



Brokers First Funding Wholesale Rate Sheet

3100 Bristol St. , Suite 100, Costa Mesa, CA 92626

bffws.com

Broker Portal: <https://origination.mortgage.meridianlink.com>

Lock Desk: 8:30 AM – 5:00 PM PST

Effective Date: 3/27/26 11:28 AM

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Eligible States
WA, OR, CA, NV, AZ, NM, CO, TX, OK, LA, WI, IL, MI, TN, PA, NJ, MD, VA, NC, SC, GA, FL

Lender ID	
FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00

Relock Policy	
Locks expired or cancelled < 30 days: pricing + 0.25%	Worse-case
Locks expired or cancelled > 30 days: Market + 0.25%	Current

Lock Extension Fee's
0.025% Per Day

Delegated Admin Fee's	
Conventional	1195
FHA	1195
VA	1195
Streamline VA/HS/FHA	995

*Lock Desk Turn Times available at <https://bffws.com/turn-times/>

Contact List		
Lock Desk	Phone:	949-676-0868
	Email:	lockdesk@flexpointinc.com
BFF Pricing Support	Phone:	Email Only
	Email:	bffpricingsupport@bffws.com
Pricing Scenarios	Phone:	Email Only
	Email:	scenario@flexpointinc.com
General Inquiries	Phone:	(866)226-2205
	Email:	inquiries@bffws.com

Mortgagee Clause	
All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Additional Comments:
Please refer to lock desk policies & procedures on our website.
Any questions can be directed to lockdesk@bffws.com



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Conventional Fixed Rate Sheet

Effective: 3/27/2026 11:28 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	93.743	93.675	93.529	4.750	93.743	93.675	93.529	5.125	96.543	96.473	96.377
4.875	94.401	94.314	94.165	4.875	94.401	94.314	94.165	5.250	97.284	97.235	97.136
5.000	95.088	94.966	94.814	5.000	95.088	94.966	94.814	5.375	97.805	97.766	97.665
5.125	95.576	95.476	95.369	5.125	95.576	95.476	95.369	5.500	98.298	98.271	98.162
5.250	96.262	96.135	96.070	5.250	96.000	95.914	95.811	5.625	98.692	98.670	98.564
5.375	96.945	96.817	96.753	5.375	96.669	96.656	96.543	5.750	99.089	99.023	99.014
5.500	97.597	97.470	97.405	5.500	97.476	97.338	97.229	5.875	99.538	99.489	99.478
5.625	98.220	98.092	98.028	5.625	97.934	97.807	97.703	6.000	100.081	100.042	99.969
5.750	98.625	98.490	98.433	5.750	98.311	98.230	98.196	6.125	100.501	100.456	100.388
5.875	99.178	99.042	98.986	5.875	98.895	98.850	98.772	6.250	100.493	100.443	100.364
6.000	99.706	99.571	99.514	6.000	99.430	99.391	99.318	6.375	101.067	101.012	100.939
6.125	100.170	100.035	99.978	6.125	99.932	99.887	99.819	6.500	101.591	101.531	101.462
6.250	100.672	100.521	100.465	6.250	100.327	100.277	100.199	6.625	101.792	101.727	101.663
6.375	101.127	100.976	100.920	6.375	100.899	100.804	100.730	6.750	101.975	101.905	101.861
6.500	101.595	101.444	101.388	6.500	101.512	101.404	101.338	6.875	102.334	102.258	102.219
6.625	101.991	101.840	101.784	6.625	101.830	101.722	101.656	7.000	102.893	102.812	102.778
6.750	102.600	102.459	102.403	6.750	101.904	101.813	101.781	7.125	103.038	102.946	102.946
6.875	103.004	102.863	102.807	6.875	102.431	102.339	102.275	7.250	103.699	103.607	103.607
7.000	103.310	103.170	103.113	7.000	102.922	102.830	102.765	7.375	104.098	104.002	104.002
7.125	103.688	103.548	103.491	7.125	103.249	103.093	103.097	7.500	104.581	104.480	104.480
7.250	103.957	103.856	103.872	7.250	103.631	103.540	103.540	7.625	105.050	104.960	104.960
7.375	104.311	104.211	104.227	7.375	104.017	103.928	103.920	7.750	105.050	105.050	105.050
7.500	104.583	104.482	104.498	7.500	104.422	104.355	104.363	7.875	105.050	105.050	105.050
7.625	104.867	104.767	104.843	7.625	104.849	104.736	104.843	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	104.865	104.824	104.778								
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	97.303	97.303	97.255	4.625	97.712	97.712	97.664	5.000	94.082	93.932	93.800
4.750	97.708	97.708	97.540	4.750	98.086	98.086	97.917	5.125	94.669	94.524	94.391
4.875	98.093	98.093	97.930	4.875	98.451	98.451	98.288	5.250	96.065	95.979	95.876
5.000	98.490	98.490	98.331	5.000	98.860	98.860	98.702	5.375	96.697	96.596	96.490
5.125	98.792	98.789	98.687	5.125	99.061	99.058	99.014	5.500	97.352	97.213	97.104
5.250	99.272	99.264	99.224	5.250	99.525	99.517	99.478	5.625	97.839	97.711	97.602
5.375	99.737	99.724	99.689	5.375	99.961	99.948	99.914	5.750	98.284	98.154	98.142
5.500	100.014	99.995	99.966	5.500	100.240	100.222	100.192	5.875	98.810	98.700	98.684
5.625	100.267	100.218	100.162	5.625	100.369	100.345	100.320	6.000	99.336	99.201	99.183
5.750	100.709	100.680	100.628	5.750	100.483	100.455	100.419	6.125	99.758	99.629	99.610
5.875	101.107	101.073	101.026	5.875	100.847	100.813	100.782	6.250	100.155	99.999	99.951
6.000	101.366	101.327	101.285	6.000	101.255	101.216	101.190	6.375	100.616	100.499	100.452
6.125	101.620	101.576	101.555	6.125	101.591	101.546	101.525	6.500	101.056	100.926	100.876
6.250	102.027	101.977	101.961	6.250	102.013	101.963	101.963	6.625	101.426	101.301	101.253
6.375	102.400	102.345	102.334	6.375	102.427	102.372	102.361	6.750	101.781	101.616	101.590
6.500	102.619	102.559	102.559	6.500	102.648	102.587	102.587	6.875	102.099	101.962	101.977
6.625	103.073	103.008	103.008	6.625	103.002	102.937	102.937	7.000	102.495	102.357	102.371
6.750	103.451	103.380	103.380	6.750	103.434	103.363	103.363	7.125	102.632	102.476	102.514
6.875	103.842	103.766	103.766	6.875	103.697	103.621	103.621	7.250	102.542	102.352	102.407
7.000	103.969	103.888	103.888	7.000	103.894	103.813	103.813	7.375	102.835	102.656	102.715
7.125	103.316	103.284	103.240	7.125	100.265	100.221	100.166	7.500	103.047	102.862	102.470
7.250	103.240	103.186	103.127	7.250	100.328	100.270	100.199	7.625	102.939	102.738	102.655
7.375	103.447	103.392	103.334	7.375	100.484	100.425	100.355	7.750	101.812	101.744	101.666
								7.875	102.003	101.935	101.857

