



# 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: 3/25/26 8:27 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: 3/25/2026 8:27 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	94.364	94.370	94.233	4.750	94.364	94.370	94.233	5.125	97.119	97.089	97.002
4.875	95.023	94.987	94.847	4.875	95.023	94.987	94.847	5.250	97.860	97.838	97.750
5.000	95.707	95.638	95.495	5.000	95.707	95.638	95.495	5.375	98.382	98.373	98.279
5.125	96.237	96.132	96.028	5.125	96.189	96.125	95.982	5.500	98.876	98.887	98.789
5.250	96.711	96.605	96.545	5.250	96.652	96.605	96.545	5.625	99.269	99.283	99.184
5.375	97.394	97.232	97.172	5.375	97.279	97.232	97.172	5.750	99.667	99.626	99.565
5.500	98.046	97.962	97.863	5.500	98.037	97.962	97.863	5.875	100.117	100.095	100.028
5.625	98.667	98.487	98.427	5.625	98.534	98.487	98.427	6.000	100.595	100.556	100.454
5.750	99.010	98.852	98.786	5.750	98.888	98.852	98.786	6.125	101.005	100.961	100.862
5.875	99.562	99.406	99.337	5.875	99.460	99.406	99.337	6.250	100.858	100.808	100.714
6.000	100.089	99.970	99.900	6.000	100.034	99.970	99.900	6.375	101.460	101.405	101.316
6.125	100.552	100.454	100.384	6.125	100.517	100.454	100.384	6.500	101.954	101.894	101.810
6.250	100.973	100.763	100.710	6.250	100.855	100.747	100.667	6.625	102.138	102.073	101.993
6.375	101.489	101.381	101.301	6.375	101.489	101.381	101.301	6.750	102.064	101.964	101.925
6.500	102.095	101.987	101.907	6.500	102.095	101.987	101.907	6.875	102.475	102.344	102.336
6.625	102.410	102.302	102.222	6.625	102.410	102.302	102.222	7.000	102.981	102.900	102.850
6.750	102.518	102.347	102.334	6.750	102.139	102.052	102.042	7.125	103.267	103.181	103.181
6.875	102.924	102.753	102.741	6.875	102.574	102.497	102.437	7.250	103.850	103.759	103.759
7.000	103.231	103.060	103.047	7.000	103.081	103.004	102.944	7.375	104.270	104.174	104.174
7.125	103.610	103.438	103.426	7.125	103.418	103.318	103.319	7.500	104.719	104.617	104.617
7.250	104.156	103.999	103.994	7.250	103.800	103.709	103.709	7.625	105.050	105.050	105.050
7.375	104.511	104.354	104.350	7.375	104.133	104.071	104.047	7.750	105.050	105.050	105.050
7.500	104.782	104.625	104.620	7.500	104.551	104.500	104.476	7.875	105.050	105.050	105.050
7.625	104.976	104.870	104.870	7.625	104.976	104.870	104.870	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	95.174	95.140	95.093								
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	97.547	97.547	97.499	4.625	97.909	97.909	97.861	5.000	94.686	94.594	94.472
4.750	97.968	97.968	97.847	4.750	98.281	98.281	98.159	5.125	95.268	95.181	95.058
4.875	98.343	98.343	98.227	4.875	98.641	98.641	98.524	5.250	96.641	96.626	96.532
5.000	98.725	98.725	98.614	5.000	99.033	99.033	98.921	5.375	97.268	97.221	97.124
5.125	99.048	99.011	98.964	5.125	99.197	99.194	99.119	5.500	97.913	97.838	97.739
5.250	99.529	99.521	99.451	5.250	99.692	99.684	99.613	5.625	98.396	98.329	98.229
5.375	99.982	99.969	99.903	5.375	100.082	100.069	100.003	5.750	98.833	98.798	98.732
5.500	100.255	100.237	100.176	5.500	100.355	100.337	100.276	5.875	99.376	99.322	99.253
5.625	100.490	100.419	100.370	5.625	100.483	100.459	100.403	6.000	99.891	99.821	99.749
5.750	100.838	100.809	100.758	5.750	100.754	100.726	100.565	6.125	100.309	100.246	100.174
5.875	101.257	101.195	101.148	5.875	101.092	101.058	100.902	6.250	100.512	100.444	100.391
6.000	101.486	101.447	101.406	6.000	101.489	101.450	101.299	6.375	100.994	100.915	100.861
6.125	101.843	101.798	101.654	6.125	101.813	101.769	101.623	6.500	101.419	101.337	101.281
6.250	102.247	102.197	102.056	6.250	102.226	102.177	102.081	6.625	101.772	101.697	101.641
6.375	102.573	102.519	102.418	6.375	102.628	102.574	102.437	6.750	101.955	101.861	101.851
6.500	102.800	102.740	102.659	6.500	102.787	102.727	102.689	6.875	102.305	102.203	102.195
