.816	101.666
6.625	103.026	102.876	102.726	6.625	102.401	102.251	102.101
6.750	103.497	103.347	103.197	6.750	102.872	102.722	102.572
6.875	103.944	103.794	103.644	6.875	103.319	103.169	103.019
7.000	104.369	104.219	104.069	7.000	103.744	103.594	103.444
7.125	104.774	104.624	104.474	7.125	104.149	103.999	103.849
7.250	105.158	105.008	104.858	7.250	104.533	104.383	104.233

<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: 3/20/2026 8:38 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	98.669	98.665	98.601	5.000	98.304	98.243	98.184	5.000	97.529	97.393	97.408
5.125	98.930	98.921	98.856	5.125	98.634	98.538	98.506	5.125	98.006	97.866	97.877
5.250	99.175	99.160	99.094	5.250	99.033	98.888	98.897	5.250	98.384	98.239	98.248
5.375	99.384	99.364	99.296	5.375	99.516	99.366	99.371	5.375	98.635	98.503	98.491
5.500	99.606	99.581	99.512	5.500	99.842	99.688	99.690	5.500	98.915	98.815	98.763
5.625	99.835	99.805	99.735	5.625	99.988	99.828	99.828	5.625	99.250	99.090	99.089
5.750	100.034	99.998	99.927	5.750	100.224	100.060	100.056	5.750	99.530	99.365	99.361
5.875	100.237	100.136	100.063	5.875	100.602	100.433	100.426	5.875	99.768	99.619	99.592
6.000	100.461	100.286	100.276	6.000	100.788	100.614	100.604	6.000	99.959	99.834	99.774
6.125	100.633	100.454	100.441	6.125	100.776	100.597	100.584	6.125	100.137	99.958	99.945
6.250	100.778	100.594	100.578	6.250	100.972	100.788	100.771	6.250	100.445	100.261	100.245
6.375	100.835	100.658	100.627	6.375	101.375	101.186	101.167	6.375	100.852	100.663	100.643
6.500	100.849	100.746	100.666	6.500	101.544	101.351	101.328	6.500	100.941	100.747	100.725
6.625	100.889	100.818	100.736	6.625	100.571	100.499	100.417	6.625	100.677	100.605	100.523
6.750	100.935	100.858	100.775	6.750	100.685	100.608	100.525	6.750	100.782	100.705	100.622
6.875	100.960	100.878	100.793	6.875	100.788	100.706	100.621	6.875	100.815	100.732	100.648
7.000	100.965	100.878	100.792	7.000	100.915	100.828	100.742	7.000	100.828	100.740	100.655
7.125	100.976	100.884	100.796	7.125	101.114	101.021	100.934	7.125	100.847	100.754	100.667

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	98.669	98.665	98.601	5.000	98.406	98.270	98.285	5.000	97.630	97.494	97.509
5.125	98.930	98.921	98.856	5.125	98.735	98.595	98.607	5.125	98.106	97.965	97.977
5.250	99.175	99.160	99.094	5.250	99.133	98.988	98.997	5.250	98.483	98.338	98.347
5.375	99.426	99.364	99.296	5.375	99.615	99.465	99.470	5.375	98.733	98.583	98.588
5.500	99.659	99.581	99.512	5.500	99.940	99.786	99.788	5.500	99.011	98.857	98.859
5.625	99.839	99.805	99.735	5.625	100.086	99.926	99.925	5.625	99.344	99.184	99.184
5.750	100.055	99.998	99.927	5.750	100.322	100.157	100.154	5.750	99.622	99.458	99.454
5.875	100.348	100.178	100.171	5.875	100.700	100.531	100.524	5.875	99.860	99.690	99.683
6.000	100.574	100.400	100.390	6.000	100.887	100.713	100.703	6.000	100.049	99.875	99.865
6.125	100.748	100.569	100.556	6.125	100.877	100.698	100.685	6.125	100.228	100.048	100.035
6.250	100.895	100.711	100.695	6.250	101.074	100.890	100.873	6.250	100.535	100.351	100.335
6.375	100.953	100.764	100.745	6.375	101.478	101.289	101.270	6.375	100.942	100.753	100.734