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: 3/27/2026 11:28 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	94.480	94.330	94.180	5.000	94.355	94.205	94.055
5.125	95.180	95.030	94.880	5.125	95.055	94.905	94.755
5.250	95.861	95.711	95.561	5.250	95.736	95.586	95.436
5.375	96.524	96.374	96.224	5.375	96.399	96.249	96.099
5.500	97.168	97.018	96.868	5.500	97.043	96.893	96.743
5.625	97.797	97.647	97.497	5.625	97.672	97.522	97.372
5.750	98.411	98.261	98.111	5.750	98.286	98.136	97.986
5.875	99.011	98.861	98.711	5.875	98.884	98.734	98.584
6.000	99.596	99.446	99.296	6.000	99.396	99.246	99.096
6.125	100.166	100.016	99.866	6.125	99.895	99.745	99.595
6.250	100.722	100.572	100.422	6.250	100.381	100.231	100.081
6.375	101.263	101.113	100.963	6.375	100.855	100.705	100.555
6.500	101.789	101.639	101.489	6.500	101.315	101.165	101.015
6.625	102.292	102.142	101.992	6.625	101.756	101.606	101.456
6.750	102.773	102.623	102.473	6.750	102.176	102.026	101.876
6.875	103.231	103.081	102.931	6.875	102.606	102.456	102.306
7.000	103.666	103.516	103.366	7.000	103.041	102.891	102.741
7.125	104.079	103.929	103.779	7.125	103.454	103.304	103.154
7.250	104.471	104.321	104.171	7.250	103.846	103.696	103.546

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 780	0.000	0.000	0.000	0.000	-0.375
760 - 779	0.000	0.000	0.000	-0.250	-0.625
740 - 759	0.000	0.000	-0.125	-0.375	-0.875
720 - 739	0.000	0.000	-0.250	-0.750	-1.250
700 - 719	0.000	0.000	-0.375	-0.875	-1.375
680 - 699	0.000	0.000	-0.625	-1.125	-2.000
660 - 679	0.000	0.000	-0.750	-1.375	-2.125
640 - 659	0.000	0.000	-1.125	-1.500	-2.500
Additional Purchase LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.000	-2.750
Second Home	-1.000	-1.000	-1.500	-1.875	-2.625
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Adjustable - Rate Mortgage	0.000	0.000	0.000	0.000	0.000
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000
High Balance ARM	0.000	0.000	0.000	0.000	0.000
2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 780	0.000	0.000	0.000	-0.125	-0.500
760 - 779	0.000	0.000	-0.125	-0.375	-0.875
740 - 759	0.000	0.000	-0.250	-0.750	-1.125
720 - 739	0.000	0.000	-0.500	-1.000	-1.625
700 - 719	0.000	0.000	-0.625	-1.250	-1.875
680 - 699	0.000	0.000	-0.875	-1.625	-2.250
660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875
Additional R/T Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.000	-2.750
Second Home	-1.000	-1.000	-1.500	-1.875	-2.625
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000
2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 780	-0.375	-0.375	-0.625	-0.875	-1.375
760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875
740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375
720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750
700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250
680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750
660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750
640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125
Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.125	N/A
Second Home	-1.125	-1.125	-1.625	-2.125	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	N/A
Adjustable - Rate Mortgage	0.000	0.000	0.000	0.000	N/A
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	N/A
High Balance ARM	0.000	0.000	0.000	0.000	N/A
Additional Miscellaneous LLPA Adjusters					
Escrow Waiver		-0.250			
Lock Extension per Day		-0.025			