6.625	103.201	103.136	103.103	6.625	103.120	103.055	103.022	7.000	102.689	102.586	102.578
6.750	103.536	103.465	103.437	6.750	103.522	103.452	103.424	7.125	102.741	102.833	102.649
6.875	103.933	103.858	103.834	6.875	103.792	103.717	103.693	7.250	102.560	102.410	102.522
7.000	104.076	103.995	103.977	7.000	104.001	103.920	103.902	7.375	102.834	102.674	102.791
7.125	103.400	103.373	103.329	7.125	100.435	100.391	100.339	7.500	103.048	102.887	103.000
7.250	103.328	103.274	103.216	7.250	100.504	100.446	100.378	7.625	102.286	102.123	102.246
7.375	103.537	103.483	103.425	7.375	100.658	100.600	100.532	7.750	101.801	101.744	101.666
								7.875	101.998	101.941	101.863



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: 3/25/2026 8:27 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	95.044	94.894	94.744	5.000	94.919	94.769	94.619
5.125	95.744	95.594	95.444	5.125	95.619	95.469	95.319
5.250	96.425	96.275	96.125	5.250	96.300	96.150	96.000
5.375	97.088	96.938	96.788	5.375	96.963	96.813	96.663
5.500	97.731	97.581	97.431	5.500	97.606	97.456	97.306
5.625	98.360	98.210	98.060	5.625	98.235	98.085	97.935
5.750	98.975	98.825	98.675	5.750	98.850	98.700	98.550
5.875	99.574	99.424	99.274	5.875	99.378	99.228	99.078
6.000	100.159	100.009	99.859	6.000	99.890	99.740	99.590
6.125	100.730	100.580	100.430	6.125	100.389	100.239	100.089
6.250	101.285	101.135	100.985	6.250	100.875	100.725	100.575
6.375	101.826	101.676	101.526	6.375	101.348	101.198	101.048
6.500	102.353	102.203	102.053	6.500	101.808	101.658	101.508
6.625	102.856	102.706	102.556	6.625	102.249	102.099	101.949
6.750	103.337	103.187	103.037	6.750	102.712	102.562	102.412
6.875	103.794	103.644	103.494	6.875	103.169	103.019	102.869
7.000	104.229	104.079	103.929	7.000	103.604	103.454	103.304
7.125	104.643	104.493	104.343	7.125	104.018	103.868	103.718
7.250	105.035	104.885	104.735	7.250	104.410	104.260	104.110

<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: 3/25/2026 8:27 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	98.645	98.636	98.551	5.000	97.999	97.989	97.904	5.000	97.463	97.363	97.339
5.125	98.899	98.885	98.799	5.125	98.354	98.339	98.254	5.125	97.945	97.840	97.812
5.250	99.133	99.113	99.028	5.250	98.680	98.660	98.575	5.250	98.340	98.229	98.198
5.375	99.337	99.312	99.227	5.375	98.962	98.937	98.852	5.375	98.606	98.491	98.456
5.500	99.568	99.539	99.453	5.500	99.257	99.189	99.135	5.500	98.869	98.748	98.711
5.625	99.861	99.827	99.742	5.625	99.541	99.460	99.410	5.625	99.148	99.021	98.981
5.750	100.098	100.060	99.974	5.750	99.814	99.727	99.675	5.750	99.451	99.320	99.276
5.875	100.265	100.211	100.125	5.875	100.061	99.970	99.916	5.875	99.826	99.690	99.643
6.000	100.488	100.348	100.297	6.000	100.294	100.197	100.140	6.000	100.084	99.942	99.892
6.125	100.588	100.494	100.409	6.125	100.490	100.386	100.326	6.125	100.248	100.138	100.072
6.250	100.764	100.621	100.555	6.250	100.673	100.565	100.502	6.250	100.500	100.385	100.317
6.375	101.002	100.845	100.786	6.375	100.872	100.718	100.656	6.375	100.969	100.812	100.753
6.500	101.110	100.947	100.885	6.500	101.098	100.936	100.874	6.500	101.133	100.971	100.908
6.625	100.923	100.850	100.765	6.625	100.894	100.767	100.696	6.625	100.811	100.679	100.603
6.750	100.956	100.878	100.793	6.750	100.875	100.743	100.669	6.750	100.995	100.858	100.779
6.875	100.952	100.870	100.785	6.875	100.765	100.683	100.597	6.875	100.792	100.709	100.624
7.000	100.977	100.890	100.805	7.000	100.912	100.824	100.739	7.000	100.824	100.737	100.652
7.125	100.985	100.893	100.807	7.125	101.107	101.014	100.929	7.125	100.839	100.747	100.662

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	98.645	98.636	98.551	5.000	97.999	97.989	97.904	5.000	97.564	97.464	97.439