6.500	100.968	100.775	100.752	6.500	101.649	101.455	101.432	6.500	101.032	100.838	100.815
6.625	100.889	100.818	100.736	6.625	100.571	100.499	100.417	6.625	100.677	100.605	100.523
6.750	100.935	100.858	100.775	6.750	100.685	100.608	100.525	6.750	100.782	100.705	100.622
6.875	100.960	100.878	100.793	6.875	100.788	100.706	100.621	6.875	100.815	100.732	100.648
7.000	100.965	100.878	100.792	7.000	100.915	100.828	100.742	7.000	100.828	100.740	100.655
7.125	100.976	100.884	100.796	7.125	101.114	101.021	100.934	7.125	100.847	100.754	100.667

**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: 3/20/2026 8:38 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	94.664	94.589	94.576	4.500	94.664	94.589	94.576	5.000	97.811	97.762	97.714
4.625	95.271	95.196	95.183	4.625	95.271	95.196	95.183	5.125	98.208	98.160	98.111
4.750	97.021	96.972	96.924	4.750	97.021	96.972	96.924	5.250	99.495	99.431	99.366
4.875	97.296	97.247	97.199	4.875	97.296	97.247	97.199	5.375	99.814	99.749	99.685
5.000	97.811	97.762	97.714	5.000	97.811	97.762	97.714	5.500	100.195	100.131	100.066
5.125	98.208	98.160	98.111	5.125	98.208	98.160	98.111	5.625	100.659	100.487	100.438
5.250	99.495	99.431	99.366	5.250	99.495	99.431	99.366	5.750	101.551	101.462	101.373
5.375	99.814	99.749	99.685	5.375	99.814	99.749	99.685	5.875	101.515	101.405	101.324
5.500	100.278	100.131	100.105	5.500	100.278	100.131	100.105	6.000	102.151	102.042	101.961
5.625	100.659	100.487	100.449	5.625	100.659	100.487	100.449	6.125	102.546	102.436	102.355
5.750	101.551	101.462	101.373	5.750	101.551	101.462	101.373	6.250	102.735	102.625	102.545
5.875	101.515	101.405	101.324	5.875	101.515	101.405	101.324	6.375	102.924	102.846	102.798
6.000	102.151	102.042	101.961	6.000	102.151	102.042	101.961	6.500	103.509	103.432	103.383
6.125	102.546	102.436	102.355	6.125	102.546	102.436	102.355	6.625	103.853	103.775	103.726
6.250	102.735	102.625	102.545	6.250	102.735	102.625	102.545	6.750	104.074	104.025	103.977
6.375	102.924	102.846	102.798	6.375	102.924	102.846	102.798	6.875	104.251	104.201	104.132
6.500	103.509	103.432	103.383	6.500	103.509	103.432	103.383	7.000	104.779	104.730	104.661
6.625	103.853	103.775	103.726	6.625	103.853	103.775	103.726	7.125	105.063	105.013	104.945
6.750	104.074	104.025	103.977	6.750	104.074	104.025	103.977	7.250	105.496	105.496	105.405
6.875	104.330	104.323	104.247	6.875	104.330	104.323	104.247	7.375	104.468	104.404	104.339
7.000	104.843	104.840	104.760	7.000	104.843	104.840	104.760	7.500	104.810	104.810	104.708
7.125	105.148	105.148	105.063	7.125	105.148	105.148	105.063	7.625	105.022	105.022	104.915
7.250	105.444	105.444	105.353	7.250	105.444	105.444	105.353	7.75	104.974	104.974	104.862
7.375	104.4675	104.4035	104.3385	7.375	104.4675	104.4035	104.3385				
7.5	104.8	104.8	104.699	7.5	104.8	104.8	104.699				
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	93.654	93.560	93.560	4.250	96.868	96.762	96.758	4.500	91.512	91.450	91.418
3.875	94.055	93.967	93.967	4.375	97.441	97.336	97.332	4.625	92.131	92.070	92.037