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Conventional ARM Rate Sheet

Effective: 3/27/2026 11:28 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	98.285	98.236	98.203	5.000	97.813	97.762	97.724	5.000	97.010	96.951	96.928
5.125	98.556	98.502	98.466	5.125	98.167	98.109	98.069	5.125	97.502	97.459	97.437
5.250	98.812	98.753	98.714	5.250	98.504	98.440	98.398	5.250	97.904	97.855	97.831
5.375	99.038	98.988	98.932	5.375	98.804	98.735	98.690	5.375	98.219	98.143	98.098
5.500	99.285	99.248	99.163	5.500	99.097	99.023	98.976	5.500	98.544	98.464	98.411
5.625	99.571	99.529	99.444	5.625	99.380	99.300	99.251	5.625	98.843	98.757	98.701
5.750	99.813	99.767	99.682	5.750	99.651	99.566	99.515	5.750	99.147	99.057	98.999
5.875	99.977	99.928	99.843	5.875	99.915	99.840	99.800	5.875	99.465	99.369	99.309
6.000	100.191	100.111	100.068	6.000	100.197	100.118	100.074	6.000	99.778	99.676	99.613
6.125	100.301	100.216	100.169	6.125	100.357	100.272	100.225	6.125	100.074	99.966	99.901
6.250	100.487	100.397	100.347	6.250	100.595	100.505	100.456	6.250	100.325	100.212	100.144
6.375	100.736	100.640	100.587	6.375	100.900	100.805	100.752	6.375	100.614	100.518	100.466
6.500	100.853	100.753	100.697	6.500	101.115	101.015	100.959	6.500	100.788	100.687	100.631
6.625	100.829	100.706	100.639	6.625	100.876	100.751	100.681	6.625	100.834	100.704	100.628
6.750	100.940	100.812	100.741	6.750	100.958	100.828	100.754	6.750	101.018	100.882	100.803
6.875	100.657	100.574	100.489	6.875	100.412	100.329	100.244	6.875	100.402	100.319	100.234
7.000	100.658	100.571	100.486	7.000	100.533	100.446	100.361	7.000	100.414	100.327	100.242
7.125	100.680	100.588	100.503	7.125	100.750	100.659	100.573	7.125	100.451	100.360	100.275

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	98.210	98.189	98.104	5.000	97.666	97.646	97.560	5.000	97.087	97.049	97.030
5.125	98.500	98.476	98.391	5.125	98.043	98.018	97.933	5.125	97.604	97.561	97.539
5.250	98.778	98.749	98.664	5.250	98.400	98.371	98.286	5.250	98.005	97.956	97.931
5.375	99.021	98.988	98.910	5.375	98.746	98.692	98.664	5.375	98.279	98.225	98.197
5.500	99.285	99.248	99.163	5.500	99.099	99.040	99.009	5.500	98.542	98.483	98.452
5.625	99.571	99.529	99.444	5.625	99.333	99.269	99.235	5.625	98.809	98.745	98.711
5.750	99.813	99.767	99.682	5.750	99.618	99.549	99.511	5.750	99.116	99.046	99.009
5.875	100.069	99.994	99.954	5.875	100.014	99.940	99.899	5.875	99.517	99.443	99.402
6.000	100.304	100.224	100.181	6.000	100.298	100.218	100.175	6.000	99.795	99.715	99.672
6.125	100.416	100.331	100.284	6.125	100.458	100.373	100.327	6.125	99.935	99.850	99.803
6.250	100.603	100.513	100.464	6.250	100.698	100.608	100.558	6.250	100.230	100.140	100.090
6.375	100.853	100.758	100.705	6.375	101.004	100.909	100.856	6.375	100.706	100.611	100.558
6.500	100.972	100.872	100.816	6.500	101.220	101.120	101.064	6.500	100.880	100.779	100.723
6.625	100.619	100.544	100.459	6.625	100.214	100.140	100.054	6.625	100.292	100.218	100.132
6.750	100.654	100.575	100.490	6.750	100.338	100.260	100.174	6.750	100.391	100.313	100.227
6.875	100.657	100.574	100.489	6.875	100.412	100.329	100.244	6.875	100.402	100.319	100.234
7.000	100.658	100.571	100.486	7.000	100.533	100.446	100.361	7.000	100.414	100.327	100.242
7.125	100.680	100.588	100.503	7.125	100.750	100.659	100.573	7.125	100.451	100.360	100.275

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cost Areas 0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Property State Adjustments		
State	Fannie	Freddie
AZ	-0.275	-0.425
CA	0	0
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.25
Temporary Buydowns	-0.25
Lock Extension per Day	-0.025

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.25
Temporary Buydowns	-0.25
Lock Extension per Day	-0.025