5.125	98.899	98.885	98.799	5.125	98.354	98.339	98.254	5.125	98.045	97.940	97.912
5.250	99.133	99.113	99.028	5.250	98.680	98.660	98.575	5.250	98.439	98.328	98.297
5.375	99.337	99.312	99.227	5.375	98.962	98.937	98.852	5.375	98.704	98.588	98.554
5.500	99.586	99.539	99.453	5.500	99.218	99.189	99.103	5.500	98.966	98.845	98.808
5.625	99.861	99.827	99.742	5.625	99.456	99.422	99.337	5.625	99.242	99.116	99.076
5.750	100.098	100.060	99.974	5.750	99.698	99.660	99.574	5.750	99.544	99.413	99.369
5.875	100.375	100.239	100.192	5.875	99.975	99.904	99.819	5.875	99.918	99.782	99.735
6.000	100.601	100.459	100.409	6.000	100.249	100.107	100.058	6.000	100.175	100.033	99.983
6.125	100.702	100.555	100.502	6.125	100.400	100.253	100.200	6.125	100.304	100.157	100.104
6.250	100.880	100.728	100.672	6.250	100.644	100.491	100.435	6.250	100.590	100.438	100.382
6.375	101.120	100.963	100.904	6.375	100.975	100.818	100.759	6.375	101.060	100.902	100.843
6.500	101.229	101.066	101.004	6.500	101.202	101.040	100.978	6.500	101.224	101.061	100.999
6.625	100.923	100.850	100.765	6.625	100.574	100.501	100.416	6.625	100.685	100.612	100.527
6.750	100.956	100.878	100.793	6.750	100.690	100.612	100.527	6.750	100.787	100.709	100.624
6.875	100.952	100.870	100.785	6.875	100.765	100.683	100.597	6.875	100.792	100.709	100.624
7.000	100.977	100.890	100.805	7.000	100.912	100.824	100.739	7.000	100.824	100.737	100.652
7.125	100.985	100.893	100.807	7.125	101.107	101.014	100.929	7.125	100.839	100.747	100.662

**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: 3/25/2026 8:27 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	94.682	94.620	94.603	4.500	94.682	94.620	94.603	5.000	97.567	97.510	97.453
4.625	95.289	95.227	95.210	4.625	95.289	95.227	95.210	5.125	98.056	98.009	97.936
4.750	96.777	96.720	96.663	4.750	96.777	96.720	96.663	5.250	99.190	99.109	99.028
4.875	97.052	96.995	96.938	4.875	97.052	96.995	96.938	5.375	99.508	99.428	99.347
5.000	97.567	97.510	97.453	5.000	97.567	97.510	97.453	5.500	100.040	99.869	99.825
5.125	98.056	98.009	97.936	5.125	98.056	98.009	97.936	5.625	100.527	100.432	100.342
5.250	99.190	99.109	99.028	5.250	99.190	99.109	99.028	5.750	101.378	101.273	101.168
5.375	99.508	99.428	99.347	5.375	99.508	99.428	99.347	5.875	101.233	101.124	101.035
5.500	100.040	99.869	99.825	5.500	100.040	99.869	99.825	6.000	101.874	101.747	101.654
5.625	100.527	100.432	100.342	5.625	100.527	100.432	100.342	6.125	102.311	102.224	102.134
5.750	101.378	101.273	101.168	5.750	101.378	101.273	101.168	6.250	102.491	102.364	102.270
5.875	101.233	101.124	101.035	5.875	101.233	101.124	101.035	6.375	102.763	102.653	102.600
6.000	101.874	101.747	101.654	6.000	101.874	101.747	101.654	6.500	103.099	103.028	102.975
6.125	102.311	102.224	102.134	6.125	102.311	102.224	102.134	6.625	103.560	103.521	103.468
6.250	102.548	102.439	102.385	6.250	102.548	102.439	102.385	6.750	104.104	104.056	104.007
6.375	102.954	102.845	102.792	6.375	102.954	102.845	102.792	6.875	104.606	104.503	104.413
6.500	103.259	103.149	103.096	6.500	103.259	103.149	103.096	7.000	105.057	104.954	104.863
6.625	103.616	103.521	103.468	6.625	103.616	103.521	103.468	7.125	105.490	105.387	105.296
6.750	104.104	104.056	104.007	6.750	104.104	104.056	104.007	7.250	105.580	105.446	105.384
6.875	104.606	104.503	104.413	6.875	104.606	104.503	104.413	7.375	104.704	104.599	104.499
7.000	105.057	104.954	104.863	7.000	105.057	104.954	104.863	7.500	104.922	104.835	104.735
7.125	105.490	105.387	105.296	7.125	105.490	105.387	105.296	7.625	105.074	105.074	105.074
7.250	105.533	105.400	105.337	7.250	105.533	105.400	105.337	7.75	105.0785	104.983	104.983
7.375	104.7035	104.5985	104.4985	7.375	104.7035	104.5985	104.4985				
7.5	104.9218	104.8345	104.7346	7.5	104.9218	104.8345	104.7346				