4.000	93.959	93.877	93.877	4.500	98.011	97.906	97.902	4.750	95.717	95.668	95.620
4.125	93.963	93.888	93.888	4.625	98.575	98.469	98.465	4.875	96.138	96.090	96.041
4.250	96.868	96.762	96.758	4.750	98.954	98.918	98.881	5.000	96.988	96.940	96.891
4.375	97.441	97.336	97.332	4.875	99.188	99.152	99.115	5.125	97.346	97.297	97.249
4.500	98.011	97.906	97.902	5.000	99.625	99.534	99.508	5.250	98.670	98.606	98.541
4.625	98.575	98.469	98.465	5.125	100.155	100.053	100.038	5.375	98.911	98.806	98.700
4.750	98.954	98.918	98.881	5.250	100.338	100.294	100.250	5.500	99.548	99.360	99.324
4.875	99.188	99.152	99.115	5.375	100.461	100.417	100.373	5.625	99.973	99.784	99.749
5.000	99.625	99.534	99.508	5.500	100.869	100.802	100.776	5.750	100.648	100.559	100.470
5.125	100.155	100.053	100.038	5.625	101.344	101.276	101.250	5.875	100.759	100.662	100.565
5.250	100.338	100.294	100.250	5.750	101.222	101.148	101.103	6.000	101.187	101.090	100.993
5.375	100.461	100.417	100.373	5.875	101.072	101.013	100.984	6.125	101.500	101.362	101.315
5.500	100.869	100.802	100.776	6.000	101.599	101.540	101.510	6.250	101.374	101.317	101.260
								6.375	101.435	101.378	101.322
								6.500	101.786	101.737	101.689
								6.625	102.098	102.031	101.974
								6.750	102.045	101.980	101.915
								6.875	102.340	102.275	102.211
								7.000	102.309	102.242	102.209

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	98.670	98.606	98.541	5.000	96.988	96.940	96.891	4.500	95.271	95.040	95.036
5.375	98.911	98.806	98.700	5.125	97.346	97.297	97.249	4.625	95.828	95.597	95.593
5.500	99.548	99.360	99.324	5.250	98.670	98.606	98.541	4.750	94.205	93.903	93.888
5.625	99.973	99.784	99.749	5.375	98.807	98.674	98.610	4.875	94.751	94.449	94.434
5.750	100.648	100.559	100.470	5.500	99.548	99.360	99.324	5.000	95.274	94.972	94.957
5.875	100.759	100.662	100.565	5.625	99.973	99.784	99.749	5.125	95.768	95.466	95.451
6.000	101.187	101.090	100.993	5.750	100.648	100.559	100.470	5.250	95.768	95.720	95.671
6.125	101.500	101.362	101.315	5.875	100.445	100.306	100.260	5.375	95.972	95.795	95.746
6.250	101.374	101.317	101.260	6.000	101.116	100.977	100.931	5.500	96.404	96.227	96.179
6.375	101.435	101.378	101.322	6.125	101.500	101.362	101.315	5.625	96.782	96.634	96.586
6.500	101.786	101.737	101.689	6.250	101.374	101.317	101.260	5.750	97.988	97.891	97.794
6.625	102.098	102.031	101.974	6.375	101.435	101.378	101.322	5.875	98.246	98.149	98.052
6.750	102.045	101.980	101.915	6.500	101.752	101.685	101.627	6.000	98.615	98.518	98.421
6.875	102.340	102.275	102.211	6.625	102.098	102.031	101.974	6.125	98.837	98.740	98.643
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	99.495	99.431	99.366	5.250	99.495	99.431	99.366	5.250	99.495	99.431	99.366
5.375	99.828	99.749	99.685	5.375	99.828	99.749	99.685	5.375	99.814	99.749	99.685
5.500	100.291	100.136	100.118	5.500	100.291	100.136	100.118	5.500	100.195	100.131	100.066
5.625	100.671	100.520	100.497	5.625	100.671	100.520	100.497	5.625	100.589	100.487	100.422
5.750	101.551	101.462	101.373	5.750	101.551	101.462	101.373	5.750	101.551	101.462	101.373
5.875	101.515	101.405	101.324	5.875	101.515	101.405	101.324	5.875	101.515	101.405	101.324