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

FHA Fixed Rate Sheet

Effective: 3/27/2026 11:28 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	93.989	93.930	93.920	4.500	93.989	93.930	93.920	5.000	97.085	97.044	96.987
4.625	94.595	94.536	94.526	4.625	94.595	94.536	94.526	5.125	97.620	97.578	97.522
4.750	95.758	95.742	95.725	4.750	95.758	95.742	95.725	5.250	98.653	98.564	98.475
4.875	96.416	96.374	96.317	4.875	96.416	96.374	96.317	5.375	99.115	99.011	98.926
5.000	97.085	97.044	96.987	5.000	97.085	97.044	96.987	5.500	99.692	99.588	99.503
5.125	97.620	97.578	97.522	5.125	97.620	97.578	97.522	5.625	100.261	100.158	100.072
5.250	98.653	98.564	98.475	5.250	98.653	98.564	98.475	5.750	100.854	100.740	100.627
5.375	99.115	99.011	98.926	5.375	99.115	99.011	98.926	5.875	101.017	100.915	100.851
5.500	99.692	99.588	99.503	5.500	99.692	99.588	99.503	6.000	101.583	101.481	101.417
5.625	100.261	100.158	100.072	5.625	100.261	100.158	100.072	6.125	102.121	102.019	101.955
5.750	100.854	100.740	100.627	5.750	100.854	100.740	100.627	6.250	102.184	102.097	102.070
5.875	101.017	100.915	100.851	5.875	101.017	100.915	100.851	6.375	102.621	102.512	102.507
6.000	101.583	101.481	101.417	6.000	101.583	101.481	101.417	6.500	102.985	102.922	102.879
6.125	102.121	102.019	101.955	6.125	102.121	102.019	101.955	6.625	103.481	103.418	103.375
6.250	102.408	102.298	102.293	6.250	102.408	102.298	102.293	6.750	103.991	103.893	103.845
6.375	102.818	102.708	102.703	6.375	102.818	102.708	102.703	6.875	104.544	104.382	104.318
6.500	103.125	103.015	103.010	6.500	103.125	103.015	103.010	7.000	104.996	104.833	104.769
6.625	103.484	103.418	103.375	6.625	103.484	103.418	103.375	7.125	105.429	105.267	105.203
6.750	103.991	103.893	103.845	6.750	103.991	103.893	103.845	7.250	105.494	105.403	105.278
6.875	104.544	104.382	104.318	6.875	104.544	104.382	104.318	7.375	104.633	104.480	104.339
7.000	104.996	104.833	104.769	7.000	104.996	104.833	104.769	7.500	105.064	104.823	104.730
7.125	105.429	105.267	105.203	7.125	105.429	105.267	105.203	7.625	104.95	104.843	104.843
7.250	105.451	105.359	105.235	7.250	105.451	105.359	105.235	7.75	105.0075	104.8545	104.759
7.375	104.6325	104.4795	104.3385	7.375	104.6325	104.4795	104.3385				
7.5	105.0636	104.8234	104.7302	7.5	105.0636	104.8234	104.7302				
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	93.200	93.200	93.117	4.250	96.400	96.388	96.387	4.500	90.405	90.342	90.311
3.875	93.604	93.604	93.527	4.375	96.973	96.961	96.960	4.625	91.036	90.974	90.943
4.000	93.512	93.512	93.439	4.500	97.543	97.531	97.530	4.750	94.557	94.516	94.459
4.125	93.520	93.520	93.452	4.625	98.108	98.096	98.095	4.875	95.260	95.218	95.161
4.250	96.400	96.388	96.387	4.750	98.286	98.235	98.183	5.000	95.929	95.888	95.831
4.375	96.973	96.961	96.960	4.875	98.681	98.646	98.631	5.125	96.464	96.422	96.366
4.500	97.543	97.531	97.530	5.000	99.229	99.194	99.179	5.250	97.945	97.856	97.767
4.625	98.108	98.096	98.095	5.125	99.764	99.728	99.714	5.375	98.458	98.355	98.269
4.750	98.286	98.235	98.183	5.250	99.992	99.941	99.890	5.500	99.035	98.931	98.846
4.875	98.681	98.646	98.631	5.375	100.120	100.063	100.032	5.625	99.605	99.501	99.416
5.000	99.229	99.194	99.179	5.500	100.630	100.571	100.542	5.750	100.107	99.994	99.880
5.125	99.764	99.728	99.714	5.625	101.115	101.056	101.027	5.875	100.307	100.218	100.129
5.250	99.992	99.941	99.890	5.750	101.029	100.940	100.878	6.000	100.742	100.653	100.564
5.375	100.157	100.108	100.067	5.875	100.781	100.722	100.682	6.125	101.029	100.941	100.862
5.500	100.630	100.571	100.542	6.000	101.313	101.254	101.214	6.250	101.014	100.907	100.904
								6.375	101.416	101.309	101.306
								6.500	101.804	101.698	101.695
								6.625	102.278	102.183	102.108
								6.750	102.214	102.060	101.920
								6.875	102.515	102.361	102.221
								7.000	102.558	102.396	102.332