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	93.498	93.498	93.416	4.250	96.823	96.764	96.727	4.500	91.424	91.362	91.327
3.875	93.903	93.903	93.826	4.375	97.392	97.332	97.297	4.625	92.056	91.994	91.959
4.000	93.812	93.812	93.739	4.500	97.960	97.901	97.868	4.750	95.473	95.416	95.359
4.125	93.820	93.820	93.753	4.625	98.455	98.440	98.432	4.875	95.894	95.838	95.781
4.250	96.823	96.764	96.727	4.750	98.774	98.730	98.686	5.000	96.744	96.688	96.631
4.375	97.392	97.332	97.297	4.875	99.105	99.031	98.986	5.125	97.102	97.045	96.988
4.500	97.960	97.901	97.868	5.000	99.664	99.590	99.544	5.250	98.365	98.284	98.203
4.625	98.455	98.440	98.432	5.125	100.061	100.022	100.001	5.375	98.919	98.830	98.742
4.750	98.774	98.730	98.686	5.250	100.246	100.202	100.158	5.500	99.461	99.343	99.254
4.875	99.105	99.031	98.986	5.375	100.368	100.324	100.280	5.625	99.886	99.776	99.686
5.000	99.664	99.590	99.544	5.500	100.875	100.801	100.756	5.750	100.475	100.370	100.265
5.125	100.061	100.022	100.001	5.625	101.280	101.217	101.182	5.875	100.699	100.610	100.521
5.250	100.246	100.202	100.158	5.750	101.351	101.277	101.231	6.000	101.148	101.059	100.970
5.375	100.368	100.324	100.280	5.875	101.093	101.033	100.996	6.125	101.426	101.337	101.248
5.500	100.875	100.801	100.756	6.000	101.624	101.564	101.527	6.250	101.229	101.125	101.060
								6.375	101.541	101.437	101.385
								6.500	101.927	101.822	101.770
								6.625	102.357	102.286	102.201
								6.750	102.284	102.178	102.079
								6.875	102.579	102.474	102.374
								7.000	102.619	102.516	102.426

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	98.365	98.284	98.203	5.000	96.744	96.688	96.631	4.500	95.151	95.011	95.003
5.375	98.919	98.830	98.742	5.125	97.102	97.045	96.988	4.625	95.709	95.569	95.561
5.500	99.461	99.343	99.254	5.250	98.365	98.284	98.203	4.750	95.429	95.360	95.291
5.625	99.886	99.776	99.686	5.375	98.719	98.546	98.502	4.875	95.890	95.822	95.753
5.750	100.475	100.370	100.265	5.500	99.461	99.288	99.243	5.000	96.347	96.278	96.209
5.875	100.699	100.610	100.521	5.625	99.886	99.713	99.668	5.125	96.796	96.727	96.659
6.000	101.148	101.059	100.970	5.750	100.475	100.370	100.265	5.250	96.751	96.711	96.669
6.125	101.426	101.337	101.248	5.875	100.330	100.244	100.200	5.375	97.199	97.159	97.116
6.250	101.229	101.125	101.060	6.000	100.955	100.865	100.807	5.500	97.635	97.595	97.552
6.375	101.541	101.437	101.385	6.125	101.340	101.250	101.192	5.625	98.059	98.019	97.977
6.500	101.927	101.822	101.770	6.250	101.229	101.125	101.060	5.750	98.141	98.114	98.072
6.625	102.357	102.286	102.201	6.375	101.580	101.475	101.423	5.875	98.564	98.538	98.496
6.750	102.284	102.178	102.079	6.500	102.014	101.909	101.857	6.000	98.976	98.950	98.908
6.875	102.579	102.474	102.374	6.625	102.431	102.326	102.273	6.125	99.374	99.348	99.306
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	99.190	99.109	99.028	5.250	99.190	99.109	99.028	5.250	99.190	99.109	99.028
5.375	99.542	99.428	99.347	5.375	99.542	99.428	99.347	5.375	99.508	99.428	99.347
5.500	100.020	99.864	99.805	5.500	100.020	99.864	99.805	5.500	100.020	99.864	99.805
5.625	100.527	100.432	100.342	5.625	100.527	100.432	100.342	5.625	100.527	100.432	100.342
5.750	101.378	101.273	101.168	5.750	101.378	101.273	101.168	5.750	101.378	101.273	101.168
5.875	101.233	101.124	101.035	5.875	101.233	101.124	101.035	5.875	101.233	101.124	101.035
6.000	101.874	101.747	101.654	6.000	101.874	101.747	101.654	6.000	101.874	101.747	101.654
6.125	102.311	102.224	102.134	6.125	102.311	102.224	102.134	6.125	102.311	102.224	102.134
6.250	102.548	102.439	102.385	6.250	102.548	102.439	102.385	6.250	102.491	102.364	102.270
6.375	102.954	102.845	102.792	6.375	102.954	102.845	102.792	6.375	102.763	102.653	102.600