6.000	102.151	102.042	101.961	6.000	102.151	102.042	101.961	6.000	102.151	102.042	101.961
6.125	102.546	102.436	102.355	6.125	102.546	102.436	102.355	6.125	102.546	102.436	102.355
6.250	102.735	102.625	102.545	6.250	102.735	102.625	102.545	6.250	102.735	102.625	102.545
6.375	102.924	102.846	102.798	6.375	102.924	102.846	102.798	6.375	102.924	102.846	102.798
6.500	103.509	103.432	103.383	6.500	103.509	103.432	103.383	6.500	103.509	103.432	103.383
6.625	103.853	103.775	103.726	6.625	103.853	103.775	103.726	6.625	103.853	103.775	103.726
6.750	104.074	104.025	103.977	6.750	104.074	104.025	103.977	6.750	104.074	104.025	103.977
6.875	104.388	104.380	104.305	6.875	104.388	104.380	104.305	6.875	104.231	104.221	104.146
7.000	104.759	104.740	104.659	7.000	104.759	104.740	104.659	7.000	104.759	104.710	104.641
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	98.001	97.896	97.892	4.250	96.858	96.752	96.748	5.250	98.670	98.606	98.541
4.625	98.565	98.459	98.455	4.375	97.431	97.326	97.322	5.375	98.911	98.806	98.700
4.750	98.954	98.918	98.881	4.500	98.001	97.896	97.892	5.500	99.548	99.360	99.324
4.875	99.188	99.152	99.115	4.625	98.565	98.459	98.455	5.625	99.973	99.784	99.749
5.000	99.615	99.534	99.504	4.750	98.512	98.419	98.395	5.750	100.648	100.559	100.470
5.125	100.145	100.043	100.028	4.875	99.070	98.978	98.953	5.875	100.759	100.662	100.565
5.250	100.338	100.294	100.250	5.000	99.615	99.534	99.504	6.000	101.187	101.090	100.993
5.375	100.461	100.417	100.373	5.125	100.145	100.043	100.028	6.125	101.500	101.362	101.315
5.500	100.859	100.792	100.766	5.250	100.075	100.015	99.985	6.250	101.374	101.317	101.260
5.625	101.334	101.266	101.240	5.375	100.357	100.290	100.264	6.375	101.435	101.378	101.322
5.750	101.222	101.148	101.103	5.500	100.859	100.792	100.766	6.500	101.786	101.737	101.689
5.875	101.126	101.102	101.068	5.625	101.334	101.266	101.240	6.625	102.098	102.031	101.974
6.000	101.599	101.540	101.510	5.750	101.222	101.148	101.103	6.750	102.045	101.980	101.915

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	98.670	98.606	98.541	5.250	98.670	98.606	98.541	4.500	95.271	95.040	95.036
5.375	98.911	98.806	98.700	5.375	98.807	98.674	98.610	4.625	95.828	95.597	95.593
5.500	99.548	99.360	99.324	5.500	99.548	99.360	99.324	4.750	94.205	93.903	93.888
5.625	99.973	99.784	99.749	5.625	99.973	99.784	99.749	4.875	94.751	94.449	94.434
5.750	100.648	100.559	100.470	5.750	100.648	100.559	100.470	5.000	95.274	94.972	94.957
5.875	100.759	100.662	100.565	5.875	100.445	100.306	100.260	5.125	95.768	95.466	95.451
6.000	101.187	101.090	100.993	6.000	101.116	100.977	100.931	5.250	95.768	95.720	95.671
6.125	101.500	101.362	101.315	6.125	101.500	101.362	101.315	5.375	95.972	95.795	95.746
6.250	101.374	101.317	101.260	6.250	101.374	101.317	101.260	5.500	96.404	96.227	96.179
6.375	101.435	101.378	101.322	6.375	101.435	101.378	101.322	5.625	96.782	96.634	96.586
6.500	101.786	101.737	101.689	6.500	101.752	101.685	101.627	5.750	97.988	97.891	97.794
6.625	102.098	102.031	101.974	6.625	102.098	102.031	101.974	5.875	98.246	98.149	98.052