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	97.945	97.856	97.767	5.000	95.736	95.709	95.693	4.500	94.805	94.668	94.667
5.375	98.458	98.355	98.269	5.125	96.148	96.066	96.050	4.625	95.364	95.227	95.226
5.500	99.035	98.931	98.846	5.250	97.945	97.856	97.767	4.750	95.092	95.043	95.003
5.625	99.605	99.501	99.416	5.375	98.212	98.043	98.005	4.875	95.561	95.512	95.471
5.750	100.107	99.994	99.880	5.500	98.953	98.784	98.746	5.000	96.021	95.971	95.931
5.875	100.307	100.218	100.129	5.625	99.228	99.059	99.021	5.125	96.470	96.421	96.381
6.000	100.742	100.653	100.564	5.750	100.107	99.994	99.880	5.250	96.659	96.610	96.569
6.125	101.029	100.941	100.862	5.875	100.026	99.913	99.840	5.375	97.107	97.058	97.017
6.250	101.014	100.907	100.904	6.000	100.698	100.517	100.466	5.500	97.543	97.494	97.454
6.375	101.416	101.309	101.306	6.125	100.935	100.833	100.760	5.625	97.968	97.919	97.879
6.500	101.804	101.698	101.695	6.250	100.996	100.890	100.887	5.750	98.019	97.984	97.951
6.625	102.278	102.183	102.108	6.375	101.449	101.343	101.340	5.875	98.443	98.408	98.375
6.750	102.214	102.060	101.920	6.500	101.886	101.779	101.776	6.000	98.856	98.820	98.788
6.875	102.515	102.361	102.221	6.625	102.306	102.199	102.196	6.125	99.252	99.217	99.184
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	98.653	98.564	98.475	5.250	98.653	98.564	98.475	5.250	98.653	98.564	98.475
5.375	99.115	99.011	98.926	5.375	99.115	99.011	98.926	5.375	99.115	99.011	98.926
5.500	99.692	99.588	99.503	5.500	99.692	99.588	99.503	5.500	99.692	99.588	99.503
5.625	100.261	100.158	100.072	5.625	100.261	100.158	100.072	5.625	100.261	100.158	100.072
5.750	100.854	100.740	100.627	5.750	100.854	100.740	100.627	5.750	100.854	100.740	100.627
5.875	101.017	100.915	100.851	5.875	101.017	100.915	100.851	5.875	101.017	100.915	100.851
6.000	101.583	101.481	101.417	6.000	101.583	101.481	101.417	6.000	101.583	101.481	101.417
6.125	102.121	102.019	101.955	6.125	102.121	102.019	101.955	6.125	102.121	102.019	101.955
6.250	102.408	102.298	102.293	6.250	102.408	102.298	102.293	6.250	102.184	102.097	102.070
6.375	102.818	102.708	102.703	6.375	102.818	102.708	102.703	6.375	102.621	102.512	102.507
6.500	103.125	103.015	103.010	6.500	103.125	103.015	103.010	6.500	102.985	102.922	102.879
6.625	103.484	103.418	103.375	6.625	103.484	103.418	103.375	6.625	103.481	103.418	103.375
6.750	103.991	103.893	103.845	6.750	103.991	103.893	103.845	6.750	103.991	103.893	103.845
6.875	104.544	104.382	104.318	6.875	104.544	104.382	104.318	6.875	104.544	104.382	104.318
7.000	104.996	104.833	104.769	7.000	104.996	104.833	104.769	7.000	104.996	104.833	104.769
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	97.533	97.521	97.520	4.250	96.390	96.378	96.377	5.250	97.945	97.856	97.767
4.625	98.098	98.086	98.085	4.375	96.963	96.951	96.950	5.375	98.458	98.355	98.269
4.750	98.286	98.235	98.183	4.500	97.533	97.521	97.520	5.500	99.035	98.931	98.846
4.875	98.671	98.636	98.621	4.625	98.098	98.086	98.085	5.625	99.605	99.501	99.416
5.000	99.219	99.184	99.169	4.750	98.112	98.076	98.061	5.750	100.107	99.994	99.880
5.125	99.754	99.718	99.704	4.875	98.671	98.636	98.621	5.875	100.307	100.218	100.129
5.250	99.992	99.941	99.890	5.000	99.219	99.184	99.169	6.000	100.742	100.653	100.564
5.375	100.157	100.120	100.067	5.125	99.754	99.718	99.704	6.125	101.032	100.941	100.862
5.500	100.620	100.561	100.532	5.250	99.581	99.522	99.493	6.250	101.495	101.378	101.261
5.625	101.105	101.046	101.017	5.375	100.110	100.051	100.022	6.375	101.624	101.553	101.483
5.750	101.069	101.034	101.001	5.500	100.620	100.561	100.532	6.500	102.088	102.018	101.948
5.875	101.493	101.458	101.425	5.625	101.105	101.046	101.017	6.625	102.540	102.470	102.399
6.000	101.906	101.870	101.838	5.750	101.029	100.940	100.878	6.750	103.569	103.483	103.397

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	97.945	97.856	97.767	5.250	97.945	97.856	97.767	4.500	94.805	94.668	94.667
5.375	98.458	98.355	98.269	5.375	98.212	98.043	98.005	4.625	95.364	95.227	95.226
5.500	99.035	98.931	98.846	5.500	98.953	98.784	98.746	4.750	93.806	93.571	93.556
5.625	99.605	99.501	99.416	5.625	99.228	99.059	99.021	4.875	94.357	94.121	94.106
5.750	100.107	99.994	99.880	5.750	100.107	99.994	99.880	5.000	94.888	94.653	94.638
5.875	100.307	100.218	100.129	5.875	100.026	99.847	99.794	5.125	95.394	95.159	95.144
6.000	100.742	100.653	100.564	6.000	100.698	100.517	100.466	5.250	95.642	95.585	95.529
6.125	101.032	100.941	100.862	6.125	100.935	100.754	100.703	5.375	95.742	95.675	95.619
6.250	101.495	101.378	101.261	6.250	100.956	100.866	100.801	5.500	96.193	96.125	96.069
6.375	101.624	101.553	101.483	6.375	101.097	101.024	100.958	5.625	96.602	96.546	96.489
6.500	102.088	102.018	101.948	6.500	101.486	101.379	101.314	5.750	97.686	97.646	97.605
6.625	102.540	102.470	102.399	6.625	101.693	101.587	101.521	5.875	97.958	97.917	97.877
6.750	103.569	103.483	103.397	6.750	102.214	102.060	101.920	6.000	98.344	98.303	98.263
6.875	102.515	102.361	102.221	6.875	102.515	102.361	102.221	6.125	98.580	98.540	98.499