6.500	103.259	103.149	103.096	6.500	103.259	103.149	103.096	6.500	103.099	103.028	102.975
6.625	103.616	103.521	103.468	6.625	103.616	103.521	103.468	6.625	103.560	103.521	103.468
6.750	104.104	104.056	104.007	6.750	104.104	104.056	104.007	6.750	104.104	104.056	104.007
6.875	104.606	104.503	104.413	6.875	104.606	104.503	104.413	6.875	104.606	104.503	104.413
7.000	105.057	104.954	104.863	7.000	105.057	104.954	104.863	7.000	105.057	104.954	104.863
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	97.960	97.901	97.864	4.250	96.823	96.764	96.727	5.250	98.365	98.284	98.203
4.625	98.445	98.430	98.422	4.375	97.392	97.332	97.295	5.375	98.919	98.830	98.742
4.750	98.774	98.730	98.686	4.500	97.960	97.901	97.864	5.500	99.461	99.343	99.254
4.875	99.105	99.031	98.986	4.625	98.445	98.430	98.422	5.625	99.908	99.793	99.686
5.000	99.664	99.590	99.544	4.750	98.544	98.470	98.424	5.750	100.475	100.370	100.265
5.125	100.051	100.012	99.991	4.875	99.105	99.031	98.986	5.875	100.699	100.610	100.521
5.250	100.246	100.202	100.158	5.000	99.664	99.590	99.544	6.000	101.148	101.059	100.970
5.375	100.368	100.324	100.280	5.125	100.051	100.012	99.991	6.125	101.521	101.406	101.291
5.500	100.875	100.801	100.756	5.250	100.146	100.072	100.026	6.250	101.984	101.869	101.754
5.625	101.270	101.207	101.172	5.375	100.328	100.254	100.208	6.375	101.858	101.790	101.722
5.750	101.351	101.277	101.231	5.500	100.875	100.801	100.756	6.500	102.320	102.252	102.184
5.875	101.614	101.588	101.546	5.625	101.270	101.207	101.172	6.625	102.769	102.701	102.633
6.000	102.026	102.000	101.958	5.750	101.351	101.277	101.231	6.750	103.652	103.584	103.516

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	98.365	98.284	98.203	5.250	98.365	98.284	98.203	4.500	95.151	95.011	95.003
5.375	98.919	98.830	98.742	5.375	98.719	98.546	98.502	4.625	95.709	95.569	95.561
5.500	99.461	99.343	99.254	5.500	99.461	99.288	99.243	4.750	94.107	93.868	93.846
5.625	99.908	99.793	99.686	5.625	99.886	99.713	99.668	4.875	94.655	94.416	94.395
5.750	100.475	100.370	100.265	5.750	100.475	100.370	100.265	5.000	95.182	94.943	94.922
5.875	100.699	100.610	100.521	5.875	100.284	100.194	100.135	5.125	95.682	95.443	95.421
6.000	101.148	101.059	100.970	6.000	100.955	100.865	100.807	5.250	95.993	95.945	95.896
6.125	101.521	101.406	101.291	6.125	101.340	101.250	101.192	5.375	96.077	96.029	95.980
6.250	101.984	101.869	101.754	6.250	101.229	101.125	101.060	5.500	96.520	96.471	96.423
6.375	101.858	101.790	101.722	6.375	101.251	101.186	101.135	5.625	96.936	96.888	96.839
6.500	102.320	102.252	102.184	6.500	101.659	101.549	101.477	5.750	97.949	97.909	97.869
6.625	102.769	102.701	102.633	6.625	102.008	101.898	101.826	5.875	98.217	98.177	98.136
6.750	103.652	103.584	103.516	6.750	102.284	102.178	102.079	6.000	98.596	98.555	98.515
6.875	102.579	102.474	102.374	6.875	102.579	102.474	102.374	6.125	98.830	98.790	98.749

**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	93.976	93.914	93.879	4.375	93.976	93.914	93.879
4.5	94.687	94.625	94.590	4.5	94.687	94.625	94.590
4.625	95.319	95.256	95.221	4.625	95.319	95.256	95.221
4.75	96.589	96.642	96.586	4.75	96.589	96.642	96.586
4.875	97.046	97.098	97.042	4.875	97.046	97.098	97.042
5	97.689	97.742	97.686	5	97.689	97.742	97.686
5.125	98.140	98.193	98.137	5.125	98.140	98.193	98.137
5.25	99.413	99.230	99.190	5.25	99.298	99.230	99.190
5.375	100.141	99.924	99.880	5.375	99.934	99.865	99.825
5.5	100.873	100.657	100.612	5.5	100.507	100.437	100.397
5.625	101.579	101.363	101.318	5.625	101.062	100.992	100.952
5.75	102.722	102.632	102.585	5.75	102.722	102.632	102.585
5.875	103.271	103.181	103.134	5.875	103.271	103.181	103.134
6	103.810	103.720	103.673	6	103.810	103.720	103.673