6.750	102.045	101.980	101.915	6.750	102.045	101.980	101.915	6.000	98.615	98.518	98.421
6.875	102.340	102.275	102.211	6.875	102.340	102.275	102.211	6.125	98.837	98.740	98.643

**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	94.065	94.003	93.970	4.375	94.065	94.003	93.970
4.5	94.774	94.712	94.680	4.5	94.774	94.712	94.680
4.625	95.394	95.332	95.300	4.625	95.394	95.332	95.300
4.75	96.841	96.886	96.838	4.75	96.841	96.886	96.838
4.875	97.297	97.343	97.294	4.875	97.297	97.343	97.294
5	97.941	97.986	97.938	5	97.941	97.986	97.938
5.125	98.392	98.437	98.389	5.125	98.392	98.437	98.389
5.25	99.667	99.427	99.392	5.25	99.291	99.351	99.287
5.375	100.394	100.154	100.119	5.375	99.786	99.846	99.782
5.5	101.126	100.887	100.851	5.5	100.361	100.421	100.357
5.625	101.832	101.592	101.557	5.625	100.772	100.833	100.768
5.75	102.817	102.553	102.507	5.75	101.468	101.339	101.210
5.875	103.382	103.119	103.073	5.875	101.800	101.670	101.541
6	104.093	103.830	103.784	6	102.301	102.192	102.111

**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

Loan Amount Adjustments	
\$75K - \$99,999	-0.75
\$100K - \$150K	-0.25

Other Adjustments	
MFH	-1.75
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: 3/20/2026 8:38 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	92.643	92.486	92.357	4.125	92.643	92.486	92.357	4.125	92.643	92.486	92.357
4.250	93.204	93.142	93.110	4.250	93.204	93.142	93.110	4.250	93.204	93.142	93.110
4.375	93.915	93.853	93.820	4.375	93.915	93.853	93.820	4.375	93.915	93.853	93.820
4.500	94.624	94.562	94.530	4.500	94.624	94.562	94.530	4.500	94.624	94.562	94.530
4.625	95.244	95.182	95.150	4.625	95.244	95.182	95.150	4.625	95.244	95.182	95.150
4.750	96.958	96.910	96.861	4.750	96.958	96.910	96.861	4.750	96.958	96.910	96.861
4.875	97.239	97.191	97.142	4.875	97.239	97.191	97.142	4.875	97.239	97.191	97.142
5.000	97.637	97.589	97.540	5.000	97.637	97.589	97.540	5.000	97.637	97.589	97.540
5.125	98.103	98.055	98.006	5.125	98.103	98.055	98.006	5.125	98.103	98.055	98.006
5.250	99.451	99.387	99.322	5.250	99.451	99.387	99.322	5.250	99.451	99.387	99.322
5.375	99.770	99.706	99.641	5.375	99.770	99.706	99.641	5.375	99.770	99.706	99.641
5.500	100.095	100.031	99.966	5.500	100.095	100.031	99.966	5.500	100.095	100.031	99.966
5.625	100.539	100.474	100.410	5.625	100.539	100.474	100.410	5.625	100.539	100.474	100.410
5.750	101.351	101.262	101.173	5.750	101.351	101.262	101.173	5.750	101.351	101.262	101.173
5.875	101.211	101.114	101.017	5.875	101.211	101.114	101.017	5.875	101.211	101.114	101.017
6.000	101.719	101.622	101.525	6.000	101.719	101.622	101.525	6.000	101.719	101.622	101.525
6.125	102.123	101.991	101.943	6.125	102.123	101.991	101.943	6.125	102.123	101.991	101.943
6.250	102.261	102.204	102.148	6.250	102.261	102.204	102.148	6.250	102.261	102.204	102.148
6.375	102.430	102.381	102.333	6.375	102.430	102.381	102.333	6.375	102.430	102.381	102.333
6.500	102.813	102.765	102.716	6.500	102.813	102.765	102.716	6.500	102.813	102.765	102.716
6.625	103.205	103.157	103.108	6.625	103.205	103.157	103.108	6.625	103.205	103.157	103.108