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	92.956	92.894	92.863	4.375	92.956	92.894	92.863
4.5	93.667	93.605	93.574	4.5	93.667	93.605	93.574
4.625	94.299	94.236	94.206	4.625	94.299	94.236	94.206
4.75	95.608	95.623	95.607	4.75	95.608	95.623	95.607
4.875	96.086	96.080	96.063	4.875	96.086	96.080	96.063
5	96.808	96.723	96.707	5	96.755	96.723	96.707
5.125	97.491	97.401	97.378	5.125	97.390	97.348	97.292
5.25	98.907	98.759	98.657	5.25	98.827	98.759	98.643
5.375	99.634	99.421	99.383	5.375	99.465	99.396	99.280
5.5	100.366	100.153	100.115	5.5	100.039	99.970	99.854
5.625	101.072	100.859	100.821	5.625	100.598	100.528	100.413
5.75	102.268	102.149	102.073	5.75	102.240	102.149	102.073
5.875	102.834	102.701	102.625	5.875	102.792	102.701	102.625
6	103.546	103.248	103.196	6	103.334	103.242	103.166

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: 3/27/2026 11:28 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	91.964	91.724	91.524	4.125	91.964	91.724	91.524	4.125	91.964	91.724	91.524
4.250	92.464	92.224	92.024	4.250	92.464	92.224	92.024	4.250	92.464	92.224	92.024
4.375	93.121	93.062	93.052	4.375	93.121	93.062	93.052	4.375	93.121	93.062	93.052
4.500	93.749	93.690	93.680	4.500	93.749	93.690	93.680	4.500	93.749	93.690	93.680
4.625	94.225	94.166	94.156	4.625	94.225	94.166	94.156	4.625	94.225	94.166	94.156
4.750	95.695	95.679	95.663	4.750	95.695	95.679	95.663	4.750	95.695	95.679	95.663
4.875	95.976	95.960	95.944	4.875	95.976	95.960	95.944	4.875	95.976	95.960	95.944
5.000	96.516	96.483	96.451	5.000	96.516	96.483	96.451	5.000	96.516	96.483	96.451
5.125	96.974	96.906	96.874	5.125	96.974	96.906	96.874	5.125	96.974	96.906	96.874
5.250	98.609	98.520	98.432	5.250	98.609	98.520	98.432	5.250	98.609	98.520	98.432
5.375	98.928	98.839	98.750	5.375	98.928	98.839	98.750	5.375	98.928	98.839	98.750
5.500	99.404	99.236	99.198	5.500	99.404	99.236	99.198	5.500	99.404	99.236	99.198
5.625	99.697	99.608	99.519	5.625	99.697	99.608	99.519	5.625	99.697	99.608	99.519
5.750	100.654	100.540	100.427	5.750	100.654	100.540	100.427	5.750	100.654	100.540	100.427
5.875	100.759	100.670	100.581	5.875	100.759	100.670	100.581	5.875	100.759	100.670	100.581
6.000	101.274	101.186	101.097	6.000	101.274	101.186	101.097	6.000	101.274	101.186	101.097
6.125	101.672	101.583	101.494	6.125	101.672	101.583	101.494	6.125	101.672	101.583	101.494
6.250	102.037	101.972	101.908	6.250	102.037	101.972	101.908	6.250	102.037	101.972	101.908
6.375	102.240	102.184	102.127	6.375	102.240	102.184	102.127	6.375	102.240	102.184	102.127
6.500	102.657	102.600	102.543	6.500	102.657	102.600	102.543	6.500	102.657	102.600	102.543
6.625	103.033	102.976	102.920	6.625	103.033	102.976	102.920	6.625	103.033	102.976	102.920
6.750	103.848	103.800	103.751	6.750	103.848	103.800	103.751	6.750	103.848	103.800	103.751
6.875	104.040	103.910	103.781	6.875	104.040	103.910	103.781	6.875	104.040	103.910	103.781
7.000	104.513	104.384	104.254	7.000	104.513	104.384	104.254	7.000	104.513	104.384	104.254
7.125	104.867	104.738	104.609	7.125	104.867	104.738	104.609	7.125	104.867	104.738	104.609
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	96.423	96.411	96.411	4.250	96.423	96.411	96.411	4.875	94.906	94.867	94.850
4.375	96.950	96.938	96.937	4.375	96.950	96.938	96.937	5.000	95.625	95.512	95.494
4.500	97.465	97.453	97.452	4.500	97.465	97.453	97.452	5.125	96.189	96.173	96.157
4.625	97.963	97.950	97.950	4.625	97.963	97.950	97.950	5.250	98.102	98.013	97.924
4.750	98.317	98.266	98.215	4.750	98.114	98.078	98.064	5.375	98.237	98.149	98.060
4.875	98.601	98.565	98.551	4.875	98.601	98.565	98.551	5.500	98.814	98.670	98.607
5.000	99.082	99.027	99.012	5.000	99.082	99.027	99.012	5.625	99.072	98.983	98.894
5.125	99.496	99.460	99.446	5.125	99.496	99.460	99.446	5.750	100.107	99.994	99.880
5.250	99.867	99.816	99.765	5.250	99.565	99.491	99.445	5.875	100.307	100.218	100.129
5.375	100.021	99.970	99.918	5.375	100.003	99.914	99.870	6.000	100.742	100.653	100.564
5.500	100.552	100.463	100.402	5.500	100.552	100.463	100.402	6.125	101.029	100.941	100.852
5.625	100.789	100.701	100.639	5.625	100.789	100.701	100.639	6.250	100.956	100.813	100.705
5.750	101.029	100.940	100.878	5.750	101.029	100.940	100.878	6.375	101.173	101.116	101.060
5.875	100.781	100.722	100.682	5.875	100.781	100.722	100.682	6.500	101.629	101.573	101.516
6.000	101.313	101.254	101.214	6.000	101.313	101.254	101.214	6.625	101.895	101.839	101.782
								6.750	101.820	101.691	101.562
								6.875	101.852	101.723	101.594
								7.000	102.326	102.196	102.067
								7.125	102.680	102.551	102.421