**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: 3/25/2026 8:27 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	92.918	92.694	92.506	4.125	92.918	92.694	92.506	4.125	92.918	92.694	92.506
4.250	93.417	93.193	93.018	4.250	93.417	93.193	93.018	4.250	93.417	93.193	93.018
4.375	93.826	93.764	93.732	4.375	93.826	93.764	93.732	4.375	93.826	93.764	93.732
4.500	94.537	94.475	94.440	4.500	94.537	94.475	94.440	4.500	94.537	94.475	94.440
4.625	95.169	95.106	95.071	4.625	95.169	95.106	95.071	4.625	95.169	95.106	95.071
4.750	96.714	96.657	96.601	4.750	96.714	96.657	96.601	4.750	96.714	96.657	96.601
4.875	96.995	96.939	96.882	4.875	96.995	96.939	96.882	4.875	96.995	96.939	96.882
5.000	97.459	97.416	97.400	5.000	97.459	97.416	97.400	5.000	97.459	97.416	97.400
5.125	97.914	97.833	97.817	5.125	97.914	97.833	97.817	5.125	97.914	97.833	97.817
5.250	99.146	99.065	98.984	5.250	99.146	99.065	98.984	5.250	99.146	99.065	98.984
5.375	99.465	99.384	99.303	5.375	99.465	99.384	99.303	5.375	99.465	99.384	99.303
5.500	99.910	99.798	99.709	5.500	99.910	99.798	99.709	5.500	99.910	99.798	99.709
5.625	100.324	100.235	100.146	5.625	100.324	100.235	100.146	5.625	100.324	100.235	100.146
5.750	101.178	101.073	100.968	5.750	101.178	101.073	100.968	5.750	101.178	101.073	100.968
5.875	101.151	101.063	100.974	5.875	101.151	101.063	100.974	5.875	101.151	101.063	100.974
6.000	101.680	101.591	101.502	6.000	101.680	101.591	101.502	6.000	101.680	101.591	101.502
6.125	102.068	101.979	101.890	6.125	102.068	101.979	101.890	6.125	102.068	101.979	101.890
6.250	102.077	102.012	101.947	6.250	102.077	102.012	101.947	6.250	102.077	102.012	101.947
6.375	102.400	102.335	102.271	6.375	102.400	102.335	102.271	6.375	102.400	102.335	102.271
6.500	102.801	102.737	102.672	6.500	102.801	102.737	102.672	6.500	102.801	102.737	102.672
6.625	103.201	103.136	103.072	6.625	103.201	103.136	103.072	6.625	103.201	103.136	103.072
6.750	104.011	103.962	103.914	6.750	104.011	103.962	103.914	6.750	104.011	103.962	103.914
6.875	104.070	103.965	103.860	6.875	104.070	103.965	103.860	6.875	104.070	103.965	103.860
7.000	104.537	104.432	104.327	7.000	104.537	104.432	104.327	7.000	104.537	104.432	104.327
7.125	104.888	104.782	104.677	7.125	104.888	104.782	104.677	7.125	104.888	104.782	104.677
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	96.823	96.764	96.745	4.250	96.823	96.764	96.745	4.875	95.902	95.845	95.788
4.375	97.392	97.332	97.295	4.375	97.392	97.332	97.295	5.000	96.545	96.489	96.432
4.500	97.960	97.901	97.864	4.500	97.960	97.901	97.864	5.125	97.208	97.151	97.095
4.625	98.300	98.284	98.277	4.625	98.300	98.284	98.277	5.250	98.521	98.440	98.359
4.750	98.805	98.761	98.717	4.750	98.544	98.470	98.424	5.375	98.919	98.830	98.742
4.875	99.105	99.031	98.986	4.875	99.105	99.031	98.986	5.500	99.431	99.343	99.254
5.000	99.664	99.590	99.544	5.000	99.664	99.590	99.544	5.625	99.734	99.645	99.556
5.125	99.906	99.832	99.786	5.125	99.906	99.832	99.786	5.750	100.475	100.370	100.265
5.250	100.146	100.077	100.033	5.250	100.146	100.072	100.026	5.875	100.699	100.610	100.521
5.375	100.328	100.254	100.208	5.375	100.328	100.254	100.208	6.000	101.148	101.059	100.970
5.500	100.875	100.801	100.756	5.500	100.875	100.801	100.756	6.125	101.426	101.337	101.248
5.625	101.113	101.039	100.994	5.625	101.113	101.039	100.994	6.250	101.229	101.102	101.008
5.750	101.351	101.277	101.231	5.750	101.351	101.277	101.231	6.375	101.332	101.268	101.203
5.875	101.093	101.033	100.996	5.875	101.093	101.033	100.996	6.500	101.774	101.709	101.644
6.000	101.624	101.564	101.527	6.000	101.624	101.564	101.527	6.625	102.063	101.999	101.934
								6.750	101.936	101.841	101.779
								6.875	101.903	101.824	101.770
								7.000	102.430	102.352	102.297