6.750	103.980	103.932	103.883	6.750	103.980	103.932	103.883	6.750	103.980	103.932	103.883
6.875	103.999	103.966	103.934	6.875	103.999	103.966	103.934	6.875	103.999	103.966	103.934
7.000	104.461	104.429	104.397	7.000	104.461	104.429	104.397	7.000	104.461	104.429	104.397
7.125	104.798	104.766	104.733	7.125	104.798	104.766	104.733	7.125	104.798	104.766	104.733
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	96.888	96.782	96.778	4.250	96.888	96.782	96.778	4.875	96.146	96.097	96.049
4.375	97.411	97.305	97.301	4.375	97.411	97.305	97.301	5.000	96.789	96.741	96.692
4.500	97.921	97.815	97.811	4.500	97.921	97.815	97.811	5.125	97.452	97.403	97.355
4.625	98.413	98.307	98.303	4.625	98.413	98.307	98.303	5.250	98.826	98.762	98.697
4.750	98.986	98.949	98.912	4.750	98.507	98.419	98.389	5.375	98.911	98.831	98.766
4.875	99.188	99.152	99.115	4.875	99.038	98.978	98.948	5.500	99.408	99.303	99.198
5.000	99.593	99.534	99.504	5.000	99.593	99.534	99.504	5.625	99.788	99.600	99.564
5.125	99.862	99.775	99.745	5.125	99.862	99.775	99.745	5.750	100.648	100.559	100.470
5.250	100.213	100.169	100.125	5.250	100.075	100.015	99.985	5.875	100.759	100.662	100.565
5.375	100.367	100.323	100.279	5.375	100.207	100.133	100.096	6.000	101.187	101.090	100.993
5.500	100.751	100.677	100.632	5.500	100.751	100.677	100.632	6.125	101.446	101.349	101.252
5.625	100.988	100.914	100.869	5.625	100.988	100.914	100.869	6.250	101.272	101.192	101.135
5.750	101.222	101.148	101.103	5.750	101.222	101.148	101.103	6.375	101.362	101.314	101.265
5.875	101.072	101.013	100.984	5.875	101.072	101.013	100.984	6.500	101.786	101.737	101.689
6.000	101.599	101.540	101.510	6.000	101.599	101.540	101.510	6.625	102.068	102.019	101.971
								6.750	101.970	101.893	101.844
								6.875	101.811	101.779	101.747
								7.000	102.309	102.242	102.209
								7.125	102.611	102.578	102.546

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	90.802	90.740	90.708	4.375	89.746	89.496	89.483	5.000	95.007	94.704	94.689
4.500	91.512	91.450	91.418	4.500	90.376	90.126	90.113	5.125	95.351	95.049	95.034
4.625	92.131	92.070	92.037	4.625	90.852	90.602	90.589	5.250	95.768	95.720	95.671
4.750	95.614	95.566	95.517	4.750	95.614	95.566	95.517	5.375	95.843	95.795	95.746
4.875	96.146	96.097	96.049	4.875	96.146	96.097	96.049	5.500	96.276	96.227	96.179
5.000	96.789	96.741	96.692	5.000	96.789	96.741	96.692	5.625	96.683	96.634	96.586
5.125	97.452	97.403	97.355	5.125	97.452	97.403	97.355	5.750	97.988	97.891	97.794
5.250	98.826	98.762	98.697	5.250	98.826	98.762	98.697	5.875	98.246	98.149	98.052
5.375	98.911	98.831	98.766	5.375	98.895	98.831	98.766	6.000	98.615	98.518	98.421
5.500	99.408	99.303	99.198	5.500	99.407	99.219	99.184	6.125	98.837	98.740	98.643
5.625	99.788	99.600	99.564	5.625	99.788	99.600	99.564	6.250	99.382	99.269	99.156
5.750	100.648	100.559	100.470	5.750	100.648	100.559	100.470	6.375	99.094	98.981	98.867
5.875	100.759	100.662	100.565	5.875	100.321	100.182	100.136	6.500	99.568	99.455	99.342
6.000	101.187	101.090	100.993	6.000	100.923	100.784	100.737	6.625	99.774	99.661	99.547