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	89.074	88.840	88.830	4.375	89.074	88.840	88.830	5.000	94.649	94.414	94.399
4.500	90.405	90.342	90.311	4.500	89.702	89.468	89.459	5.125	95.011	94.776	94.761
4.625	91.036	90.974	90.943	4.625	90.178	89.944	89.934	5.250	95.642	95.585	95.529
4.750	94.351	94.335	94.319	4.750	94.351	94.335	94.319	5.375	95.732	95.675	95.619
4.875	94.906	94.867	94.850	4.875	94.906	94.867	94.850	5.500	96.182	96.125	96.069
5.000	95.625	95.512	95.494	5.000	95.625	95.512	95.494	5.625	96.602	96.546	96.489
5.125	96.189	96.173	96.157	5.125	96.189	96.173	96.157	5.750	97.686	97.646	97.605
5.250	98.102	98.013	97.924	5.250	98.102	98.013	97.924	5.875	97.958	97.917	97.877
5.375	98.237	98.149	98.060	5.375	98.170	98.081	97.992	6.000	98.344	98.303	98.263
5.500	98.814	98.670	98.607	5.500	98.814	98.645	98.607	6.125	98.580	98.540	98.499
5.625	99.072	98.983	98.894	5.625	99.046	98.877	98.839	6.250	99.167	99.134	99.102
5.750	100.107	99.994	99.880	5.750	100.107	99.994	99.880	6.375	98.895	98.863	98.830
5.875	100.307	100.218	100.129	5.875	99.905	99.762	99.673	6.500	99.390	99.358	99.325
6.000	100.742	100.653	100.564	6.000	100.512	100.332	100.280	6.625	99.606	99.574	99.542
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	93.849	93.790	93.780	4.500	93.849	93.790	93.780	4.500	93.849	93.790	93.780
4.625	94.325	94.266	94.256	4.625	94.325	94.266	94.256	4.625	94.325	94.266	94.256
4.750	95.695	95.679	95.663	4.750	95.695	95.679	95.663	4.750	95.695	95.679	95.663
4.875	95.976	95.960	95.944	4.875	95.976	95.960	95.944	4.875	95.976	95.960	95.944
5.000	96.516	96.483	96.451	5.000	96.516	96.483	96.451	5.000	96.516	96.483	96.451
5.125	96.974	96.906	96.874	5.125	96.974	96.906	96.874	5.125	96.974	96.906	96.874
5.250	98.609	98.520	98.432	5.250	98.609	98.520	98.432	5.250	98.609	98.520	98.432
5.375	98.928	98.839	98.750	5.375	98.928	98.839	98.750	5.375	98.928	98.839	98.750
5.500	99.504	99.336	99.298	5.500	99.504	99.336	99.298	5.500	99.504	99.336	99.298
5.625	99.697	99.608	99.519	5.625	99.697	99.608	99.519	5.625	99.697	99.608	99.519
5.750	100.654	100.540	100.427	5.750	100.654	100.540	100.427	5.750	100.654	100.540	100.427
5.875	100.759	100.670	100.581	5.875	100.759	100.670	100.581	5.875	100.759	100.670	100.581
6.000	101.283	101.186	101.097	6.000	101.283	101.186	101.097	6.000	101.283	101.186	101.097
6.125	101.672	101.583	101.494	6.125	101.672	101.583	101.494	6.125	101.672	101.583	101.494
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	97.465	97.453	97.452	4.500	97.465	97.453	97.452	4.500	90.405	90.342	90.311
4.625	97.963	97.950	97.950	4.625	97.963	97.950	97.950	4.625	91.036	90.974	90.943
4.750	98.317	98.266	98.215	4.750	98.114	98.078	98.064	4.750	94.351	94.335	94.319
4.875	98.601	98.565	98.551	4.875	98.601	98.565	98.551	4.875	94.906	94.867	94.850
5.000	99.082	99.027	99.012	5.000	99.082	99.027	99.012	5.000	95.625	95.512	95.494
5.125	99.496	99.460	99.446	5.125	99.496	99.460	99.446	5.125	96.189	96.173	96.157
5.250	99.867	99.816	99.765	5.250	99.565	99.491	99.445	5.250	98.102	98.013	97.924
5.375	100.021	99.970	99.918	5.375	100.003	99.914	99.870	5.375	98.237	98.149	98.060
5.500	100.552	100.463	100.402	5.500	100.552	100.463	100.402	5.500	98.814	98.670	98.607
5.625	100.789	100.701	100.639	5.625	100.789	100.701	100.639	5.625	99.072	98.983	98.894
5.750	101.029	100.940	100.878	5.750	101.029	100.940	100.878	5.750	100.107	99.994	99.880
5.875	100.781	100.722	100.682	5.875	100.781	100.722	100.682	5.875	100.307	100.218	100.129
6.000	101.313	101.254	101.214	6.000	101.313	101.254	101.214	6.000	100.742	100.653	100.564
6.125	101.548	101.490	101.460	6.125	101.548	101.489	101.449	6.125	101.029	100.941	100.852