								7.125	102.700	102.595	102.490

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	90.714	90.651	90.616	4.375	89.764	89.527	89.510	5.000	94.927	94.688	94.666
4.500	91.424	91.362	91.327	4.500	90.394	90.157	90.140	5.125	95.280	95.041	95.019
4.625	92.056	91.994	91.959	4.625	90.871	90.633	90.617	5.250	95.993	95.945	95.896
4.750	95.370	95.314	95.257	4.750	95.370	95.314	95.257	5.375	96.077	96.029	95.980
4.875	95.902	95.845	95.788	4.875	95.902	95.845	95.788	5.500	96.520	96.471	96.423
5.000	96.545	96.489	96.432	5.000	96.545	96.489	96.432	5.625	96.936	96.888	96.839
5.125	97.208	97.151	97.095	5.125	97.208	97.151	97.095	5.750	97.949	97.909	97.869
5.250	98.521	98.440	98.359	5.250	98.521	98.440	98.359	5.875	98.217	98.177	98.136
5.375	98.919	98.830	98.742	5.375	98.661	98.509	98.444	6.000	98.596	98.555	98.515
5.500	99.431	99.343	99.254	5.500	99.320	99.147	99.103	6.125	98.830	98.790	98.749
5.625	99.734	99.645	99.556	5.625	99.701	99.529	99.484	6.250	99.374	99.293	99.212
5.750	100.475	100.370	100.265	5.750	100.475	100.370	100.265	6.375	99.097	99.016	98.935
5.875	100.699	100.610	100.521	5.875	100.160	100.070	100.012	6.500	99.585	99.504	99.423
6.000	101.148	101.059	100.970	6.000	100.763	100.673	100.615	6.625	99.799	99.718	99.637
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	94.541	94.479	94.462	4.500	94.541	94.479	94.462	4.500	94.541	94.479	94.462
4.625	95.169	95.106	95.071	4.625	95.169	95.106	95.071	4.625	95.169	95.106	95.071
4.750	96.714	96.657	96.601	4.750	96.714	96.657	96.601	4.750	96.714	96.657	96.601
4.875	96.995	96.939	96.882	4.875	96.995	96.939	96.882	4.875	96.995	96.939	96.882
5.000	97.459	97.416	97.400	5.000	97.459	97.416	97.400	5.000	97.459	97.416	97.400
5.125	97.914	97.833	97.817	5.125	97.914	97.833	97.817	5.125	97.914	97.833	97.817
5.250	99.146	99.065	98.984	5.250	99.146	99.065	98.984	5.250	99.146	99.065	98.984
5.375	99.465	99.384	99.303	5.375	99.465	99.384	99.303	5.375	99.465	99.384	99.303
5.500	100.010	99.839	99.794	5.500	100.010	99.839	99.794	5.500	100.010	99.839	99.794
5.625	100.324	100.235	100.146	5.625	100.324	100.235	100.146	5.625	100.324	100.235	100.146
5.750	101.178	101.073	100.968	5.750	101.178	101.073	100.968	5.750	101.178	101.073	100.968
5.875	101.151	101.063	100.974	5.875	101.151	101.063	100.974	5.875	101.151	101.063	100.974
6.000	101.680	101.591	101.502	6.000	101.680	101.591	101.502	6.000	101.680	101.591	101.502
6.125	102.068	101.979	101.890	6.125	102.068	101.979	101.890	6.125	102.068	101.979	101.890
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	97.960	97.901	97.864	4.500	97.960	97.901	97.864	4.500	91.424	91.362	91.327
4.625	98.300	98.284	98.277	4.625	98.300	98.284	98.277	4.625	92.056	91.994	91.959
4.750	98.805	98.761	98.717	4.750	98.544	98.470	98.424	4.750	95.370	95.314	95.257
4.875	99.105	99.031	98.986	4.875	99.105	99.031	98.986	4.875	95.902	95.845	95.788
5.000	99.664	99.590	99.544	5.000	99.664	99.590	99.544	5.000	96.545	96.489	96.432
5.125	99.906	99.832	99.786	5.125	99.906	99.832	99.786	5.125	97.208	97.151	97.095
5.250	100.146	100.077	100.033	5.250	100.146	100.072	100.026	5.250	98.521	98.440	98.359
5.375	100.328	100.254	100.208	5.375	100.328	100.254	100.208	5.375	98.919	98.830	98.742
5.500	100.875	100.801	100.756	5.500	100.875	100.801	100.756	5.500	99.431	99.343	99.254
5.625	101.113	101.039	100.994	5.625	101.113	101.039	100.994	5.625	99.734	99.645	99.556
5.750	101.351	101.277	101.231	5.750	101.351	101.277	101.231	5.750	100.475	100.370	100.265
5.875	101.093	101.033	100.996	5.875	101.093	101.033	100.996	5.875	100.699	100.610	100.521
6.000	101.624	101.564	101.527	6.000	101.624	101.564	101.527	6.000	101.148	101.059	100.970
6.125	101.858	101.798	101.761	6.125	101.858	101.798	101.761	6.125	101.426	101.337	101.248