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	94.624	94.562	94.530	4.500	94.624	94.562	94.530	4.500	94.624	94.562	94.530
4.625	95.244	95.182	95.150	4.625	95.244	95.182	95.150	4.625	95.244	95.182	95.150
4.750	96.958	96.910	96.861	4.750	96.958	96.910	96.861	4.750	96.958	96.910	96.861
4.875	97.239	97.191	97.142	4.875	97.239	97.191	97.142	4.875	97.239	97.191	97.142
5.000	97.637	97.589	97.540	5.000	97.637	97.589	97.540	5.000	97.637	97.589	97.540
5.125	98.103	98.055	98.006	5.125	98.103	98.055	98.006	5.125	98.103	98.055	98.006
5.250	99.451	99.387	99.322	5.250	99.451	99.387	99.322	5.250	99.451	99.387	99.322
5.375	99.770	99.706	99.641	5.375	99.770	99.706	99.641	5.375	99.770	99.706	99.641
5.500	100.114	100.031	99.966	5.500	100.114	100.031	99.966	5.500	100.114	100.031	99.966
5.625	100.585	100.474	100.410	5.625	100.585	100.474	100.410	5.625	100.585	100.474	100.410
5.750	101.351	101.262	101.173	5.750	101.351	101.262	101.173	5.750	101.351	101.262	101.173
5.875	101.211	101.114	101.017	5.875	101.211	101.114	101.017	5.875	101.211	101.114	101.017
6.000	101.719	101.622	101.525	6.000	101.719	101.622	101.525	6.000	101.719	101.622	101.525
6.125	102.223	102.089	102.043	6.125	102.223	102.089	102.043	6.125	102.223	102.089	102.043
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	97.921	97.815	97.811	4.500	97.921	97.815	97.811	4.500	91.512	91.450	91.418
4.625	98.413	98.307	98.303	4.625	98.413	98.307	98.303	4.625	92.131	92.070	92.037
4.750	98.986	98.949	98.912	4.750	98.507	98.419	98.389	4.750	95.614	95.566	95.517
4.875	99.188	99.152	99.115	4.875	99.038	98.978	98.948	4.875	96.146	96.097	96.049
5.000	99.593	99.534	99.504	5.000	99.593	99.534	99.504	5.000	96.789	96.741	96.692
5.125	99.862	99.775	99.745	5.125	99.862	99.775	99.745	5.125	97.452	97.403	97.355
5.250	100.213	100.169	100.125	5.250	100.075	100.015	99.985	5.250	98.826	98.762	98.697
5.375	100.367	100.323	100.279	5.375	100.207	100.133	100.096	5.375	98.911	98.831	98.766
5.500	100.751	100.677	100.632	5.500	100.751	100.677	100.632	5.500	99.408	99.303	99.198
5.625	100.988	100.914	100.869	5.625	100.988	100.914	100.869	5.625	99.788	99.600	99.564
5.750	101.222	101.148	101.103	5.750	101.222	101.148	101.103	5.750	100.648	100.559	100.470
5.875	101.072	101.013	100.984	5.875	101.072	101.013	100.984	5.875	100.759	100.662	100.565
6.000	101.599	101.540	101.510	6.000	101.599	101.540	101.510	6.000	101.187	101.090	100.993
6.125	101.832	101.773	101.743	6.125	101.832	101.773	101.743	6.125	101.446	101.349	101.252

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	91.512	91.450	91.418	4.500	91.512	91.450	91.418	5.000	95.007	94.704	94.689
4.625	92.131	92.070	92.037	4.625	92.131	92.070	92.037	5.125	95.351	95.049	95.034
4.750	95.614	95.566	95.517	4.750	95.614	95.566	95.517	5.250	95.768	95.720	95.671
4.875	96.146	96.097	96.049	4.875	96.146	96.097	96.049	5.375	95.843	95.795	95.746
5.000	96.789	96.741	96.692	5.000	96.789	96.741	96.692	5.500	96.276	96.227	96.179
5.125	97.452	97.403	97.355	5.125	97.452	97.403	97.355	5.625	96.683	96.634	96.586
5.250	98.826	98.762	98.697	5.250	98.826	98.762	98.697	5.750	97.988	97.891	97.794