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	90.405	90.342	90.311	4.500	90.405	90.342	90.311	5.000	94.649	94.414	94.399
4.625	91.036	90.974	90.943	4.625	91.036	90.974	90.943	5.125	95.011	94.776	94.761
4.750	94.351	94.335	94.319	4.750	94.351	94.335	94.319	5.250	95.642	95.585	95.529
4.875	94.906	94.867	94.850	4.875	94.906	94.867	94.850	5.375	95.732	95.675	95.619
5.000	95.625	95.512	95.494	5.000	95.625	95.512	95.494	5.500	96.182	96.125	96.069
5.125	96.189	96.173	96.157	5.125	96.189	96.173	96.157	5.625	96.602	96.546	96.489
5.250	98.102	98.013	97.924	5.250	98.102	98.013	97.924	5.750	97.686	97.646	97.605
5.375	98.237	98.149	98.060	5.375	98.170	98.081	97.992	5.875	97.958	97.917	97.877
5.500	98.814	98.670	98.607	5.500	98.814	98.645	98.607	6.000	98.344	98.303	98.263
5.625	99.072	98.983	98.894	5.625	99.046	98.877	98.839	6.125	98.580	98.540	98.499
5.750	100.107	99.994	99.880	5.750	100.107	99.994	99.880	6.250	99.167	99.134	99.102
5.875	100.307	100.218	100.129	5.875	99.905	99.762	99.673	6.375	98.895	98.863	98.830
6.000	100.742	100.653	100.564	6.000	100.512	100.332	100.280	6.500	99.390	99.358	99.325
6.125	101.029	100.941	100.852	6.125	100.675	100.562	100.449	6.625	99.606	99.574	99.542

Government Adjustments		Loan Amount Adjustments	
FICO			
> 720+	0.125	\$75K - \$99,999	-0.75
680 - 720	0	\$100K - \$150K	-0.375
660 - 679	-0.25	\$1M - \$1,499,999 (VA Only)	-1.75
640 - 659	-0.5	\$1.5M - \$2M (VA Only)	-2.5
620 - 639	-1.25		
600 - 619	-1.5		
580 - 599	-2		
		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: 3/27/2026 11:28 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	101.059	100.883	100.583	6.750	100.213	99.987	99.687	6.625	99.059	98.883	98.583
6.750	101.713	101.487	101.187	6.875	100.762	100.536	100.236	6.750	99.713	99.487	99.187
6.875	102.262	102.036	101.736	7.000	101.302	101.076	100.776	6.875	100.262	100.036	99.736
7.000	102.802	102.576	102.276	7.125	101.766	101.540	101.240	7.000	100.802	100.576	100.276
7.125	103.266	103.040	102.740	7.250	102.220	101.994	101.694	7.125	101.266	101.040	100.740
7.250	103.720	103.494	103.194	7.375	101.411	101.157	100.857	7.250	101.720	101.494	101.194
7.375	102.911	102.657	102.357	7.500	101.911	101.657	101.357	7.375	100.911	100.657	100.357
7.500	103.411	103.157	102.857	7.625	102.345	102.091	101.791	7.500	101.411	101.157	100.857
7.625	103.845	103.591	103.291	7.750	102.769	102.515	102.215	7.625	101.845	101.591	101.291
7.750	104.269	104.015	103.715	7.875	101.155	100.881	100.581	7.750	102.269	102.015	101.715
7.875	102.655	102.381	102.081	8.000	101.615	101.341	101.041	7.875	100.655	100.381	100.081
8.000	103.115	102.841	102.541	8.125	102.029	101.755	101.455	8.000	101.115	100.841	100.541
8.125	103.529	103.255	102.955	8.250	102.423	102.149	101.849	8.125	101.529	101.255	100.955
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	98.213	97.987	97.687	6.625	100.309	100.133	99.833	6.625	98.309	98.133	97.833
6.875	98.762	98.536	98.236	6.750	100.963	100.737	100.437	6.750	98.963	98.737	98.437
7.000	99.302	99.076	98.776	6.875	101.512	101.286	100.986	6.875	99.512	99.286	98.986
7.125	99.766	99.540	99.240	7.000	102.052	101.826	101.526	7.000	100.052	99.826	99.526
7.250	100.220	99.994	99.694	7.125	102.516	102.290	101.990	7.125	100.516	100.290	99.990
7.375	99.411	99.157	98.857	7.250	102.970	102.744	102.444	7.250	100.970	100.744	100.444
7.500	99.911	99.657	99.357	7.375	102.161	101.907	101.607	7.375	100.161	99.907	99.607
7.625	100.345	100.091	99.791	7.500	102.661	102.407	102.107	7.500	100.661	100.407	100.107
7.750	100.769	100.515	100.215	7.625	103.095	102.841	102.541	7.625	101.095	100.841	100.541
7.875	99.155	98.881	98.581	7.750	103.519	103.265	102.965	7.750	101.519	101.265	100.965
8.000	99.615	99.341	99.041	7.875	101.905	101.631	101.331	7.875	99.905	99.631	99.331
8.125	100.029	99.755	99.455	8.000	102.365	102.091	101.791	8.000	100.365	100.091	99.791
8.250	100.423	100.149	99.849	8.125	102.779	102.505	102.205	8.125	100.779	100.505	100.205

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary Buydowns	-0.25

⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

⁽²⁾ 2ND TD lien that has an interest rate ZERO, No monthly payment are required.