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	91.424	91.362	91.327	4.500	91.424	91.362	91.327	5.000	94.927	94.688	94.666
4.625	92.056	91.994	91.959	4.625	92.056	91.994	91.959	5.125	95.280	95.041	95.019
4.750	95.370	95.314	95.257	4.750	95.370	95.314	95.257	5.250	95.993	95.945	95.896
4.875	95.902	95.845	95.788	4.875	95.902	95.845	95.788	5.375	96.077	96.029	95.980
5.000	96.545	96.489	96.432	5.000	96.545	96.489	96.432	5.500	96.520	96.471	96.423
5.125	97.208	97.151	97.095	5.125	97.208	97.151	97.095	5.625	96.936	96.888	96.839
5.250	98.521	98.440	98.359	5.250	98.521	98.440	98.359	5.750	97.949	97.909	97.869
5.375	98.919	98.830	98.742	5.375	98.661	98.509	98.444	5.875	98.217	98.177	98.136
5.500	99.431	99.343	99.254	5.500	99.320	99.147	99.103	6.000	98.596	98.555	98.515
5.625	99.734	99.645	99.556	5.625	99.701	99.529	99.484	6.125	98.830	98.790	98.749
5.750	100.475	100.370	100.265	5.750	100.475	100.370	100.265	6.250	99.374	99.293	99.212
5.875	100.699	100.610	100.521	5.875	100.160	100.070	100.012	6.375	99.097	99.016	98.935
6.000	101.148	101.059	100.970	6.000	100.763	100.673	100.615	6.500	99.585	99.504	99.423
6.125	101.426	101.337	101.248	6.125	100.974	100.884	100.825	6.625	99.799	99.718	99.637

**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: 3/25/2026 8:27 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	101.205	101.015	100.715	6.750	100.377	100.148	99.848	6.625	99.205	99.015	98.715
6.750	101.877	101.648	101.348	6.875	100.916	100.687	100.387	6.750	99.877	99.648	99.348
6.875	102.416	102.187	101.887	7.000	101.446	101.217	100.917	6.875	100.416	100.187	99.887
7.000	102.946	102.717	102.417	7.125	101.910	101.681	101.381	7.000	100.946	100.717	100.417
7.125	103.410	103.181	102.881	7.250	102.354	102.125	101.825	7.125	101.410	101.181	100.881
7.250	103.854	103.625	103.325	7.375	101.572	101.307	101.007	7.250	101.854	101.625	101.325
7.375	103.072	102.807	102.507	7.500	102.062	101.797	101.497	7.375	101.072	100.807	100.507
7.500	103.562	103.297	102.997	7.625	102.496	102.231	101.931	7.500	101.562	101.297	100.997
7.625	103.996	103.731	103.431	7.750	102.910	102.645	102.345	7.625	101.996	101.731	101.431
7.750	104.410	104.145	103.845	7.875	101.318	101.032	100.732	7.750	102.410	102.145	101.845
7.875	102.818	102.532	102.232	8.000	101.778	101.492	101.192	7.875	100.818	100.532	100.232
8.000	103.278	102.992	102.692	8.125	102.162	101.876	101.576	8.000	101.278	100.992	100.692
8.125	103.662	103.376	103.076	8.250	102.556	102.270	101.970	8.125	101.662	101.376	101.076
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	98.377	98.148	97.848	6.625	100.455	100.265	99.965	6.625	98.455	98.265	97.965
6.875	98.916	98.687	98.387	6.750	101.127	100.898	100.598	6.750	99.127	98.898	98.598
7.000	99.446	99.217	98.917	6.875	101.666	101.437	101.137	6.875	99.666	99.437	99.137
7.125	99.910	99.681	99.381	7.000	102.196	101.967	101.667	7.000	100.196	99.967	99.667
7.250	100.354	100.125	99.825	7.125	102.660	102.431	102.131	7.125	100.660	100.431	100.131
7.375	99.572	99.307	99.007	7.250	103.104	102.875	102.575	7.250	101.104	100.875	100.575
7.500	100.062	99.797	99.497	7.375	102.322	102.057	101.757	7.375	100.322	100.057	99.757
7.625	100.496	100.231	99.931	7.500	102.812	102.547	102.247	7.500	100.812	100.547	100.247
7.750	100.910	100.645	100.345	7.625	103.246	102.981	102.681	7.625	101.246	100.981	100.681
7.875	99.318	99.032	98.732	7.750	103.660	103.395	103.095	7.750	101.660	101.395	101.095
8.000	99.778	99.492	99.192	7.875	102.068	101.782	101.482	7.875	100.068	99.782	99.482
8.125	100.162	99.876	99.576	8.000	102.528	102.242	101.942	8.000	100.528	100.242	99.942
8.250	100.556	100.270	99.970	8.125	102.912	102.626	102.326	8.125	100.912	100.626	100.326

**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.