5.375	98.911	98.831	98.766	5.375	98.895	98.831	98.766	5.875	98.246	98.149	98.052
5.500	99.408	99.303	99.198	5.500	99.407	99.219	99.184	6.000	98.615	98.518	98.421
5.625	99.788	99.600	99.564	5.625	99.788	99.600	99.564	6.125	98.837	98.740	98.643
5.750	100.648	100.559	100.470	5.750	100.648	100.559	100.470	6.250	99.382	99.269	99.156
5.875	100.759	100.662	100.565	5.875	100.321	100.182	100.136	6.375	99.094	98.981	98.867
6.000	101.187	101.090	100.993	6.000	100.923	100.784	100.737	6.500	99.568	99.455	99.342
6.125	101.446	101.349	101.252	6.125	101.131	100.992	100.946	6.625	99.774	99.661	99.547

**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: 3/20/2026 8:38 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	101.347	101.197	100.897	6.750	100.311	100.161	99.861	6.625	99.347	99.197	98.897
6.750	101.811	101.661	101.361	6.875	100.776	100.589	100.289	6.750	99.811	99.661	99.361
6.875	102.276	102.089	101.789	7.000	101.286	101.099	100.799	6.875	100.276	100.089	99.789
7.000	102.786	102.599	102.299	7.125	101.740	101.553	101.253	7.000	100.786	100.599	100.299
7.125	103.240	103.053	102.753	7.250	102.174	101.987	101.687	7.125	101.240	101.053	100.753
7.250	103.674	103.487	103.187	7.375	101.441	101.223	100.923	7.250	101.674	101.487	101.187
7.375	102.941	102.723	102.423	7.500	101.921	101.703	101.403	7.375	100.941	100.723	100.423
7.500	103.421	103.203	102.903	7.625	102.345	102.127	101.827	7.500	101.421	101.203	100.903
7.625	103.845	103.627	103.327	7.750	102.759	102.541	102.241	7.625	101.845	101.627	101.327
7.750	104.259	104.041	103.741	7.875	101.192	100.959	100.659	7.750	102.259	102.041	101.741
7.875	102.692	102.459	102.159	8.000	101.612	101.379	101.079	7.875	100.692	100.459	100.159
8.000	103.112	102.879	102.579	8.125	101.996	101.763	101.463	8.000	101.112	100.879	100.579
8.125	103.496	103.263	102.963	8.250	102.390	102.157	101.857	8.125	101.496	101.263	100.963
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	98.311	98.161	97.861	6.625	100.597	100.447	100.147	6.625	98.597	98.447	98.147
6.875	98.776	98.589	98.289	6.750	101.061	100.911	100.611	6.750	99.061	98.911	98.611
7.000	99.286	99.099	98.799	6.875	101.526	101.339	101.039	6.875	99.526	99.339	99.039
7.125	99.740	99.553	99.253	7.000	102.036	101.849	101.549	7.000	100.036	99.849	99.549
7.250	100.174	99.987	99.687	7.125	102.490	102.303	102.003	7.125	100.490	100.303	100.003
7.375	99.441	99.223	98.923	7.250	102.924	102.737	102.437	7.250	100.924	100.737	100.437
7.500	99.921	99.703	99.403	7.375	102.191	101.973	101.673	7.375	100.191	99.973	99.673
7.625	100.345	100.127	99.827	7.500	102.671	102.453	102.153	7.500	100.671	100.453	100.153
7.750	100.759	100.541	100.241	7.625	103.095	102.877	102.577	7.625	101.095	100.877	100.577
7.875	99.192	98.959	98.659	7.750	103.509	103.291	102.991	7.750	101.509	101.291	100.991
8.000	99.612	99.379	99.079	7.875	101.942	101.709	101.409	7.875	99.942	99.709	99.409
8.125	99.996	99.763	99.463	8.000	102.362	102.129	101.829	8.000	100.362	100.129	99.829
8.250	100.390	100.157	99.857	8.125	102.746	102.513	102.213	8.125	100.746	100.513	100.213

**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.